CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

England & Wales · Charity number 701882

Details

Other names	WIGAN CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	02366214
Registered	1989-08-10
Register	View on the Charity Commission register

Contact

Address	Magnum House Suite 2.1 33 Lord Street Leigh WN7 1BY
Phone	01942709709
Email	headoffice@cawb.org.uk
Website	www.cawb.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN THE BOROUGH OF WIGAN AND SURROUNDING AREAS

Activities: The Company's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Borough of Wigan and surrounding areas.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** METROPOLITAN BOROUGH OF WIGAN
- Bolton
- Bury
- Oldham
- Rochdale
- Salford City
- Wigan

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£891,748	£884,462	£424,011	29
2024-03-31	£999,828	£1,026,153	£416,725	34
2023-03-31	£981,637	£1,011,610	£443,050	35
2022-03-31	£1,080,832	£1,047,626	£473,023	40
2021-03-31	£1,104,148	£1,036,125	£439,817	42

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Trustees

Name	Role	Appointed
BEVERLEY JORDAN	Chair	2016-11-16
Barbara Ann Caren		2024-03-19
Cllr Deborah Parkinson		2024-03-19
Dr Laura Higson-Bliss		2023-01-24
Emma Catherine Fox		2023-03-14
Jack Tomlinson		2026-02-03
Kirsten Oakes		2022-03-15
Mark Alan Blanchard		2023-12-05
Peter Johnson		2023-12-05
Rachael Wild		2026-03-24
Richard Michael Brameld		2026-03-24
Siobhan Lucy Dunne		2024-08-23
Victoria Sarah Burrows		2023-12-05

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

England & Wales - Charity number 701882

Accounts

Charity registration number 701882

Company registration number 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Jordan K Oakes E Fox L Higson-Bliss M Blanchard V Burrows P Johnson D Parkinson B Caren S Dunne (Appointed 23 August 2024)
Secretary	L Kidston
Charity number	701882
Company number	02366214
Registered office	Magnum House 33 Lord Street Suite 2.1 Leigh Lancashire WN7 1BY
Independent examiner	Peter Atkinson F.C.A. JS. Accountants and Business Advisors Limited James House Yew Tree Way Warrington Cheshire WA3 3JD
Bankers	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
Network membership	Citizens Advice 3rd Floor North 200 Aldersgate Street London E1A 4HD
Membership number	35/0033

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their report and accounts for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Charitable Company's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Borough of Wigan and surrounding areas. The trustees have had regard to the Charity Commission guidance on public benefit.

Vision and Mission

Our Vision is that people can access our service easily and have the knowledge and confidence they need to find a way forward, whatever the problem.

What we will do to achieve this is set out in our mission statement which is:

To support our communities health and wellbeing through the provision of quality advice which empowers people to overcome their problems, and to speak up for those who are treated unjustly, championing equal, diverse and inclusive policy and practice.

Public Benefit

We review our aims, objectives and activities each year. We have referred to the guidance contained in the Charity Commission's Charities and Public Benefit document. All of our charitable activities focus on the promotion of research, charitable and youth projects for the benefit of the community.

Overview of Services

The Citizens Advice Service in the Borough of Wigan provides a Borough-wide advice and information service through a range of methods of delivery and seeks to make its services available for all sections of the community in the Borough, and to provide services that are relevant to their needs. Services are the subject of Delivery Plans, agreed with the main funders.

The service is free, independent, impartial and confidential. It is accessible to anyone, regardless of age, disability, gender reassignment, marriage and civil partnership, pregnancy and maternity, race, religion or belief, sex, and sexual orientation.

The voluntary contribution

The Charitable Company relies on volunteers undertaking advice work, administrative support and governance, to enable us to deliver our services. The continued commitment and dedication of our volunteers is recognised with appreciation.

The Charitable Company's volunteers provided 1,526 administrative support hours and 8,897 advice hours during the year. The monetary value of the voluntary contribution to the Charitable Company is estimated at £129,685 for the year. This is not recorded in these financial statements.

Achievements and performance

The Charitable Company monitors its performance against requirements under contracts and service level agreements. Due to staff losses in the year, achievement of some project targets has been impacted. Recruitment and training has taken time but we are in a strong position going forward to achieve targets for the coming year. Both the Help to Claim and Income Maximisation funding ceased from the start of the financial year, reducing the number of clients we helped. This has meant that the number of issues dealt with and the amount of income we support clients to gain is lower than the previous financial year. However, we successfully applied to Macmillan for a further 12 months funding and in addition gained additional funding from Atherton and Leigh Foodbank project to expand the project. Good progress has continued to be made on the Strategic Business Development Programme, with significant improvements made in our telephone call answer rate, which increased by an average of 40% over the year.

During the year we have:

- Supported 13,036 unique clients with 37,514 issues
- Helped our clients gain/maintain income equating to £4.7 million (based on an annualised equivalent)
- Provided advice to clients which resulted in almost £55k of other financial support in the form of reimbursements, services and loans
- Provided advice and casework support to clients with over £700k of debt, resulting in over £465k of debt written off in addition to promoting money management through budgeting advice
- Continued our partnership working to benefit Wigan residents, setting up access to our secure online referral tool
- Successfully bid for continued funding to provide energy advice to fuel poor households under the Energy Advice Programmes. This funding enabled us to provide advice and assistance to 287 individuals with switching energy suppliers, applications for grants, information about energy saving measures and problems with bills
- Received further funding to provide energy saving sessions to 50 residents in the community who wouldn't normally access support
- Continued delivering pensions guidance under the Government's Pension Wise service
- Continued to provide general advice in debt and welfare benefits and supported clients with Welfare Benefit Tribunal hearings via conference calls, in person and via written submissions
- Worked with Wigan Council to provide cost of living, income maximisation and energy advice to residents in community locations
- Continued supporting people visiting Atherton & Leigh foodbanks to improve their financial situation by checking eligibility for benefits, supporting to apply, providing energy efficiency advice and referring into our debt advice service
- Continued to deliver Macmillan welfare benefits advice and casework to people living with cancer
- Undertook campaigning activities aimed at increasing knowledge and uptake of Healthy Start Vouchers and continued our communications to keep residents informed about cost of living support and other advice matters
- Passed our Year 3 Leadership Assessment, retaining the Advice Quality Standard with casework in Debt and Welfare Benefits
- Held an event celebrating 85 years of Citizens Advice

Channel Access

From April 2025, we increased the provision of telephone and email advice, reducing the need for clients to travel unnecessarily into the town centres. The breakdown of clients assisted by channel is shown below:

- 62% Telephone
- 24% In Person
- 14% Email

Client Satisfaction

98.1% clients were satisfied with the service

As a member of Citizens Advice, the Charitable Company operates and implements the equal opportunities policies of the Association, and requests that all employees, volunteers and Board members accept and act in line with the policies. The Charitable Company operates an on-going cultural monitoring survey of its clients, covering disability, age, ethnicity and gender groups.

A summary of the results for 2024/25 is provided on the next page.

Client Profile for 2024/25

Ethnicity
86% White
3% Asian
6% Black
2% Mixed
3% Other

Gender
55% female
45% male

Disability / Long Term Health Condition
58% clients with a disability / LTH condition

Factors affecting the service

As we move forward, we continue to face some significant challenges. Residents are still struggling to manage financially and Council Tax debts were the top debt issue we supported clients with during 2024/25. Client queries are ever more complex and time consuming and more people are struggling to find affordable, quality housing which is suitable to their needs. Of the issues we advised on, 37% of clients wanted help with Welfare Benefits, Tax Credits and Universal Credit. A further 24% received advice and information relating to financial services and capability. Changes to Welfare Benefits will have serious consequences for our clients and we anticipate a rise in demand as people try to understand and enforce their rights under these changes.

Pension Wise, a long existing funding stream will cease on 31 March 2026. The Money and Pensions Service are also consulting on the commissioning of the Debt Advice Project, with tendering due to commence in 2026/27. Increased employment costs have meant that we will need to use further reserves in 2025/26, reducing our surplus reserves further and limiting our ability to recruit additional staff to meet increasing demand.

Other factors affecting our organisation include increases to employment costs without associated funding uplifts, government employment policies and further devolvement to Greater Manchester. Increasingly funders are commissioning at a regional level, resulting in the need to look to develop relationships outside of the borough.

Strategic priorities
Our priorities for the planning period centre around 4 key themes, which are Organisational Health, Advice, Advocacy and Inclusivity.

Our priorities over the next 12 months include:

- Improving organisational sustainability and planning for succession to key roles
- Improving our ability to meet demand, through the recruitment of volunteer advisers and delivery of training to partner organisations
- Reviewing our data gathering and monitoring mechanisms to ensure we are able to fully articulate our impact
- Continue our research and campaigning activities, sharing our knowledge with those who can effect change
- Ensure our service is inclusive to all groups from the first point of access

Acknowledgements

The Trustee Board gratefully acknowledges the support of our funders. In 2024/25 these were:

- Wigan Council
- National Association of Citizens Advice Bureaux (in Partnership with the Money and Pensions Service, the National Grid, Department for Business and Trade and the Energy Supplier WHD initiative)
- Atherton and Leigh Foodbank (funded by the Trussell Trust),
- Macmillan

Financial review

The Statement of Financial Activities provides a summary of the Charity's Income and Expenditure during 2024/25.

The Charity has experienced another challenging year in 2024/25, marked by ongoing economic uncertainty and increasing demand for our services. Despite these pressures, we remain vigorously focused on supporting the health and wellbeing of our communities, with our resilient team continuing to deliver high-quality, client-focused services.

For the year ended 31 March 2025, the Charity's total income was £891,748, representing a decrease of £108,080 compared to the previous year. This reduction was anticipated, following the cessation of several one-off grants received in 2023/24, along with the discontinuation of Help to Claim and Income Maximisation funding at the start of the financial year. The loss of these key funding streams required us to scale back staffing from 1 April 2024, contributing to an overall reduction in income and service capacity.

Amidst such challenges, we are delighted to report several positive and encouraging developments. The Charity successfully secured a 12-month extension to Macmillan funding and gained further investment from Atherton and Leigh Foodbank to expand project work. We also secured continued funding through the Energy Advice Programme, enabling us to deliver targeted energy advice to fuel-poor households - an increasingly critical need in the current cost of living crisis.

Reduced income was accompanied by a £141,691 decrease in total expenditure from prior year, with investment in charitable activities amounting to £884,462 for the 12 months ending 31 March 2025. Expenditure was focused primarily on direct service delivery, with staffing costs representing approximately 82% of total expenditure, consistent with our commitment to maintaining client-facing services. Staff costs reduced from prior year by £144,007 to £723,236, with the average number of employees reducing from 34 to 28 in line with funding. The 1.2% rise in average employment costs per head partially reflects governmental changes to National Insurance contributions, disappointingly not covered through funding provider uplift, thereby limiting our ability to further recruit.

Looking ahead, we face continued uncertainty. The forthcoming cessation of a number of funding streams over the next 18 months, including the loss of Pension Wise funding from April 2026, coupled with anticipated changes to the welfare benefits system and likely increases to the National Living Wage next year, pose significant risks to both our income and our clients' wellbeing.

The Board of Trustees and Management Team remain committed to ensuring the financial sustainability of the Charity. Identifying new income streams and responding strategically to emerging tender opportunities will be key priorities in the coming year, ensuring that we can continue to meet the needs of our local community.

Structure, governance and management

Citizens Advice Service in the Borough of Wigan is a charitable company limited by guarantee, and was registered as a charity on 10 August 1989. The Company was established under a Memorandum of Association, and incorporated on 29 March 1989. The Articles of Association were amended by special resolution dated 20 September 2022, superseding all previous amendments. Notice of these special resolutions have been filed at Companies House and the Charity Commission.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

G Bretherton	(Resigned 22 July 2024)
B Jordan	
K Oakes	
R Bradley	(Resigned 4 June 2025)
E Fox	
L Higson-Bliss	
M Blanchard	
V Burrows	
P Johnson	
D Parkinson	
B Caren	
D McKeown	(Resigned 5 June 2025)
S Dunne	(Appointed 23 August 2024)

National Association of Citizens Advice Bureaux (Citizens Advice)
The Charitable Company is a member of the National Association of Citizens Advice Bureaux (trading as Citizens Advice) and is subject to the terms and conditions of the Membership Agreement entered into with Citizens Advice.

Recruitment and Appointment of the Trustees
The Articles of Association provide that the Trustees shall consist of members who are elected, representative and co-opted.

All elected Trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected, but then may be re-elected.

All co-opted Trustees must retire from office at the third annual general meeting following the meeting of the Trustee Board at which they were appointed, but then may be elected or re-appointed.

The Trustees retain overall responsibility and control of the process for recruiting members of the Board. Prospective trustees are selected for their ability to make an effective contribution to the Charitable Company through their skills, knowledge and experience. In addition, consideration is given as to how representative the Board is of the community.

Organisational structure
The Trustee Board is responsible for:

- the overall control and conduct of the affairs of the Charitable Company;
- establishing the strategic direction and the strategic objectives of the Charitable Company;
- the determination of the terms of reference and the composition of Committees;
- the review of Board Membership in accordance with the Memorandum and Articles of Association;
- the financial viability of the Charitable Company, including financial policies and control; and,
- monitoring the performance of all the Charitable Company's functions, to ensure that it performs in accordance with legislative and regulatory requirements, and to the highest standards of probity, efficiency, effectiveness and service.

The Trustee Board/Management Committee may appoint committees to undertake various aspects of its work, but responsibility for matters that are so delegated remains with the full Board. The Board of Trustees/Management Committee ensures that the committee structure of the Charitable Company is appropriate to the scope and nature of its operations and is capable of ensuring that its responsibilities can be properly controlled and conducted. There are no separate committees at the present time.

The delegation of managerial authority

The Trustees Board has resolved that the operational management of the affairs of the Charitable Company shall be delegated to the Chief Officer of the Charitable Company (L Kidston) with the Chief Officer being responsible to the Board for the proper conduct of the Charitable Company's operations. The Chief Officer must assist the Trustee Board to ensure that the Charitable Company's objectives are achieved.

Risk Management

The Trustee Board has considered the significant risks which the Charitable Company faces. These are included in the Company Risk Register and Business Continuity Plans.

The Trustee Board recognises that a balance needs to be achieved between benefits and risks; that is, between being concerned not only to prevent adverse situations from happening, but also to ensure that worthwhile changes do happen and are not prevented by a disproportionate assessment of possible difficulties. The resources expended in mitigating a risk must be in proportion to its probable impact on the service.

In managing risks, the Trustee Board:

- identifies the risks which apply to the charity
- determines the likelihood and impact of the risk materialising
- considers how they can mitigate against each risk
- ensures effective controls are in place
- regularly reviews its risks throughout the year

Statement of Internal Control

The board of trustees oversees the information security of all personal information of our clients, staff, funders and strategic partners which is processed. The Trustee Board holds joint responsibility for client data that is held in its case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Performance & Quality Management

The Charitable Company's quality programme is applied to meet its responsibilities to clients, the community and its funders and other stakeholders to provide good quality advice and support services for Wigan Borough which are cost effective, fairly delivered and relevant to the community's needs.

Reserves, Depositing and Designated Funds

The Articles of Association of the Charitable Company make provision for the Trustee Board to invest monies not immediately required in such investments or other assets as the Board in its complete discretion thinks fit, subject nevertheless to such conditions and consents as may be imposed or required by law.

In establishing its policy on the holding of reserves, the Trustee Board considers the following:

- Income and expenditure forecasts for the year
- Redundancy liabilities
- A risk assessment covering financial and operational matters, including the dependability of income sources, and the level and nature of expenditure commitments
- The Charitable Company's Strategic Plan and service developments arising under Citizens Advice requirements.

The Trustee Board has agreed to hold an amount in unrestricted reserves equivalent to three months salaries and other running costs (equating to £211,943 based on current known expenditure for 2025/26). The Trustee Board has also considered its financial responsibilities for redundancy provision and has deemed it prudent to set aside an amount for redundancy costs of £73,222. In addition, an amount equating to £33,787 of unrestricted funds has been set aside as designated funding. This funding includes £22,887 budgeted deficit for the year, £7,900 to help the Charitable Company meet its Health and Safety duties in respect of covering the eye tests of Display Screen users and maintaining accessible premises, and a further amount of £3,000 has been designated to support a collaborative project, aimed at raising funds, with other Citizens Advice offices across the GM region.

The trustees report was approved by the Board of Trustees.

B Jordan
Trustee
Dated: 9 September 2025

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

I report to the Trustees on my examination of the financial statements of Citizens Advice Service in the Borough of Wigan (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the Trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Peter Atkinson F.C.A.
JS. Accountants and Business Advisors Limited
James House
Yew Tree Way
Warrington
Cheshire
WA3 3JD

Dated: 23 October 2025

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2025

Current financial year					Restated
		Unrestricted funds	**Restricted funds**	**Total**	Total
		2025	**2025**	**2025**	2024
	Notes	**£**	**£**	**£**	**£**
Income from:					
Donations and legacies	**3**	144	-	144	216
Charitable activities	**4**	450,000	412,016	862,016	981,244
Other trading activities	**5**	16,934	-	16,934	8,080
Investments	**6**	12,654	-	12,654	10,288
Total income		479,732	412,016	891,748	999,828
Expenditure on:					
Charitable activities	**7**	479,564	404,898	884,462	1,026,153
Transfers between funds		4,213	(4,213)	-	-
Net income/(expenditure) for the year/ Net movement in funds		4,381	2,905	7,286	(26,325)
Fund balances at 1 April 2024		416,725	-	416,725	443,050
Fund balances at 31 March 2025		421,106	2,905	424,011	416,725

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

Prior financial year	Notes	Restated Unrestricted funds 2024 £	Restricted funds 2024 £	Restated Total 2024 £
Income from:				
Donations and legacies	3	216	-	216
Charitable activities	4	468,220	513,024	981,244
Other trading activities	5	8,080	-	8,080
Investments	6	10,288	-	10,288
Total income		486,804	513,024	999,828
Expenditure on:				
Charitable activities	7	505,938	520,215	1,026,153
Gross transfers between funds		(7,191)	7,191	-
Net income/(expenditure) for the year/ Net movement in funds		(26,325)	-	(26,325)
Fund balances at 1 April 2023		443,050	-	443,050
Fund balances at 31 March 2024		416,725	-	416,725

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	**13**		-		2,578
Current assets					
Debtors	**14**	62,046		10,565	
Cash at bank and in hand		494,157		438,314	
		556,203		448,879	
Creditors: amounts falling due within one year	**15**	(132,192)		(34,732)	
Net current assets			424,011		414,147
Total assets less current liabilities			424,011		416,725
Net assets			424,011		416,725
The funds of the charity					
Restricted income funds	**16**		2,905		-
Unrestricted funds:					
General unrestricted funds			314,097		331,497
Designated funds	**18**		107,009		85,228
			424,011		416,725

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

The director acknowledges her responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 9 September 2025

B Jordan
Trustee

Company registration number 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	**22**		43,189		(35,713)
Investing activities					
Investment income received		12,654		10,288	
Net cash generated from investing activities			12,654		10,288
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			55,843		(25,425)
Cash and cash equivalents at beginning of year			438,314		463,739
Cash and cash equivalents at end of year			494,157		438,314

1 Accounting policies

Charity information

Citizens Advice Service in the Borough of Wigan is a private company limited by guarantee incorporated in England and Wales and a registered charity in England and Wales. The registered office is Magnum House, 33 Lord Street, Suite 2.1, Leigh, Lancashire, WN7 1BY.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future. As outlined in the Trustees' Report, they remain mindful of ongoing and anticipated pressures on social funding budgets. Nevertheless, the Trustees have undertaken an assessment, taking into account the contracts currently in place and their remaining duration, along with a review of budgets and cashflows for the forthcoming year. Based on this assessment, the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Trading activities relate to student placements and reimbursements made from other Citizens Advice Bureaux for shared costs.

Bank interest is accounted for when received into the charity's bank account.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure, including irrecoverable VAT is recognised on the accrual basis.

In particular, the policy for including items within charitable activities is as follows:

Charitable activities comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on bases designed to reflect the uses of particular resources. Costs relating to a particular activity are allocated directly, while others are apportioned on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses. Only assets with a value of £1,000 or more will be capitalised.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% per annum straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Impairment of financial assets

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1 Accounting policies **(Continued)**

1.12 Retirement benefits

The pension costs charged in the accounts represent the contributions payable by the charity during the period.

The charity has also entered into a deficit funding agreement and the company has recognised its liability for this obligation as disclosed in note 12.

1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

1.14 Prior year adjustment

The comparative figures have been restated to recategorise £468,200 of unrestricted charitable income, previously categorised as unrestricted donations. There is no effect to the net movement in funds on the statement of financial activities,

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods. The trustees consider the company's share of the pension scheme to be a critical area of judgement and estimation as it is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme as detailed in note 12. The actuarial valuation, calculated by independent actuaries with input from management, includes assumptions such as discount rates, annual rates of return and mortality rates. These assumptions vary from time to time according to prevailing economic conditions.

The trustees have also assessed the estimated costs of future potential redundancies and have included this estimate within designated funds in Note 18.

3 Donations and legacies

	Unrestricted funds 2025	Restated Unrestricted funds 2024
	£	£
Donations and gifts	144	216
Donations and gifts		
Donations	144	216
	144	216

4 Charitable activities

	2025	Restated 2024
	£	£
Energy Advice Programme and Big Energy Saving Network	33,581	37,803
Help to Claim	-	135,135
Money Advice Service	154,324	155,303
Pension Wise	138,851	126,919
MacMillan	47,333	41,952
Atherton and Leigh Food Bank	37,927	15,912
Grants received for core services	379,200	397,420
Partner payment grant	70,800	70,800
	862,016	981,244
Analysis by fund		
Unrestricted funds	450,000	
Restricted funds	412,016	
	862,016	
For the year ended 31 March 2024		
Unrestricted funds		468,220
Restricted funds		513,024
		981,244

5 Other trading activities

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Other income	16,934	8,080

6 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	12,654	10,288

7 Charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Staff costs	352,935	370,301	723,236	385,304	481,939	867,243
Depreciation and impairment	2,578	-	2,578	1,535	194	1,729
Staff and volunteer costs	8,974	955	9,929	8,552	1,648	10,200
Office costs	16,311	12,471	28,782	17,962	13,918	31,880
Premises costs	22,401	16,697	39,098	17,907	18,687	36,594
Other	68	52	120	549	40	589
Age UK costs	70,800	-	70,800	70,800	-	70,800
	474,067	400,476	874,543	502,609	516,426	1,019,035
Share of governance costs (see note 8)	5,497	4,422	9,919	3,329	3,789	7,118
	479,564	404,898	884,462	505,938	520,215	1,026,153
Analysis by fund						
Unrestricted funds	479,564	-	479,564	505,938	-	505,938
Restricted funds	-	404,898	404,898	-	520,215	520,215
	479,564	404,898	884,462	505,938	520,215	1,026,153

8 Support costs

	Support costs	Governance costs	2025	2024
	£	£	£	£
Independent examiner fees	-	4,746	4,746	5,000
Legal and professional	-	5,173	5,173	2,118
	-	9,919	9,919	7,118
Analysed between				
Charitable activities	-	9,919	9,919	7,118

9 Net movement in funds

	2025	2024
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	4,746	5,000
Depreciation of owned tangible fixed assets	2,578	1,729

10 Trustees

None of the Trustees (or any persons connected with them) received any remuneration, benefits or expenses from the charity during the year.

11 Employees

	2025	2024
	Number	Number
Employees	28	34

Employment costs	2025	2024
	£	£
Wages and salaries	648,063	772,580
Social security costs	49,818	65,984
Other pension costs	25,355	28,679
	723,236	867,243

Redundancy and termination payments totalling £nil (2024 - £13,341) were made in the reporting period.

There were no employees whose annual remuneration was £60,000 or more.

12 Pension Scheme

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-person standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £ 514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2025 to 31 March 2028:	£2,100.000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2025 to 31 March 2028:	£2,100.000 per annum (payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

PRESENT VALUES OF PROVISION

	31 March 2025 (£s)	31 March 2024 (£s)	31 March 2023 (£s)
Present value of provision	735	281	601

ASSUMPTIONS

	31 March 2025 % per annum	31 March 2024 % per annum	31 March 2023 % per annum
Rate of discount	4.84	5.31	5.52

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

13 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2024	11,541
At 31 March 2025	11,541
Depreciation and impairment	
At 1 April 2024	8,963
Depreciation charged in the year	2,578
At 31 March 2025	11,541
Carrying amount	
At 31 March 2025	-
At 31 March 2024	2,578

14 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Trade debtors	45,064	1,335
Other debtors	148	386
Prepayments and accrued income	16,834	8,844
	62,046	10,565

15 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	1,113	8,694
Other taxation and social security	11,414	12,438
Accruals and deferred income	119,665	13,600
	132,192	34,732

16 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds				Movement in funds				
	Balance at 1 April 2023	Income	Expenditure	Transfers	Balance at 1 April 2024	Income	Expenditure	Transfers	Balance at 31 March 2025
	£	£	£	£	£	£	£	£	£
Money Advice Service	-	155,303	(153,784)	(1,519)	-	154,324	(153,700)	(624)	-
Energy Advice Programme and Energy Outreach Project	-	37,803	(39,071)	1,268	-	33,581	(29,992)	(3,589)	-
Pension Wise	-	126,919	(126,273)	(646)	-	138,851	(137,423)	-	1,428
Help to Claim	-	135,135	(140,509)	5,374	-	-			-
Macmillan	-	41,952	(41,672)	(280)	-	47,333	(46,314)	-	1,019
Atherton and Leigh Foodbank	-	15,912	(18,906)	2,994	-	37,927	(37,469)	-	458
	-	513,024	(520,215)	7,191	-	412,016	(404,898)	(4,213)	2,905

16 Restricted funds **(Continued)**

Money Advice Service (Money and Pensions Service Debt Advice Project)
Money and Pensions Service funded debt advice project in partnership with Citizens Advice.

Energy Advice Programme and Energy Outreach Project
Funded by BEIS and the Warm Home Discount Industry Initiative, this funding provides advice and support to individuals and groups on energy matters and income maximisation to fuel poor and vulnerable clients who are struggling to pay their bills.

Pension Wise
Funded through the Money and Pensions Service in partnership with Citizens Advice and Citizens Advice Manchester to ensure that users who are approaching retirement with defined contribution pension pots can access a guidance appointment on how to make informed and confident decisions on how they use their retirement savings.

Help to Claim
Funded by the Department of Work and Pensions in partnership with Citizens Advice, to provide an end to end Universal Support service to new claimants of Universal Credit.

Macmillan
Funded by Macmillan Cancer Support to provide welfare benefits advice and support to People Living with Cancer.

Atherton and Leigh Foodbank
This funding enables us to support foodbank users with their immediate and on-going social welfare advice needs.

17 **Analysis of net assets between funds**

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Current assets/(liabilities)	421,106	2,905	424,011
	421,106	2,905	424,011

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	2,578	-	2,578
Current assets/(liabilities)	414,147	-	414,147
	416,725	-	416,725

18 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	Movement in funds				Movement in funds			
	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £	Balance at 1 April 2024 £	Incoming resources £	Reduction of fund £	Balance at 31 March 2025 £
VDU Care	300	200	-	500	500	-	-	500
NCP	1,000	-	(1,000)	-	-	-	-	-
IT equipment	3,470	-	(3,470)	-	-	-	-	-
Redundancy	85,446	12,623	(13,341)	84,728	84,728	-	(11,506)	73,222
GM Project	-	-	-	-	-	3,000	-	3,000
Maintaining accessible premises	-	-	-	-	-	7,400	-	7,400
Budgeted deficit 25/26	-	-	-	-	-	22,887	-	22,887
	90,216	12,823	(17,811)	85,228	85,228	33,287	(11,506)	107,009

VDU Care
An amount of unrestricted funds have been designated as funds to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment.

NCP
An amount of unrestricted funds have been designated as funds to award as a non-consolidated award payment to those staff who have made an exceptional contribution to the Charitable Company.

18 Designated funds **(Continued)**

IT equipment
An amount of unrestricted funds have been designated as funds to improve the IT within the organisation.

Redundancy
An amount of unrestricted funds have been designated for potential redundancy costs.

GM Project
An amount of unrestricted funds have been designated in relation to the GM project costs.

Maintaining accessible premises
An amount of unrestricted funds have been designated in relation to maintaining accessible premises.

Budgeted deficit 25/26
An amount of unrestricted funds have been designated in relation to a budgeted deficit for 25/26.

19 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025	2024
	£	£
Within one year	21,480	21,480
Between two and five years	26,850	48,330
	48,330	69,810

20 Related party transactions

There were no related party transactions during the year (2024: none).

21 Control

The charity is controlled by the trustees.

22 Cash generated from operations

	2025	2024
	£	£
Surplus/(deficit) for the year	7,286	(26,325)
Adjustments for:		
Investment income recognised in statement of financial activities	(12,654)	(10,288)
Depreciation and impairment of tangible fixed assets	2,578	1,729
Movements in working capital:		
(Increase)/decrease in debtors	(51,481)	10,769
Increase/(decrease) in creditors	97,460	(11,598)
Cash generated from/(absorbed by) operations	43,189	(35,713)

23 Analysis of changes in net funds

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	438,314	55,843	494,157
	438,314	55,843	494,157

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

England & Wales - Charity number 701882

Accounts

Charity registration number 701882

Company registration number 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	B Jordan	
	K Oakes	
	R Bradley	
	E Fox	
	L Higson-Bliss	
	M Blanchard	(Appointed 5 December 2023)
	V Burrows	(Appointed 5 December 2023)
	P Johnson	(Appointed 5 December 2023)
	D Parkinson	(Appointed 19 March 2024)
	B Caren	(Appointed 19 March 2024)
	D McKeown	(Appointed 26 March 2024)
Secretary	L Kidston	
Charity number	701882	
Company number	02366214	
Registered office	Magnum House 33 Lord Street Suite 2.1 Leigh Lancashire WN7 1BY	
Independent examiner	JS. Accountants & Business Advisors Limited James House Stonecross Business Park Yew Tree Way Warrington Cheshire WA3 3JD	
Bankers	National Westminster Bank plc 4 Standishgate Wigan Lancashire WN1 1UE CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

Network membership

Citizens Advice
3rd Floor North
200 Aldersgate Street
London
E1A 4HD

Membership number

35/0033

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

The trustees present their report and accounts for the year ended 31 March 2024.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Charitable Company's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Borough of Wigan and surrounding areas. The trustees have had regard to the Charity Commission guidance on public benefit.

Vision and Mission

Our Vision is that people can access our service easily and have the knowledge and confidence they need to find a way forward, whatever the problem.

What we will do to achieve this is set out in our mission statement which is:

To support our communities health and wellbeing through the provision of quality advice which empowers people to overcome their problems, and to speak up for those who are treated unjustly, championing equal, diverse and inclusive policy and practice.

Public Benefit

We review our aims, objectives and activities each year. We have referred to the guidance contained in the Charity Commission's Charities and Public Benefit document. All of our charitable activities focus on the promotion of research, charitable and youth projects for the benefit of the community.

Overview of Services

The Citizens Advice Service in the Borough of Wigan provides a Borough-wide advice service through a range of methods of delivery and seeks to make its services available for all sections of the community in the Borough and to provide services that are relevant to their needs. Services are the subject of Delivery Plans, agreed with the main funders.

The service is free, independent, impartial and confidential. It is accessible to anyone, regardless of age, race, sex, ethnic origin, sexual orientation, disability or religious belief.

The voluntary contribution

The Charitable Company relies on volunteers undertaking advice work, administrative support and governance to enable us to deliver our services. The continued commitment and dedication of our volunteers is recognised with appreciation.

The Charitable Company's volunteers provided 1,338 administrative support hours and 7,440 advice hours during the year. The monetary value of the voluntary contribution to the Charitable company is estimated at £105,554 for the year. This is not recorded in these financial statements.

Achievements and performance

The Charitable Company has met the performance requirements under contracts and service level agreements and good progress has continued to be made on the Business Development Programme.

During the year we have:

- Supported 13,752 unique clients with 45,140 issues
- Helped our clients gain or maintain income equating to £8,970,337 (based on an annualised equivalent)
- Continued to work with partner organisations for the benefit of clients
- Continued to provide advice and casework support to clients in debt, resulting in over £1.3 million of debt write off and promoting money management through budgeting advice
- Successfully bid for continued funding to provide energy advice to fuel poor households under the Energy Advice Programme. This funding enabled us to provide advice and assistance to 346 individuals with switching energy suppliers, applications for grants and information about energy saving measures
- Received funding to provide income maximisation support to clients struggling to manage with the cost of living
- Received funding to provide energy saving sessions to 50 residents in the community who wouldn't normally access support
- Continued delivering pensions guidance under the Government's Pension Wise service
- Continued to provide general advice in debt and welfare benefits and supported clients with Welfare Benefit Tribunal hearings via conference calls, in person and via written submissions
- Worked with Wigan Council to provide cost of living, income maximisation and energy advice to residents in community locations
- Continued supporting clients to claim Universal Credit, under the Universal Support Help to Claim service
- Continued supporting people visiting Atherton & Leigh foodbanks to improve their financial situation by checking eligibility for benefits, supporting to apply, providing energy efficiency advice and referring into our debt advice service
- Continued to deliver Macmillan welfare benefits advice and casework to people living with cancer
- Held a Business Planning session with trustees and staff to review progress against our strategic priorities
- Undertook campaigning activities aimed at increasing knowledge and uptake of Healthy Start Vouchers and continued our communications to keep residents informed about cost of living support and other advice matters
- Successfully bid for the recommissioned Council tender which will start in April 2024.

Feedback received from clients showed that:

90% respondents said we helped them find a way forward with their issue
99% respondents would recommend our services to others

As a member of Citizens Advice, the Charitable Company operates and implements the equal opportunities policies of the Association, and requests that all employees, volunteers and Board members accept and act in line with the policies. The Charitable Company operates an on-going cultural monitoring survey of its clients, covering disability, ethnicity and gender groups.

A summary of the results for 2023/24 is provided below:

Client Profile for 2023/24

Ethnicity
89% White
3% Asian
4% Black
1% Mixed
3% Other

Gender
55% female
45% male

Disability / Long Term Health Condition
52% clients with a disability / LTH condition

Factors affecting the service

As we move forward, we continue to face some significant challenges. Residents are still struggling to manage financially and fuel debts were the top debt issue we supported clients with during 2023/24. Client queries are ever more complex and time consuming and more people are struggling to find affordable, quality housing which is suitable to their needs. Alongside this, static and reduced funding led to a large scale restructure at the end of the financial year, which saw a staff loss of 5. This raises concerns about the health and wellbeing of our staff, and a greater emphasis on supporting clients to self help where possible. We are also up against larger offices in the south of England who are able to afford higher salaries, impacting staff retention.

A number of long existing funding streams are due to cease at the end of March 2025 and we do not yet know of the recommissioning intentions of the funders. It is likely that we will be required to submit a regional bid with other local Citizens Advice offices in Greater Manchester. Additionally, we have less surplus reserves to rely on, which limits our ability to recruit additional staff.

Strategic priorities

Our priorities for the planning period centres around 4 key themes, which are Organisational Health, Advice, Advocacy and Inclusivity.

Our priorities over the next 12 months are:

- Improving organisational sustainability and increasing staff retention
- Retaining the Advice Quality Standard, through passing the Citizens Advice audit
- Improving our ability to meet demand, through the recruitment of volunteer advisers
- Supporting more residents to self help where appropriate
- Roll out problem noticer training to partners across the borough, enabling them to support residents to self help or make referrals into our service when required
- Increasing staff engagement with research and campaigning activities and sharing our knowledge with those who can effect change
- To ensure that our engagement activities are accessible to all communities within the borough

Acknowledgements

The Trustee Board gratefully acknowledges the support of our funders. In 2023/24 these were:

- Wigan Council
- National Association of Citizens Advice Bureaux (in Partnership with the Money and Pensions Service, The Guardian, the National Grid and the Department for Business and Trade, BEIS and the DWP)
- Atherton and Leigh Foodbank (funded by the Trussell Trust),
- Macmillan

Financial review

The Statement of Financial Activities provides a summary of the Charity's Income and Expenditure during 2023/ 24

Whilst the economic environment remained extremely challenging in the past year, the Charity's Management Team worked hard to secure and maintain sufficient funding to ensure that we could continue to provide high quality services to clients. This hard work paid off in January, when Wigan Council, our largest single provider of debt advice funding, awarded CAWB a new contract from 1 April 2024. For the year-ended 31 March 2024 our total income was £999,828, up by £18,191 on the previous year. The increase was driven mostly by additional one-off funding from Citizens Advice, resulting from a grant provided by The Guardian news, alongside the full-year benefit of funding from Macmillan and Atherton and Leigh Foodbank, as well as higher investment income as we were able to take advantage of the rise in bank interest rates. This additional income helped to offset reductions in income from key projects such as Pension Wise and Help To Claim. There were no new on-going project funding sources in the year-end 31 March 2024 but identifying new sources remains a priority into the new financial year.

The growth in annual income enabled the Board of Trustees to support an increased investment in charitable activities resulting in a rise in total expenditure of £16,445 to £1,026,153, with staff costs for the year growing by £47,479 to £867,243. An element of this latter increase related to redundancy and termination payments (£13,341) following the organisational restructure (See '*Factors Affecting Service*' above) however salary costs relating to the direct delivery of services also increased by £34,138 (+4%). For the year ended 31 March 2024, employment costs represented 84.5% of Total Expenditure (2023: 81.2%).

Other expenditure decreased in the year by £31,034 to £158,910 as investments in IT infrastructure and office furniture made last year did not need to be repeated. Such investments to support the health and wellbeing of our staff and our quality service delivery will be kept under review in the new financial year.

Going forward we anticipate further pressures on social-funding budgets as the cost of living crisis and the wider global economic challenges continue to squeeze available investment in charitable activities. This, coupled with the need to keep staff salaries in line with market rates, means there remains a risk to both the Charity's income and profitability in the new financial year. The Board of Trustees and the management team remain committed to identifying new sources of funding and strategic investments in the Charity to ensure our business model is sustainable and that we can continue to provide our vitally important services to those who need them in the local community.

Structure, governance and management

Citizens Advice Service in the Borough of Wigan is a charitable company limited by guarantee, and was registered as a charity on 10 August 1989. The Company was established under a Memorandum of Association, and incorporated on 29 March 1989. The Articles of Association were amended by special resolution dated 20 September 2022, superseding all previous amendments. Notice of these special resolutions have been filed at Companies House and the Charity Commission.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

D Anderton	(Resigned 24 October 2023)
G Bretherton	(Resigned 18 July 2024)
B Jordan	
G Smith	(Resigned 24 October 2023)
M Wright	(Resigned 24 October 2023)
J Fagan	(Resigned 19 March 2024)
C Greenhalgh	(Resigned 14 June 2023)
K Oakes	
R Bradley	
E Fox	
L Higson-Bliss	
M Blanchard	(Appointed 5 December 2023)
V Burrows	(Appointed 5 December 2023)
P Johnson	(Appointed 5 December 2023)
D Parkinson	(Appointed 19 March 2024)
B Caren	(Appointed 19 March 2024)
D McKeown	(Appointed 26 March 2024)

National Association of Citizens Advice Bureaux (Citizens Advice)
The Charitable Company is a member of the National Association of Citizens Advice Bureaux (trading as Citizens Advice) and is subject to the terms and conditions of the Membership Agreement entered into with Citizens Advice.

Recruitment and Appointment of the Trustees
The Articles of Association provide that the Trustees shall consist of members who are elected, representative and co-opted.

All elected Trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected, but then may be re-elected.

All co-opted Trustees must retire from office at the third annual general meeting following the meeting of the Trustee Board at which they were appointed, but then may be elected or re-appointed.

The Trustees retain overall responsibility and control of the process for recruiting members of the Board. Prospective trustees are selected for their ability to make an effective contribution to the Charitable Company through their skills, knowledge and experience. In addition, consideration is given as to how representative the Board is of the community.

Organisational structure

The Trustee Board is responsible for:

- the overall control and conduct of the affairs of the Charitable Company;
- establishing the strategic direction and the strategic objectives of the Charitable Company;
- the determination of the terms of reference and the composition of Committees;
- the review of Board Membership in accordance with the Memorandum and Articles of Association;
- the financial viability of the Charitable Company, including financial policies and control; and,
- monitoring the performance of all the Charitable Company's functions, to ensure that it performs in accordance with legislative and regulatory requirements, and to the highest standards of probity, efficiency, effectiveness, and service.

The Trustee Board/Management Committee may appoint committees to undertake various aspects of its work, but responsibility for matters that are so delegated remains with the full Board. The Board of Trustees/Management Committee ensures that the committee structure of the Charitable Company is appropriate to the scope and nature of its operations and is capable of ensuring that its responsibilities can be properly controlled and conducted. There are no separate committees at the present time.

The delegation of managerial authority

The Trustees Board has resolved that the operational management of the affairs of the Charitable Company shall be delegated to the Chief Officer of the Charitable Company (L Kidston) with the Chief Officer being responsible to the Board for the proper conduct of the Charitable Company's operations. The Chief Officer must assist the Trustee Board to ensure that the Charitable Company's objectives are achieved.

Risk Management

The Trustee Board has considered the significant risks which the Charitable Company faces. These are included in the Company Risk Register and Business Continuity Plans.

The Trustee Board recognises that a balance needs to be achieved between benefits and risks; that is, between being concerned not only to prevent adverse situations from happening, but also to ensure that worthwhile changes do happen and are not prevented by a disproportionate assessment of possible difficulties. The resources expended in mitigating a risk must be in proportion to its probable impact on the service.

In managing risks, the Trustee Board:

- identifies the risks which apply to the charity
- determines the likelihood and impact of the risk materialising
- considers how they can mitigate against each risk
- ensures effective controls are in place
- regularly reviews its risks throughout the year

Statement of Internal Control

The board of trustees oversees the information security of all personal information of our clients, staff, funders and strategic partners which is processed. The Trustee Board holds joint responsibility for client data that is held in its case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Performance & Quality Management

The Charitable Company's quality programme is applied to meet its responsibilities to clients, the community and its funders and other stakeholders to provide good quality advice and support services for Wigan Borough which are cost effective, fairly delivered and relevant to the community's needs.

Reserves, Depositing and Designated Fund

The Articles of Association of the Charitable Company make provision for the Trustee Board to invest monies not immediately required in such investments or other assets as the Board in its complete discretion thinks fit, subject nevertheless to such conditions and consents as may be imposed or required by law.

In establishing its policy on the holding of reserves, the Trustee Board considers the following:

- Income and expenditure forecasts for the year
- Redundancy liabilities
- A risk assessment covering financial and operational matters, including the dependability of income sources, and the level and nature of expenditure commitments
- The Charitable Company's Strategic Plan and service developments arising under Citizens Advice requirements.

The Trustee Board has agreed to hold an amount in unrestricted reserves equivalent to three months salaries and other running costs (equates to £205,218 based on current known expenditure for 2024/25).

The Trustee Board has also considered its financial responsibilities for redundancy provision and has deemed it prudent to set aside an amount for redundancy costs of £84,728. In addition, an amount equating to £500 of unrestricted funds has been set aside as designated funding to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment.

The trustees report was approved by the Board of Trustees.

B Jordan
Trustee
Dated: 2 September 2024

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

I report to the Trustees on my examination of the financial statements of Citizens Advice Service in the Borough of Wigan (the charity) for the year ended 31 March 2024.

Responsibilities and basis of report

As the Trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or

4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

Peter Atkinson F.C.A.
JS. Accountants & Business Advisors Limited
James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

Dated: 11 September 2024

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT
FOR THE YEAR ENDED 31 MARCH 2024

Current financial year

	Notes	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
Income from:					
Donations and legacies	**3**	468,436	-	468,436	446,830
Charitable activities	**4**	-	513,024	513,024	503,473
Other trading activities	**5**	8,080	-	8,080	27,536
Investments	**6**	10,288	-	10,288	3,798
Total income		486,804	513,024	999,828	981,637
Expenditure on:					
Charitable activities	**7**	505,938	520,215	1,026,153	1,009,708
Other	**13**	-	-	-	1,902
Total expenditure		505,938	520,215	1,026,153	1,011,610
Transfers between funds		(7,191)	7,191	-	-
Net expenditure for the year/ Net movement in funds		(26,325)	-	(26,325)	(29,973)
Fund balances at 1 April 2023		443,050	-	443,050	473,023
Fund balances at 31 March 2024		416,725	-	416,725	443,050

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

Prior financial year

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £
Income from:				
Donations and legacies	3	446,830	-	446,830
Charitable activities	4	-	503,473	503,473
Other trading activities	5	27,536	-	27,536
Investments	6	3,798	-	3,798
Total income		478,164	503,473	981,637
Expenditure on:				
Charitable activities	7	502,395	507,313	1,009,708
Other	13	1,902	-	1,902
Total expenditure		504,297	507,313	1,011,610
Gross transfers between funds		7,928	(7,928)	-
Net expenditure for the year/ Net movement in funds		(18,205)	(11,768)	(29,973)
Fund balances at 1 April 2022		461,255	11,768	473,023
Fund balances at 31 March 2023		443,050	-	443,050

The statement of financial activities includes all gains and losses recognised in the year.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

BALANCE SHEET

AS AT 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Fixed assets					
Tangible assets	**14**		2,578		4,307
Current assets					
Debtors	**15**	10,565		21,334	
Cash at bank and in hand		438,314		463,739	
		448,879		485,073	
Creditors: amounts falling due within one year	**16**	(34,732)		(46,330)	
Net current assets			414,147		438,743
Total assets less current liabilities			416,725		443,050
Net assets excluding pension liability			416,725		443,050
The funds of the charity					
Unrestricted funds:					
General unrestricted funds			331,497		352,834
Designated funds	**19**		85,228		90,216
			416,725		443,050

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2024. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

The director acknowledges his responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 2 September 2024

B Jordan
Trustee

Company registration number 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024 £	2024 £	2023 £	2023 £
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	23		(35,713)		90,341
Investing activities					
Investment income received		10,288		3,798	
Net cash generated from investing activities			10,288		3,798
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(25,425)		94,139
Cash and cash equivalents at beginning of year			463,739		369,600
Cash and cash equivalents at end of year			438,314		463,739

1 Accounting policies

Charity information

Citizens Advice Service in the Borough of Wigan is a private company limited by guarantee incorporated in England and Wales and a registered charity in England and Wales. The registered office is Magnum House, 33 Lord Street, Suite 2.1, Leigh, Lancashire, WN7 1BY.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. In making this assessment the Trustees have considered contracts currently in place and the duration remaining and reviewed budgets and cashflows for the forthcoming year but as detailed in the Trustees report are mindful of and anticipate further pressure on social funding budgets. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Trading activities relate to student placements and reimbursements made from other Citizens Advice Bureaux for shared costs.

Bank interest is accounted for when received into the charity's bank account.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure, including irrecoverable VAT is recognised on the accrual basis.

In particular, the policy for including items within charitable activities is as follows:

Charitable activities comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on bases designed to reflect the uses of particular resources. Costs relating to a particular activity are allocated directly, while others are apportioned on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses. Only assets with a value of £1,000 or more will be capitalised.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% per annum straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

The pension costs charged in the accounts represent the contributions payable by the charity during the period.

The charity has also entered into a deficit funding agreement and the company has recognised its liability for this obligation as disclosed in note 12.

1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods. The trustees consider the company's share of the pension scheme to be a critical area of judgement and estimation as it is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme as detailed in note 12. The actuarial valuation, calculated by independent actuaries with input from management, includes assumptions such as discount rates, annual rates of return and mortality rates. These assumptions vary from time to time according to prevailing economic conditions.

The trustees have also assessed the estimated costs of future potential redundancies and have included this estimate within designated funds in Note 19.

3 Donations and legacies

	Unrestricted funds 2024	Unrestricted funds 2023
	£	£
Donations and gifts	468,436	446,830
Donations and gifts		
Donations	216	98
Grants received for core services	397,420	376,732
Partner payment grant	70,800	70,000
	468,436	446,830

4 Charitable activities

	2024	2023
	£	£
Energy Advice Programme and Big Energy Saving Network	37,803	35,525
Help to Claim	135,135	144,476
Money Advice Service	155,303	151,852
Pension Wise	126,919	146,718
MacMillan	41,952	17,773
Atherton and Leigh Food Bank	15,912	7,129
	513,024	503,473

All income for both years relates to restricted funds.

5 Other trading activities

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Other income	8,080	27,536

6 Investments

	Unrestricted funds 2024 £	Unrestricted funds 2023 £
Interest receivable	10,288	3,798

7 Charitable activities

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2024	2024	2024	2023	2023	2023
	£	£	£	£	£	£
Staff costs	385,304	481,939	867,243	378,424	441,340	819,764
Depreciation and impairment	1,535	194	1,729	2,114	194	2,308
Staff and volunteer costs	8,552	1,648	10,200	8,644	1,093	9,737
Office costs	17,962	13,918	31,880	25,782	25,794	51,576
Premises costs	17,907	18,687	36,594	15,519	19,662	35,181
Other	549	40	589	(2,278)	14,210	11,932
Age UK costs	70,800	-	70,800	70,000	-	70,000
	502,609	516,426	1,019,035	498,205	502,293	1,000,498
Share of governance costs (see note 8)	3,329	3,789	7,118	4,190	5,020	9,210
	505,938	520,215	1,026,153	502,395	507,313	1,009,708
Analysis by fund						
Unrestricted funds	505,938	-	505,938	502,395	-	502,395
Restricted funds	-	520,215	520,215	-	507,313	507,313
	505,938	520,215	1,026,153	502,395	507,313	1,009,708

8 Support costs

	Support costs	Governance costs	2024	2023
	£	£	£	£
Independent examiner fees	-	5,000	5,000	4,190
Legal and professional	-	2,118	2,118	5,020
	-	7,118	7,118	9,210
Analysed between				
Charitable activities	-	7,118	7,118	9,210

9	**Net movement in funds**	**2024**	**2023**
		£	**£**
	The net movement in funds is stated after charging/(crediting):		
	Fees payable for the independent examination of the charity's financial statements	5,000	4,190
	Depreciation of owned tangible fixed assets	1,729	2,308
	Loss on disposal of tangible fixed assets	-	1,902

10 Trustees

None of the Trustees (or any persons connected with them) received any remuneration, benefits or expenses from the charity during the year.

11 Employees

	2024	**2023**
	Number	**Number**
Employees	34	35

Employment costs	**2024**	**2023**
	£	**£**
Wages and salaries	772,580	733,778
Social security costs	65,984	58,052
Other pension costs	28,679	27,934
	867,243	819,764

Redundancy and termination payments totalling £13,341 were made in the reporting period.

There were no employees whose annual remuneration was £60,000 or more.

12 Pension Scheme

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2022 to 31 January 2025:	£3,312,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2019 to 30 September 2025:	£11,243,000 per annum (payable monthly and increasing by 3% each on 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	31 March 2024 (£s)	31 March 2023 (£s)	31 March 2022 (£s)
Present value of provision	281	601	943

ASSUMPTIONS

	31 March 2024 % per annum	31 March 2023 % per annum	31 March 2022 % per annum
Rate of discount	5.31	5.52	2.35

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

13 Other

	2024	2023
	£	£
Net loss on disposal of tangible fixed assets	-	1,902

14 Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 April 2023	11,541
At 31 March 2024	11,541
Depreciation and impairment	
At 1 April 2023	7,234
Depreciation charged in the year	1,729
At 31 March 2024	8,963
Carrying amount	
At 31 March 2024	2,578
At 31 March 2023	4,307

15 Debtors

	2024	2023
Amounts falling due within one year:	£	£
Trade debtors	1,335	13,722
Other debtors	8,471	4,630
Prepayments and accrued income	759	2,982
	10,565	21,334

16 Creditors: amounts falling due within one year

	2024	2023
	£	£
Trade creditors	8,694	-
Other taxation and social security	12,438	12,830
Other creditors	-	15,000
Accruals and deferred income	13,600	18,500
	34,732	46,330

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

		Movement in funds				Movement in funds			
	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 1 April 2023	Income	Expenditure	Transfers	Balance at 31 March 2024
	£	£	£	£	£	£	£	£	£
Money Advice Service	-	151,852	(154,000)	2,148	-	155,303	(153,784)	(1,519)	-
Energy Advice Programme and Big Energy Saving Network	-	16,000	(15,723)	(277)	-	37,803	(39,071)	1,268	-
Pension Wise	11,768	146,718	(147,057)	(11,429)	-	126,919	(126,273)	(646)	-
Help to Claim	-	144,476	(146,372)	1,896	-	135,135	(140,509)	5,374	-
Carbon Monoxide Advice Project	-	19,525	(18,200)	(1,325)	-	-	-	-	-
Macmillan	-	17,773	(18,395)	622	-	41,952	(41,672)	(280)	-
Atherton and Leigh Foodbank	-	7,129	(7,566)	437	-	15,912	(18,906)	2,994	-
	11,768	503,473	(507,313)	(7,928)	-	513,024	(520,215)	7,191	-

17 Restricted funds **(Continued)**

Money Advice Service (Money and Pensions Service Debt Advice Project)
Money and Pensions Service funded debt advice project in partnership with Citizens Advice.

Energy Advice Programme and Big Energy Saving Network
Funded by BEIS and the Warm Home Discount Industry Initiative, this funding provides advice and support to individuals and groups on energy matters and income maximisation to fuel poor and vulnerable clients who are struggling to pay their bills.

Carbon Monoxide Advice Project
Funded through the Gas Network Vulnerability and Carbon Monoxide Allowance, this funding provides support to consumers in vulnerable situations, raising awareness of carbon monoxide and providing energy advice to them.

Pension Wise
Funded through the Money and Pensions Service in partnership with Citizens Advice and Citizens Advice Manchester to ensure that users who are approaching retirement with defined contribution pension pots can access a guidance appointment on how to make informed and confident decisions on how they use their retirement savings.

Help to Claim
Funded by the Department of Work and Pensions in partnership with Citizens Advice, to provide an end to end Universal Support service to new claimants of Universal Credit.

Macmillan
Funded by Macmillan Cancer Support to provide welfare benefits advice and support to People Living with Cancer.

Atherton and Leigh Foodbank
This funding enables us to support foodbank users with their immediate and on-going social welfare advice needs.

18 Analysis of net assets between funds

	Unrestricted funds 2024 £
At 31 March 2024:	
Tangible assets	2,578
Current assets/(liabilities)	414,147
	416,725

	Unrestricted funds 2023 £
At 31 March 2023:	
Tangible assets	4,307
Current assets/(liabilities)	438,743
	443,050

19 Designated funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

				Movement in funds			
	Balance at 1 April 2022 £	Transfers £	Balance at 31 March 2023 £	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Balance at 31 March 2024 £
VDU Care	300	-	300	300	200	-	500
NCP	1,500	(500)	1,000	1,000	-	(1,000)	-
IT equipment	-	3,470	3,470	3,470	-	(3,470)	-
Redundancy	-	85,446	85,446	85,446	12,623	(13,341)	84,728
	1,800	88,416	90,216	90,216	12,823	(17,811)	85,228

VDU Care
An amount of unrestricted funds have been designated as funds to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment.

NCP
An amount of unrestricted funds have been designated as funds to award as a non-consolidated award payment to those staff who have made an exceptional contribution to the Charitable Company.

IT equipment
An amount of unrestricted funds have been designated as funds to improve the IT within the organisation.

Redundancy
An amount of unrestricted funds have been designated for potential redundancy costs.

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2024	2023
	£	£
Within one year	21,480	21,480
Between two and five years	48,330	69,810
	69,810	91,290

21 Related party transactions

There were no related party transactions during the year (2023: none).

22 Control

The charity is controlled by the trustees.

23 Cash generated from operations

	2024	2023
	£	£
Deficit for the year	(26,325)	(29,973)
Adjustments for:		
Investment income recognised in statement of financial activities	(10,288)	(3,798)
(Gain)/loss on disposal of tangible fixed assets	-	1,902
Depreciation and impairment of tangible fixed assets	1,729	2,308
Movements in working capital:		
Decrease in debtors	10,769	108,772
(Decrease)/increase in creditors	(11,598)	11,130
Cash (absorbed by)/generated from operations	(35,713)	90,341

24 Analysis of changes in net funds

	At 1 April 2023	Cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	463,739	(25,425)	438,314
	463,739	(25,425)	438,314

This document was delivered using electronic communications and authenticated in accordance with the registrar's rules relating to electronic form, authentication and manner of delivery under section 1072 of the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

England & Wales - Charity number 701882

Accounts

Charity registration number 701882

Company registration number 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

AMENDED ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	D Anderton	
	G Bretherton	
	B Jordan	
	G Smith	
	M Wright	
	J Fagan	
	C Greenhalgh	
	K Oakes	
	R Bradley	(Appointed 14 March 2023)
	E Fox	(Appointed 14 March 2023)
	L Higson-Bliss	(Appointed 24 January 2023)
Secretary	L Kidston	
Charity number	701882	
Company number	02366214	
Registered office	Magnum House 33 Lord Street Suite 2.1 Leigh Lancashire WN7 1BY	
Independent examiner	Jackson Stephen LLP James House Stonecross Business Park Yew Tree Way Warrington Cheshire WA3 3JD	
Bankers	National Westminster Bank plc 4 Standishgate Wigan Lancashire WN1 1UE CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

Network membership	Citizens Advice 3rd Floor North 200 Aldersgate Street London E1A 4HD
Membership number	35/0033

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2023

The trustees present their report and accounts for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities
The Charitable Company's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Borough of Wigan and surrounding areas. The trustees have had regard to the Charity Commission guidance on public benefit.

Vision and Mission
Our Vision is that people can access our service easily and have the knowledge and confidence they need to find a way forward, whatever the problem.

What we will do to achieve this is set out in our mission statement which is:

To support our communities health and wellbeing through the provision of quality advice which empowers people to overcome their problems, and to speak up for those who are treated unjustly, championing equal, diverse and inclusive policy and practice.

Public Benefit
We review our aims, objectives and activities each year. We have referred to the guidance contained in the Charity Commission's Charities and Public Benefit document. All of our charitable activities focus on the promotion of research, charitable and youth projects for the benefit of the community.

Overview of Services
The Citizens Advice Service in the Borough of Wigan provides a Borough-wide advice service through a range of methods of delivery and seeks to make its services available for all sections of the community in the Borough and to provide services that are relevant to their needs. Services are the subject of Delivery Plans, agreed with the main funders.

The service is free, independent, impartial and confidential. It is accessible to anyone, regardless of age, race, sex, ethnic origin, sexual orientation, disability or religious belief.

The voluntary contribution
The Charitable Company relies on volunteers undertaking advice work, administrative support and governance to enable us to deliver our services. The continued commitment and dedication of our volunteers is recognised with appreciation.

The Charitable Company's volunteers provided 6,285 advice and administrative support hours during the year. The monetary value of the voluntary contribution to the Charitable Company is estimated at £74,352 for the year. This is not recorded in these financial statements.

Achievements and performance

The Charitable Company has met the performance requirements under contracts and service level agreements and good progress has continued to be made on the Business Development Programme.

During the year we have:

- Re-opened our drop in services within our 2 main town centre sites, enabling people to access face to face advice
- Introduced opportunities for clients to access advice through email, therefore enabling them to contact us even outside of opening hours
- Continued to work with partner organisations for the benefit of clients
- Supported 11,937 unique clients with 42,710 issues
- Continued to assist vulnerable clients in debt, maximise clients' incomes and promote money management through budgeting advice, via Money and Pensions Service Debt Advice funding
- Successfully bid for continued funding to provide energy advice to fuel poor households under the Energy Advice Programme. This funding enabled us to provide advice and assistance with switching energy suppliers, applications for grants and information about energy saving measures
- Received funding through the Big Energy Saving Network to provide energy saving sessions to residents in the community who wouldn't normally access support
- Were awarded funding to deliver Carbon Monoxide Awareness activities to Wigan Borough residents
- Continued delivering pensions guidance under the Government's Pension Wise service
- Continued to provide specialist advice in debt and welfare benefits, supporting clients with Welfare Benefit Tribunal hearings via conference calls and written submissions
- Worked with Wigan Council to provide cost of living advice to residents in community locations
- Provided outreach advice for NHS staff on cost of living matters
- Continued supporting clients to claim Universal Credit, under the Universal Support Help to Claim service; helping them to understand their rights and responsibilities in relation to this
- Successfully applied for funding from Atherton & Leigh Foodbank, via the Trussell Trust, to provide information and advice direct to people visiting their food banks
- Successfully applied for funding from Macmillan to deliver welfare benefits advice and casework to people living with cancer
- Held a Strategic Planning Day with trustees, staff and volunteers to agree our strategic priorities for the next 2 years
- Undertook campaigning activities aimed at increasing knowledge and uptake of Healthy Start Vouchers and continues our communications to keep residents informed of their rights and the help available to them
- Worked with other local Citizens Advice across Greater Manchester to raise awareness of the issues residents faced as a result of the cost of living crisis
- Helped our clients gain or maintain income equating to almost £5.5 million (based on an annualised equivalent)
- Assisted clients with over £1.3 million worth of personal debt

Feedback received from clients showed that:

87% respondents said we helped them find a way forward with their issue
87% respondents would recommend our services to others

As a member of Citizens Advice, the Charitable Company operates and implements the equal opportunities policies of the Association, and requests that all employees, volunteers and Board members accept and act in line with the policies. The Charitable Company operates an on-going cultural monitoring survey of its clients, covering disability, ethnicity and gender groups.

A summary of the results for 2022/23 is provided below:

Client Profile for 2022/23

Ethnicity
86% White
4% Asian
4% Black
2% Mixed
4% Other

Gender
55% female
44% male
1% prefer different term

Disability / Long Term Health Condition
42% clients with a disability / LTH condition

Factors affecting the service
As we move forward, we continue to face some significant challenges. The increased cost of living is hitting our clients hard and client queries are becoming more complex and time consuming and we are seeing an increase in housing, employment and relationship enquiries as the toll of the economic crisis impacts on businesses and people's relationships. Alongside this, static or reduced budgets impact our ability to recruit, train and retain high quality staff, leading to increased concerns about staff health and wellbeing.

A number of long existing funding streams are due to cease at the end of March 2024, including the Council contract which funds our Core service. We anticipate this to be recommissioned and are preparing ourselves to be able to respond effectively to that, in order to secure further funding.

Given the sheer amount of people who need our help, we need to prioritise those who get more in depth support from us, whilst empowering those who are able to move their issues forward themselves, to do so. This is integral to our service delivery plans for our new strategic plan.

Strategic priorities
Our priorities for the planning period centres around 4 key themes, which are Organisational Health, Advice, Advocacy and Inclusivity.

Our priorities over the next 12 months are:

- Improving organisational sustainability and increasing staff retention
- Increasing our volunteer pool and ensuring that we have a seamless and clearly communicated client journey
- Increasing staff engagement with research and campaigning activities and sharing our knowledge with those who can effect change
- To ensure that our service is easy to access for people from disadvantaged communities, especially those with sensory impairments

Acknowledgements
The Trustee Board gratefully acknowledges the support of our funders. In 2022/23 these were: Wigan Council, National Association of Citizens Advice Bureaux (Money and Pensions Service - Pension Wise and Debt Advice Project, the Energy Advice and Carbon Monoxide Awareness Programmes, Big Energy Saving Network and Help to Claim Universal Credit), Atherton and Leigh Foodbank (the Trussell Trust), Macmillan.

Financial review

The Statement of Financial Activities provides a summary of the Charity's Income and Expenditure during 2022/ 2023

The Charity has had a challenging year but has worked hard to ensure that we continued to provide high quality services to clients. Income is down from the previous year by £99,195 to £981,637. This was anticipated as we had received a number of one off grants in the previous year and funding for the Help to Claim service was reduced for 2022/23, we therefore had to reduce our staffing levels from 1st April 2022. However, in the latter part of the year we successfully applied for funding from both Macmillan and Atherton & Leigh food bank (in partnership with the Trussell Trust).

As in previous years, we have focused expenditure on the direct delivery of services, and consequently most of our costs relate to staffing (approximately 81% of total costs). The number of employees dropped from an average of 40 to 35 as a result of funding loss and general staff attrition, this resulted in a reduction of staffing costs overall. However, out of necessity, staff costs increased within the year due to an increase in the Real Living Wage. We undertook a salary benchmarking exercise mid year and salaries were uplifted to ensure that we remained competitive within the marketplace to assist with staff recruitment and retention.

Other expenditure has included investment in our IT infrastructure to ensure that staff and volunteers have the necessary equipment to provide quality services to clients.

Going forward we anticipate continued pressure on social-funding budgets as the economic impact of the cost of living crisis, Brexit and the Russia/Ukraine war continues to make an impact, and as such there remains a risk to the Charity's income in the new financial year. The Board of Trustees and the Management Team remain committed to identifying new sources of funding and strategic investments in the Charity, to ensure our business model is sustainable and that we can continue to provide our vitally important services to those who need them in the local community.

Structure, governance and management

Citizens Advice Service in the Borough of Wigan is a charitable company limited by guarantee, and was registered as a charity on 10 August 1989. The Company was established under a Memorandum of Association, and incorporated on 29 March 1989. The Articles of Association were amended by special resolution dated 20 September 2022, superseding all previous amendments. Notice of these special resolutions have been filed at Companies House and the Charity Commission.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

D Anderton	
R Brameld	(Resigned 2 August 2022)
G Bretherton	
B Jordan	
G Merrett	(Resigned 31 December 2022)
G Smith	
M Wright	
D McDonald	(Resigned 14 June 2022)
J Fagan	
C Greenhalgh	
K Oakes	
R Bradley	(Appointed 14 March 2023)
E Fox	(Appointed 14 March 2023)
L Higson-Bliss	(Appointed 24 January 2023)

National Association of Citizens Advice Bureaux (Citizens Advice)
The Charitable Company is a member of the National Association of Citizens Advice Bureaux (trading as Citizens Advice) and is subject to the terms and conditions of the Membership Agreement entered into with Citizens Advice.

Recruitment and Appointment of the Trustees
The Articles of Association provide that the Trustees shall consist of members who are elected, representative and co-opted.

All elected Trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected, but then may be re-elected.

All co-opted Trustees must retire from office at the third annual general meeting following the meeting of the Trustee Board at which they were appointed, but then may be elected or re-appointed.

The Trustees retain overall responsibility and control of the process for recruiting members of the Board. Prospective trustees are selected for their ability to make an effective contribution to the Charitable Company through their skills, knowledge and experience. In addition, consideration is given as to how representative the Board is of the community.

Organisational structure
The Trustee Board is responsible for:

- the overall control and conduct of the affairs of the Charitable Company;
- establishing the strategic direction and the strategic objectives of the Charitable Company;
- the determination of the terms of reference and the composition of Committees;
- the review of Board Membership in accordance with the Memorandum and Articles of Association;
- the financial viability of the Charitable Company, including financial policies and control; and,
- monitoring the performance of all the Charitable Company's functions, to ensure that it performs in accordance with legislative and regulatory requirements, and to the highest standards of probity, efficiency, effectiveness and service.

The Trustee Board/Management Committee may appoint committees to undertake various aspects of its work, but responsibility for matters that are so delegated remains with the full Board. The Board of Trustees/ Management Committee ensures that the committee structure of the Charitable Company is appropriate to the scope and nature of its operations and is capable of ensuring that its responsibilities can be properly controlled and conducted. There are no separate committees at the present time.

The delegation of managerial authority
The Trustees Board has resolved that the operational management of the affairs of the Charitable Company shall be delegated to the Chief Officer of the Charitable Company (L Kidston) with the Chief Officer being responsible to the Board for the proper conduct of the Charitable Company's operations. The Chief Officer must assist the Trustee Board to ensure that the Charitable Company's objectives are achieved.

Risk Management
The Trustee Board has considered the significant risks which the Charitable Company faces. These are included in the Company Risk Register and Business Continuity Plans.

The Trustee Board recognises that a balance needs to be achieved between benefits and risks; that is, between being concerned not only to prevent adverse situations from happening, but also to ensure that worthwhile changes do happen and are not prevented by a disproportionate assessment of possible difficulties. The resources expended in mitigating a risk must be in proportion to its probable impact on the service.

In managing risks, the Trustee Board:

- identifies the risks which apply to the charity
- determines the likelihood and impact of the risk materialising
- considers how they can mitigate against each risk
- ensures effective controls are in place
- regularly reviews its risks throughout the year

Statement of Internal Control
The board of trustees oversees the information security of all personal information of our clients, staff, funders and strategic partners which is processed. The Trustee Board holds joint responsibility for client data that is held in its case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Performance & Quality Management
The Charitable Company's quality programme is applied to meet its responsibilities to clients, the community and its funders and other stakeholders to provide good quality advice and support services for Wigan Borough which are cost effective, fairly delivered and relevant to the community's needs.

Reserves, Depositing and Designated Funds
The Articles of Association of the Charitable Company make provision for the Trustee Board to invest monies not immediately required in such investments or other assets as the Board in its complete discretion thinks fit, subject nevertheless to such conditions and consents as may be imposed or required by law.

In establishing its policy on the holding of reserves, the Trustee Board considers the following:

- Income and expenditure forecasts for the core service based on the levels of service to be provided and the amount of grant paid under the Service Level Agreement with the Wigan Metropolitan Borough Council, and in respect of any special projects, under the relevant funding arrangements;
- A risk assessment covering financial and operational matters, including the dependability of income sources, and the level and nature of expenditure commitments;
- The Charitable Company's Strategic Plan and service developments arising under Citizens Advice requirements.

The Trustee Board has agreed to hold an amount in unrestricted reserves equivalent to three months salaries and other running costs (equates to £240,704 based on current known expenditure for 2023/24).

The Trustee Board has also considered its financial responsibilities for redundancy provision at the end of the Council contract and has deemed it prudent to set aside an amount for redundancy costs of £85,446. In addition, an amount equating to £1,000 of unrestricted funds has been set aside as designated funding to award a non-consolidated award payment to those staff who have made an exceptional contribution to the Charitable Company. A further amount of £300 has been designated as funds to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment. Additionally, an amount of £3,740 has been designated as funds to improve IT within the organisation.

The trustees report was approved by the Board of Trustees.

G Smith
Trustee
Dated: 25 July 2023

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

I report to the Trustees on my examination of the financial statements of Citizens Advice Service in the Borough of Wigan (the charity) for the year ended 31 March 2023.

Responsibilities and basis of report

As the Trustees of the charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of ICAEW, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1 accounting records were not kept in respect of the charity as required by section 386 of the 2006 Act; or
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination; or
4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

E. P. Atkinson

Peter Atkinson F.C.A.
Jackson Stephen LLP
James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

Dated: 07/08/2023.....

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Current financial year

	Notes	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Total 2022 £
Income from:					
Donations and legacies	3	446,830	-	446,830	469,163
Charitable activities	4	-	503,473	503,473	552,281
Other trading activities	5	27,536	-	27,536	59,304
Investments	6	3,798	-	3,798	84
Total income		478,164	503,473	981,637	1,080,832
Expenditure on:					
Charitable activities	7	502,395	507,313	1,009,708	1,047,598
Other	12	1,902	-	1,902	28
Total expenditure		504,297	507,313	1,011,610	1,047,626
Transfers between funds		7,928	(7,928)	-	-
Net (expenditure)/income for the year/ Net movement in funds		(18,205)	(11,768)	(29,973)	33,206
Fund balances at 1 April 2022		461,255	11,768	473,023	439,817
Fund balances at 31 March 2023		443,050	-	443,050	473,023

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2023

Prior financial year

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Income from:				
Donations and legacies	**3**	469,163	-	469,163
Charitable activities	**4**	-	552,281	552,281
Other trading activities	**5**	59,304	-	59,304
Investments	**6**	84	-	84
Total income		528,551	552,281	1,080,832
Expenditure on:				
Charitable activities	**7**	484,174	563,424	1,047,598
Other	**12**	28	-	28
Total expenditure		484,202	563,424	1,047,626
Gross transfers between funds		3,691	(3,691)	-
Net (expenditure)/income for the year/ Net movement in funds		48,040	(14,834)	33,206
Fund balances at 1 April 2021		413,215	26,602	439,817
Fund balances at 31 March 2022		461,255	11,768	473,023

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

BALANCE SHEET

AS AT 31 MARCH 2023

	Notes	2023 £	£	2022 £	£
Fixed assets					
Tangible assets	**13**		4,307		8,517
Current assets					
Debtors	**14**	21,334		130,106	
Cash at bank and in hand		463,739		369,600	
		485,073		499,706	
Creditors: amounts falling due within one year	**15**	(46,330)		(34,600)	
Net current assets			438,743		465,106
Total assets less current liabilities			443,050		473,623
Creditors: amounts falling due after more than one year	**16**		-		(600)
Net assets			443,050		473,023
Income funds					
Restricted funds	**17**		-		11,768
Unrestricted funds					
Designated funds	**19**	90,216		1,800	
General unrestricted funds		352,834		459,455	
			443,050		461,255
			443,050		473,023

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

BALANCE SHEET (CONTINUED)

AS AT 31 MARCH 2023

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2023. No member of the company has deposited a notice, pursuant to section 476, requiring an audit of these financial statements.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 25 July 2023

G Smith
Trustee

Company registration number 02366214

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023 £	2023 £	2022 £	2022 £
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	23		90,341		(88,322)
Investing activities					
Purchase of tangible fixed assets		-		(5,130)	
Investment income received		3,798		84	
Net cash generated from/(used in) investing activities			3,798		(5,046)
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			94,139		(93,368)
Cash and cash equivalents at beginning of year			369,600		462,968
Cash and cash equivalents at end of year			463,739		369,600

1 Accounting policies

Charity Information

Citizens Advice Service in the Borough of Wigan is a private company limited by guarantee incorporated in England and Wales and a registered charity in England and Wales. The registered office is Magnum House, 33 Lord Street, Suite 2.1, Leigh, Lancashire, WN7 1BY.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. In making this assessment the Trustees have considered contracts currently in place and the duration remaining and reviewed budgets and cashflows for the forthcoming year but as detailed in the Trustees report are mindful of and anticipate further pressure on social funding budgets. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Trading activities relate to student placements and reimbursements made from other Citizens Advice Bureaux for shared costs.

Bank interest is accounted for when received into the charity's bank account.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure, including irrecoverable VAT is recognised on the accrual basis.

In particular, the policy for including items within costs of generating funds is as follows:

Charitable activities comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on bases designed to reflect the uses of particular resources. Costs relating to a particular activity are allocated directly, while others are apportioned on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses. Only assets with a value of £1,000 or more will be capitalised.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% per annum straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

The pension costs charged in the accounts represent the contributions payable by the charity during the period.

The charity has also entered into a deficit funding agreement and the company has recognised its liability for this obligation as disclosed in note 11.

1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods. The trustees consider the company's share of the pension scheme to be a critical area of judgement and estimation as it is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme as detailed in note 11. The actuarial valuation, calculated by independent actuaries with input from management, includes assumptions such as discount rates, annual rates of return and mortality rates. These assumptions vary from time to time according to prevailing economic conditions.

The trustees have also assessed the estimated costs of future potential redundancies and have included this estimate within designated funds in Note 19.

3 Donations and legacies

	Unrestricted funds 2023	Unrestricted funds 2022
	£	£
Donations and gifts	446,830	469,163
Donations and gifts		
Donations	98	2,605
Grants received for core services	376,732	396,558
Partner payment grant	70,000	70,000
	446,830	469,163

4 Charitable activities

	2023	2022
	£	£
Energy Advice Programme and Big Energy Saving Network	35,525	8,950
Help to Claim	144,476	240,588
Money Advice Service	151,852	156,482
Pension Wise	146,718	146,261
MacMillan	17,773	-
Atherton and Leigh Food Bank	7,129	-
	503,473	552,281

All income for both years relates to restricted funds.

5 Other trading activities

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Other income	27,536	59,304

6 Investments

	Unrestricted funds 2023 £	Unrestricted funds 2022 £
Interest receivable	3,798	84

7 Charitable activities

	Unrestricted funds 2023 £	Restricted funds 2023 £	Total 2023 £	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £
Staff costs	378,424	441,340	819,764	371,586	503,064	874,650
Depreciation and impairment	2,114	194	2,308	1,828	194	2,022
Staff and volunteer costs	8,644	1,093	9,737	7,807	3,794	11,601
Office costs	25,782	25,794	51,576	17,208	28,551	45,759
Premises costs	15,519	19,662	35,181	9,662	21,989	31,651
Other	(2,278)	14,210	11,932	208	188	396
Age UK costs	70,000	-	70,000	70,000	-	70,000
	498,205	502,293	1,000,498	478,299	557,780	1,036,079
Share of governance costs (see note 8)	4,190	5,020	9,210	5,875	5,644	11,519
	502,395	507,313	1,009,708	484,174	563,424	1,047,598
Analysis by fund						
Unrestricted funds	502,395	-	502,395	484,174	-	484,174
Restricted funds	-	507,313	507,313	-	563,424	563,424
	502,395	507,313	1,009,708	484,174	563,424	1,047,598

8 Support costs

	Support costs £	Governance costs £	2023 £	2022 £
Independent examiner fees	-	4,190	4,190	5,875
Legal and professional	-	5,020	5,020	5,644
	-	9,210	9,210	11,519
Analysed between				
Charitable activities	-	9,210	9,210	11,519

9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration, benefits or expenses from the charity during the year.

10 Employees

	2023 Number	2022 Number
Employees	35	40

Employment costs	2023 £	2022 £
Wages and salaries	733,778	782,210
Social security costs	58,052	61,707
Other pension costs	27,934	30,733
	819,764	874,650

There were no employees whose annual remuneration was £60,000 or more.

11 Pension Scheme

The company participates in the scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2022 to 31 January 2025:	£3,312,000 per annum	(payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions		
From 1 April 2019 to 30 September 2025:	£11,243,000 per annum increasing by 3% each on 1st April)	(payable monthly and

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

	31 March 2023 (£s)	31 March 2022 (£s)	31 March 2021 (£s)
Present value of provision	601	943	4,814

ASSUMPTIONS

	31 March 2023 % per annum	31 March 2022 % per annum	31 March 2021 % per annum
Rate of discount	5.52	2.35	0.66

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

12 Other

	2023	2022
	£	£
Net loss on disposal of tangible fixed assets	1,902	-
Financing charge/(credit)	-	28

13 Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 April 2022	19,935
Disposals	(8,394)
At 31 March 2023	11,541
Depreciation and impairment	
At 1 April 2022	11,418
Depreciation charged in the year	2,308
Eliminated in respect of disposals	(6,492)
At 31 March 2023	7,234
Carrying amount	
At 31 March 2023	4,307
At 31 March 2022	8,517

14 Debtors

	2023	2022
Amounts falling due within one year:	£	£
Trade debtors	13,722	-
Other debtors	4,630	10,894
Prepayments and accrued income	2,982	119,212
	21,334	130,106

15 Creditors: amounts falling due within one year

	2023	2022
	£	£
Other taxation and social security	12,830	12,553
Other creditors	15,000	481
Accruals and deferred income	18,500	21,566
	46,330	34,600

16 Creditors: amounts falling due after more than one year

	2023	2022
	£	£
Other creditors	-	600

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

	Movement in funds					Movement in funds			
	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 1 April 2022	Income	Expenditure	Transfers	Balance at 31 March 2023
	£	£	£	£	£	£	£	£	£
Money Advice Service	-	156,482	(157,890)	1,408	-	151,852	(154,000)	2,148	-
Energy Advice Programme and Big Energy Saving Network	-	8,950	(9,107)	157	-	16,000	(15,723)	(277)	-
Pension Wise	11,768	146,261	(145,714)	(547)	11,768	146,718	(147,057)	(11,429)	-
Help to Claim	-	240,588	(239,587)	(1,001)	-	144,476	(146,372)	1,896	-
Innovation Community Project	14,834	-	(11,126)	(3,708)	-	-	-	-	-
Carbon Monoxide Advice Project	-	-	-	-	-	19,525	(18,200)	(1,325)	-
Macmillan	-	-	-	-	-	17,773	(18,395)	622	-
Atherton and Leigh Foodbank	-	-	-	-	-	7,129	(7,566)	437	-
	26,602	552,281	(563,424)	(3,691)	11,768	503,473	(507,313)	(7,928)	-

17 Restricted funds **(Continued)**

Money Advice Service (Money and Pensions Service Debt Advice Project)
Money and Pensions Service funded debt advice project in partnership with Citizens Advice.

Energy Advice Programme and Big Energy Saving Network
Funded by BEIS and the Warm Home Discount Industry Initiative, this funding provides advice and support to individuals and groups on energy matters and income maximisation to fuel poor and vulnerable clients who are struggling to pay their bills.

Carbon Monoxide Advice Project
Funded through the Gas Network Vulnerability and Carbon Monoxide Allowance, this funding provides support to consumers in vulnerable situations, raising awareness of carbon monoxide and providing energy advice to them.

Pension Wise
Funded through the Money and Pensions Service in partnership with Citizens Advice and Citizens Advice Manchester to ensure that users who are approaching retirement with defined contribution pension pots can access a guidance appointment on how to make informed and confident decisions on how they use their retirement savings.

Help to Claim
Funded by the Department of Work and Pensions in partnership with Citizens Advice, to provide an end to end Universal Support service to new claimants of Universal Credit.

Innovation Community Project
Funded through the Department of Business, Energy and Industrial Strategy in partnership with Citizens Advice to enable increased capacity in order to respond to the immediate demand for advice arising from Covid-19.

Macmillan
Funded by Macmillan Cancer Support to provide welfare benefits advice and support to People Living with Cancer.

Atherton and Leigh Foodbank
This funding enables us to support foodbank users with their immediate and on-going social welfare advice needs.

18 Analysis of net assets between funds

	Unrestricted 2023	Restricted 2023	Total 2023	Unrestricted 2022	Restricted 2022	Total 2022
	£	£	£	£	£	£
Fund balances at 31 March 2023 are represented by:						
Tangible assets	4,307	-	4,307	7,935	582	8,517
Current assets/(liabilities)	438,743	-	438,743	453,920	11,186	465,106
Long term liabilities	-	-	-	(600)	-	(600)
	443,050	-	443,050	461,255	11,768	473,023

19 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2021	Resources expended	Balance at 31 March 2022	Balance at 1 April 2022	Transfers	Balance at 31 March 2023
	£	£	£	£	£	£
VDU Care	4,000	(3,700)	300	300	-	300
NCP	2,500	(1,000)	1,500	1,500	(500)	1,000
IT equipment	-	-	-	-	3,470	3,470
Redundancy	-	-	-	-	85,446	85,446
	6,500	(4,700)	1,800	1,800	88,416	90,216

VDU Care
An amount of unrestricted funds have been designated as funds to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment.

NCP
An amount of unrestricted funds have been designated as funds to award as a non-consolidated award payment to those staff who have made an exceptional contribution to the Charitable Company.

IT equipment
An amount of unrestricted funds have been designated as funds to improve the IT within the organisation.

Redundancy
An amount of unrestricted funds have been designated for potential redundancy costs.

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2023	2022
	£	£
Within one year	21,480	5,370
Between two and five years	69,810	-
	91,290	5,370

21 Related party transactions

There were no related party transactions during the year (2022: none).

22 Control

The charity is controlled by the trustees.

23 Cash generated from operations

	2023	2022
	£	£
(Deficit)/surplus for the year	(29,973)	33,206
Adjustments for:		
Investment income recognised in statement of financial activities	(3,798)	(84)
Loss on disposal of tangible fixed assets	1,902	-
Depreciation and impairment of tangible fixed assets	2,308	2,022
Movements in working capital:		
Decrease/(increase) in debtors	108,772	(104,172)
Increase/(decrease) in creditors	11,130	(19,294)
Cash generated from/(absorbed by) operations	90,341	(88,322)

24 Analysis of changes in net funds

	At 1 April 2022	Cash flows	At 31 March 2023
	£	£	£
Cash at bank and in hand	369,600	94,139	463,739
	369,600	94,139	463,739

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

England & Wales - Charity number 701882

Accounts

Charity registration number 701882

Company registration number 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	D Anderton	
	G Bretherton	
	B Jordan	
	G Merrett	
	G Smith	
	M Wright	
	J Fagan	(Appointed 25 January 2022)
	C Greenhalgh	(Appointed 15 March 2022)
	K Oakes	(Appointed 15 March 2022)
Secretary	L Kidston	
Charity number	701882	
Company number	02366214	
Registered office	Magnum House 33 Lord Street Suite 2.1 Leigh Lancashire WN7 1BY	
Auditor	Jackson Stephen LLP James House Stonecross Business Park Yew Tree Way Warrington Cheshire WA3 3JD	
Bankers	National Westminster Bank plc 4 Standishgate Wigan Lancashire WN1 1UE CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

Network membership	Citizens Advice 3rd Floor North 200 Aldersgate Street London E1A 4HD
Membership number	35/0033

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2022

The trustees present their report and accounts for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Charitable Company's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Borough of Wigan and surrounding areas. The trustees have had regard to the Charity Commission guidance on public benefit.

These objectives are expressed through the Charitable Company Mission Statement which is:

To provide high quality, timely, advice and information to help people overcome their problems, campaign on the big issues affecting people's lives, and challenge prejudice and discrimination in order to promote equality, diversity and inclusivity within our organisation and our communities.

Overview of services

The Citizens Advice Service in the Borough of Wigan provides a borough-wide advice service through a range of methods of delivery and seeks to make its services available for all sections of the community in the borough and to provide services that are relevant to their needs. Services are the subject of delivery plans, agreed with the main funders.

The service is free, independent, impartial and confidential. It is accessible to anyone, regardless of age, race, sex, ethnic origin, sexual orientation, disability or religious belief.

The voluntary contribution

The Charitable Company relies on volunteers undertaking advice work, administrative support and governance to enable us to deliver our services. The continued commitment and dedication of our volunteers, particularly through the Covid-19 pandemic, is recognised with appreciation.

The Charitable Company's volunteers provided 5,392 advice and administrative support hours during the year. The monetary value of the voluntary contribution to the Charitable Company is estimated at £62,008 for the year. This is not recorded in these financial statements.

Achievements and performance

The Charitable Company has met the performance requirements under contracts and service level agreements and good progress has continued to be made on the Business Development Programme.

Despite the restrictions in place due to the Coronavirus, we have:

- Further extended our digital service provision, introducing digital hubs within the borough in order for people to access remote face to face via Attend Anywhere video platform.
- Increased the number of partners referring to us through the secure online referral platform, Refernet, and extended this to clients, enabling them to self refer into our services.
- Continued to work with partner organisations for the benefit of clients.
- Supported 111,378 unique clients with 41,016 issues.
- Been re-awarded the Money Advice Service contract to assist vulnerable clients in debt and promote money management through budgeting advice.
- Successfully bid for continued funding to provide energy advice to fuel poor households under the Energy Advice Programme. This funding enabled us to provide advice and assistance with switching energy suppliers, applications for grants and information about energy saving measures.
- Received funding through the Big Energy Saving Network to provide energy saving sessions to residents in the community who wouldn't normally access support.
- Continued delivering pensions guidance under the Governments Pension Wise service.
- Continued to provide specialist advice in debt and welfare benefits, supporting clients with Welfare Benefit Tribunal hearings via conference calls.
- Supported residents having to self isolate due to Covid-19, providing advice and information and coordinating the delivery of food parcels to these households when needed.
- Continued supporting clients to claim Universal Credit, under the Universal Support Help to Claim service; helping them to understand their rights and responsibilities in relation to this.
- Worked with local Councillors and staff from Wigan Council to provide advice on housing rights and other matters to private tenants.
- Helped our clients gain or maintain income equating to £1.4 million (based on an annual equivalent).
- Assisted clients with almost £1.2 million worth of personal debt.

Feedback received from clients showed that:

84% of respondents said we helped them find a way forward with their issue.
91% of respondents would recommend our services to others.

As a member of Citizens Advice, the Charitable Company operates and implements the equal opportunities policies of the Association, and requests that all employees, volunteers and Board members accept and act in line with the policies. The Charitable Company operates an on-going cultural monitoring survey of its clients, covering disability, ethnicity and gender groups.

A summary of the results for 2021/22 is given below:

Ethnicity
84% White
5% Asian
4% Black
2% Mixed
5% Other

Gender
54% female
46% male

Disability/Long Term Health Condition
42% clients with a disability/LTH condition

Factors affecting the service
As we move forward, we continue to face some significant challenges. The cost of living crisis, increasing rate of inflation and soaring fuel costs are pushing more people to our services for help. Alongside this, static budgets impact our ability to recruit, train and retain high quality staff. Client queries are becoming more complex and time consuming and we are seeing an increase in housing, employment and relationship enquiries as the toll of the economic crisis impacts on businesses and people's relationships.

Councils are dealing with the aftermath of Covid-19, with less funding available to them from the Government. They are now looking to make their own cost savings and the reality is that, at a time when our service is in increasing demand, we are at the mercy of those cost savings.

Whilst the look of our service has changed over the last couple of years as a result of Covid-19, to primarily digital, we are mindful that some of our clients need face to face support. As a result, we must ensure that those who do need us most are able to easily access our services and in a way which is the most suitable for them. We will continue to develop our digital offer and empower clients, where appropriate, to move themselves forward with their advice needs. This will free our teams to focus on those who need us the most.

Key aims
Our key aims for the next business planning period are aligned to 4 central themes, relating to Advice, Sustainability, Advocacy and Equality, Diversity and Inclusion.

Over the next 12 months we will continue our service delivery development in order to:

- Support our residents to understand their rights and responsibilities.
- Ensure our future as an advice provider in the Borough.
- Be a more effective advocate for people on the issues which matter most to them.
- Continue to demonstrate an organisational commitment to equality, diversity and inclusion, actively challenging discriminatory practices and improving accessibility to our services for residents.

Acknowledgements
The Trustee Board gratefully acknowledges the support of our funders. In 2021/22 these were: Wigan Council, National Association of Citizens Advice Bureaux (Money and Pensions Service - Pension Wise and Debt Advice Project, the Energy Advice Programme and Help to Claim Universal Credit).

Financial review

The Statement of Financial Activities provides a summary of the Charity's Income and Expenditure during 2021/22.

Income reduced in the financial year by £23,316 (2%) to £1.08m. In the prior year, additional COVID-related funding was received from Wigan Council's COVID-19 Business Discretionary Fund; the Money Advice service to support additional advice demand; and from the Department of Business, Energy and Industrial Strategy in partnership with Citizens Advice through the Innovation Community Project to enable increased capacity in response to the immediate demand for advice arising from Covid. In aggregate this COVID-related income amounted to almost £60,000 and was not repeated in the current financial year. This reduction was exacerbated by the cessation of funding from the Community Investment Fund (£17,800 in 2020-21). Off-setting the reduction in funding from charitable activities, additional income was secured to support student placements, and under the Government's Kickstart Scheme. These, together with increased revenues from cost-sharing arrangements with other Local Citizens Advice, generated almost £50,000 in new revenues.

As in previous years, most of our costs relate to staffing (approximately 84% of total costs). Staff costs have remained stable in both years at around £875,000 as savings from a headcount reduction resulted in decreased social and security and pension costs. Staff and volunteer costs increased by over £7,000 as volunteer recruitment was able to be stepped up after the Covid lockdowns and existing volunteers started to return to the service.

Going forward we anticipate continued pressure on social-funding budgets as the economic impact of COVID, Brexit and the Russia/Ukraine war continue to make an impact, and as such there remains a risk to the Charity's income in the new financial year. The Board of Trustees and the Management Team remain committed to identifying new sources of funding and strategic investments in the Charity to ensure our business model is sustainable and we can continue to provide our vitally important services to those who need them in the local community.

Structure, governance and management

Citizens Advice Service in the Borough of Wigan is a charitable company limited by guarantee, and was registered as a charity on 10 August 1989. The Company was established under a Memorandum of Association, and incorporated on 29 March 1989. The Memorandum & Articles of Association were amended by special resolution dated 4 July 1996 and by special resolution dated 30 April 2015. Notices of these special resolutions have been filed at Companies House and the Charity Commission.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

D Anderton	
R Brameld	(Resigned 2 August 2022)
G Bretherton	
B Jordan	
G Merrett	
D Radley	(Resigned 25 January 2022)
G Smith	
M Wright	
D McDonald	(Appointed 17 August 2021 and resigned 14 June 2022)
J Fagan	(Appointed 25 January 2022)
C Greenhalgh	(Appointed 15 March 2022)
K Oakes	(Appointed 15 March 2022)

National Association of Citizens Advice Bureaux (Citizens Advice)
The Charitable Company is a member of the National Association of Citizens Advice Bureaux (trading as Citizens Advice) and is subject to the terms and conditions of the Membership Agreement entered into with Citizens Advice.

Recruitment and Appointment of the Trustees
The Articles of Association provide that the Trustees shall consist of members who are elected, representative and co-opted.

All elected Trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected, but then may be re-elected.

All co-opted Trustees must retire from office at the third annual general meeting following the meeting of the Trustee Board at which they were appointed, but then may be elected or re-appointed.

The Trustees retain overall responsibility and control of the process for recruiting members of the Board. Prospective trustees are selected for their ability to make an effective contribution to the Charitable Company through their skills, knowledge and experience. In addition, consideration is given as to how representative the Board is of the community.

Organisational structure
The Trustee Board is responsible for:

- the overall control and conduct of the affairs of the Charitable Company;
- establishing the strategic direction and the strategic objectives of the Charitable Company;
- the determination of the terms of reference and the composition of Committees;
- the review of Board Membership in accordance with the Memorandum and Articles of Association;
- the financial viability of the Charitable Company, including financial policies and control; and,
- monitoring the performance of all the Charitable Company's functions, to ensure that it performs in accordance with legislative and regulatory requirements, and to the highest standards of probity, efficiency, effectiveness and service.

The Trustee Board/Management Committee may appoint committees to undertake various aspects of its work, but responsibility for matters that are so delegated remains with the full Board. The Board of Trustees/ Management Committee ensures that the committee structure of the Charitable Company is appropriate to the scope and nature of its operations and is capable of ensuring that its responsibilities can be properly controlled and conducted. There are no separate committees at the present time.

The delegation of managerial authority
The Trustees Board has resolved that the operational management of the affairs of the Charitable Company shall be delegated to the Chief Officer of the Charitable Company (L Kidston) with the Chief Officer being responsible to the Board for the proper conduct of the Charitable Company's operations. The Chief Officer must assist the Trustee Board to ensure that the Charitable Company's objectives are achieved.

Risk Management
The Trustee Board has considered the significant risks which the Charitable Company faces. These are included in the Charitable Company Business Plan.

The Trustee Board recognises that a balance needs to be achieved between benefits and risks; that is, between being concerned not only to prevent adverse situations from happening, but also to ensure that worthwhile changes do happen and are not prevented by a disproportionate assessment of possible difficulties. The resources expended in mitigating a risk must be in proportion to its probable impact on the service.

In managing risks, the Trustee Board:

- identifies the risks which apply to the charity
- determines the likelihood and impact of the risk materialising
- considers how they can mitigate against each risk
- ensures effective controls are in place
- Regularly reviews its risks throughout the year

Statement of Internal Control
The board of trustees oversees the information security of all personal information of our clients, staff, funders and strategic partners which is processed. The Trustee Board holds joint responsibility for client data that is held in its case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Performance & Quality Management
The Charitable Company's quality programme is applied to meet its responsibilities to clients, the community and its funders and other stakeholders to provide good quality advice and support services for Wigan Borough which are cost effective, fairly delivered and relevant to the community's needs.

Reserves, Depositing and Designated Funds
The Articles of Association of the Charitable Company make provision for the Trustee Board to invest monies not immediately required in such investments or other assets as the Board in its complete discretion thinks fit, subject nevertheless to such conditions and consents as may be imposed or required by law.

In establishing its policy on the holding of reserves, the Trustee Board considers the following:

- income and expenditure forecasts for the core service based on the levels of service to be provided and the amount of grant paid under the Service Level Agreement with the Wigan Metropolitan Borough Council, and in respect of any special projects, under the relevant funding arrangements;
- a risk assessment covering financial and operational matters, including the dependability of income sources, and the level and nature of expenditure commitments;
- the Charitable Company's Development Plan and service developments arising under Citizens Advice requirements.

The Trustee Board has agreed to hold an amount in unrestricted reserves equivalent to three months salaries and other running costs (equates to £222,070 based on current known expenditure for 2022/23).

The Trustee Board has also considered its financial responsibilities for redundancy provision at the end of the Council contract and has deemed it prudent to set aside an amount for redundancy costs of £78,081. In addition, an amount equating to £1,500 of unrestricted funds has been set aside as designated funding to award a non-consolidated award payment to those staff who have made an exceptional contribution to the Charitable Company. Also, a further amount of £300 has been designated as funds to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment.

Auditor
The auditor, Jackson Stephen LLP, is deemed to be reappointed under section 487(2) of the Companies Act 2006.

Disclosure of information to auditor
Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.

G Merrett
Trustee
Dated: 20 September 2022

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2022

The Trustees, who are also the directors of Citizens Advice Service in the Borough of Wigan for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

Opinion

We have audited the financial statements of Citizens Advice Service in the Borough of Wigan (the 'charity') for the year ended 31 March 2022 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

In the light of the knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities including fraud is detailed below.

Based on our understanding of the charity and sector, we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to, the Companies Act 2006, UK tax, employment, pension and health and safety legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and the Charities Act.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to management bias in accounting estimates and judgements and revenue recognition.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management about actual and potential litigation and claims; their policies and procedures to prevent and detect fraud as well as whether they have knowledge of any actual, suspected or alleged fraud;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance; and
- in addressing the risk of fraud through management override of controls: testing the appropriateness of journal entries; assessing whether the accounting estimates, judgements and decisions made by management are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

E. P. Atkinson

Oct 4, 2022

Peter Atkinson F.C.A. (Senior Statutory Auditor)
for and on behalf of Jackson Stephen LLP

.....

Chartered Accountants
Statutory Auditor

James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

Current financial year

	Notes	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
Income from:					
Donations and legacies	3	469,163	-	469,163	474,305
Charitable activities	4	-	552,281	552,281	619,647
Other trading activities	5	59,304	-	59,304	10,060
Investments	6	84	-	84	136
Total income		528,551	552,281	1,080,832	1,104,148
Expenditure on:					
Charitable activities	7	484,174	563,424	1,047,598	1,035,832
Other	12	28	-	28	293
Total expenditure		484,202	563,424	1,047,626	1,036,125
Transfers between funds		3,691	(3,691)	-	-
Net income/(expenditure) for the year/ Net movement in funds		48,040	(14,834)	33,206	68,023
Fund balances at 1 April 2021		413,215	26,602	439,817	371,794
Fund balances at 31 March 2022		461,255	11,768	473,023	439,817

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2022

Prior financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Income from:				
Donations and legacies	3	474,305	-	474,305
Charitable activities	4	-	619,647	619,647
Other trading activities	5	10,060	-	10,060
Investments	6	136	-	136
Total income		484,501	619,647	1,104,148
Expenditure on:				
Charitable activities	7	425,165	610,667	1,035,832
Other	12	293	-	293
Total expenditure		425,458	610,667	1,036,125
Gross transfers between funds		(1,156)	1,156	-
Net income/(expenditure) for the year/ Net movement in funds		57,887	10,136	68,023
Fund balances at 1 April 2020		355,328	16,466	371,794
Fund balances at 31 March 2021		413,215	26,602	439,817

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

BALANCE SHEET

AS AT 31 MARCH 2022

	Notes	2022 £	2022 £	2021 £	2021 £
Fixed assets					
Tangible assets	**13**		8,517		5,409
Current assets					
Debtors	**14**	130,106		25,934	
Cash at bank and in hand		369,600		462,968	
		499,706		488,902	
Creditors: amounts falling due within one year	**15**	(34,600)		(50,898)	
Net current assets			465,106		438,004
Total assets less current liabilities			473,623		443,413
Creditors: amounts falling due after more than one year	**16**		(600)		(3,596)
Net assets			473,023		439,817
Funds of the charity					
Restricted funds	**17**		11,768		26,602
Unrestricted funds					
Designated funds	**19**	1,800		6,500	
General unrestricted funds		459,455		406,715	
			461,255		413,215
			473,023		439,817

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 20 September 2022

G Merrett
Trustee

Company Registration No. 02366214

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022 £	£	2021 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	23		(88,322)		67,846
Investing activities					
Purchase of tangible fixed assets		(5,130)		(2,424)	
Investment income received		84		136	
Net cash used in investing activities			(5,046)		(2,288)
Net cash used in financing activities			-		-
Net (decrease)/increase in cash and cash equivalents			(93,368)		65,558
Cash and cash equivalents at beginning of year			462,968		397,410
Cash and cash equivalents at end of year			369,600		462,968

1 Accounting policies

Charity information

Citizens Advice Service in the Borough of Wigan is a private company limited by guarantee incorporated in England and Wales and a registered charity in England and Wales. The registered office is Magnum House, 33 Lord Street, Suite 2.1, Leigh, Lancashire, WN7 1BY.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. In making this assessment the Trustees have considered contracts currently in place and the duration remaining and reviewed budgets and cashflows for the forthcoming year but as detailed in the Trustees report are mindful of and anticipate further pressure on social funding budgets. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Trading activities relate to student placements and reimbursements made from other Citizens Advice Bureaux for shared costs.

Bank interest is accounted for when received into the charity's bank account.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure, including irrecoverable VAT is recognised on the accrual basis.

In particular, the policy for including items within costs of generating funds is as follows:

Charitable activities comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on bases designed to reflect the uses of particular resources. Costs relating to a particular activity are allocated directly, while others are apportioned on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses. Only assets with a value of £1,000 or more will be capitalised.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% per annum straight line
Computers	20% per annum straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

The pension costs charged in the accounts represent the contributions payable by the charity during the period.

The charity has also entered into a deficit funding agreement and the company has recognised its liability for this obligation as disclosed in note 11.

1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods. The trustees consider the company's share of the pension scheme to be a critical area of judgement and estimation as it is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme as detailed in note 11. The actuarial valuation, calculated by independent actuaries with input from management, includes assumptions such as discount rates, annual rates of return and mortality rates. These assumptions vary from time to time according to prevailing economic conditions.

No other critical accounting estimates or judgements have been made by the trustees during the preparation of these accounts.

3 Donations and legacies

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Donations and gifts	469,163	474,305
Donations and gifts		
Donations	2,605	156
Grants received for core services	396,558	404,149
Partner payment grant	70,000	70,000
	469,163	474,305

4 Charitable activities

	2022 £	2021 £
Energy Advice Programme	8,950	8,880
Help to Claim	240,588	237,890
Money Advice Service	156,482	170,789
Innovation Community Project	-	36,000
Pension Wise	146,261	148,285
Community Investment Fund	-	17,803
	552,281	619,647

All income for both years relates to restricted funds.

5 Other trading activities

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Other income	59,304	10,060

6 Investments

	Unrestricted funds 2022 £	Unrestricted funds 2021 £
Interest receivable	84	136

7 Charitable activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £
Staff costs	371,586	503,064	874,650	329,000	545,997	874,997
Depreciation and impairment	1,828	194	2,022	2,559	194	2,753
Staff and volunteer costs	7,807	3,794	11,601	136	4,314	4,450
Office costs	17,208	28,551	45,759	16,600	21,661	38,261
Premises costs	9,662	21,989	31,651	4,793	34,675	39,468
Other	208	188	396	360	280	640
Age UK costs	70,000	-	70,000	70,000	-	70,000
	478,299	557,780	1,036,079	423,448	607,121	1,030,569
Share of governance costs (see note 8)	5,875	5,644	11,519	1,717	3,546	5,263
	484,174	563,424	1,047,598	425,165	610,667	1,035,832
Analysis by fund						
Unrestricted funds	484,174	-	484,174	425,165	-	425,165
Restricted funds	-	563,424	563,424	-	610,667	610,667
	484,174	563,424	1,047,598	425,165	610,667	1,035,832

8 Support costs

	Support costs £	Governance costs £	2022 £	Support costs £	Governance costs £	2021 £
Audit fees	-	5,875	5,875	-	4,674	4,674
Legal and professional	-	5,644	5,644	-	589	589
	-	11,519	11,519	-	5,263	5,263
Analysed between						
Charitable activities	-	11,519	11,519	-	5,263	5,263

9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration, benefits or expenses from the charity during the year.

10 Employees

	2022 Number	2021 Number
Employees	40	42

Employment costs	2022 £	2021 £
Wages and salaries	782,210	777,469
Social security costs	61,707	65,639
Other pension costs	30,733	31,889
	874,650	874,997

There were no employees whose annual remuneration was £60,000 or more.

11 Pension Scheme

The company participates in the TPT Retirement Solutions - The Growth Plan scheme, a multi-employer scheme which provides benefits to some 638 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2022 to 31 January 2025:	£3,312,000 per annum (payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

Deficit contributions	
From 1 April 2019 to 30 September 2025:	£11,243,000 per annum (payable monthly and increasing by 3% on each 1st April)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

ASSUMPTIONS

	31 March 2022 % per annum	31 March 2021 % per annum	31 March 2020 % per annum
Rate of discount	2.35	0.66	2.53

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

12 Other

	2022	2021
	£	£
Financing charge/(credit)	28	293

13 Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 April 2021	14,805
Additions	5,130
At 31 March 2022	19,935
Depreciation and impairment	
At 1 April 2021	9,396
Depreciation charged in the year	2,022
At 31 March 2022	11,418
Carrying amount	
At 31 March 2022	8,517
At 31 March 2021	5,409

14 Debtors

	2022	2021
Amounts falling due within one year:	£	£
Other debtors	10,894	12,459
Prepayments and accrued income	119,212	13,475
	130,106	25,934

15 Creditors: amounts falling due within one year

	2022	2021
	£	£
Other taxation and social security	12,553	13,614
Other creditors	481	1,321
Accruals and deferred income	21,566	35,963
	34,600	50,898

16 Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Other creditors	600	3,596

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds				Movement in funds			
	Balance at 1 April 2020	Income	Expenditure	Transfers	Balance at 1 April 2021	Income	Expenditure	Transfers	Balance at 31 March 2022
	£	£	£	£	£	£	£	£	£
Community Investment Fund	4,698	17,803	(22,546)	45	-	-	-	-	-
Money Advice Service	-	170,789	(172,928)	2,139	-	156,482	(157,890)	1,408	-
Energy Advice Programme	-	8,880	(8,627)	(253)	-	8,950	(9,107)	157	-
Pension Wise	11,768	148,285	(148,285)	-	11,768	146,261	(145,714)	(547)	11,768
Help to Claim	-	237,890	(237,115)	(775)	-	240,588	(239,587)	(1,001)	-
Innovation Community Project	-	36,000	(21,166)	-	14,834	-	(11,126)	(3,708)	-
	16,466	619,647	(610,667)	1,156	26,602	552,281	(563,424)	(3,691)	11,768

17 **Restricted funds** **(Continued)**

Community Investment Fund
Funded by Wigan Council's Community Investment Fund for 3 years to provide a Domestic Abuse Prevention project to families and households who had experienced a domestic abuse incident in which Greater Manchester Police were called to attend.

Money Advice Service (Money and Pensions Service Debt Advice Project)
Money and Pensions Service funded debt advice project in partnership with Citizens Advice.

Energy Advice Programme
Funded via Citizens Advice to provide one-to-one energy advice to clients in fuel poverty, or in a fuel poverty risk group.

Pension Wise
Funded through the Money and Pensions Service in partnership with Citizens Advice and Citizens Advice Manchester to ensure that users who are approaching retirement with defined contribution pension pots can access a guidance appointment on how to make informed and confident decisions on how they use their retirement savings.

Help to Claim
Funded by the Department of Work and Pensions in partnership with Citizens Advice, to provide an end to end Universal Support service to new claimants of Universal Credit.

Innovation Community Project
Funded through the Department of Business, Energy and Industrial Strategy in partnership with Citizens Advice to enable increased capacity in order to respond to the immediate demand for advice arising from Covid-19.

18 Analysis of net assets between funds

	Unrestricted 2022	Restricted 2022	Total 2022	Unrestricted 2021	Restricted 2021	Total 2021
	£	£	£	£	£	£
Fund balances at 31 March 2022 are represented by:						
Tangible assets	7,935	582	8,517	4,703	706	5,409
Current assets/(liabilities)	453,920	11,186	465,106	412,108	25,896	438,004
Long term liabilities	(600)	-	(600)	(3,596)	-	(3,596)
	461,255	11,768	473,023	413,215	26,602	439,817

19 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2021	Resources expended	Balance at 31 March 2022
	£	£	£
VDU Care	4,000	(3,700)	300
NCP	2,500	(1,000)	1,500
	6,500	(4,700)	1,800

VDU Care
An amount of unrestricted funds have been designated as funds to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment.

NCP
An amount of unrestricted funds have been designated as funds to award as a non-consolidated award payment to those staff who have made an exceptional contribution to the Charitable Company.

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2022	2021
	£	£
Within one year	5,370	21,480
Between two and five years	-	5,370
	5,370	26,850

21 Related party transactions

There were no related party transactions during the year (2021: none).

22 Control

The charity is controlled by the trustees.

23 Cash generated from operations

	2022	2021
	£	£
Surplus for the year	33,206	68,023
Adjustments for:		
Investment income recognised in statement of financial activities	(84)	(136)
Depreciation and impairment of tangible fixed assets	2,022	2,753
Movements in working capital:		
(Increase) in debtors	(104,172)	(9,435)
(Decrease)/increase in creditors	(19,294)	6,641
Cash (absorbed by)/generated from operations	(88,322)	67,846

24 Analysis of changes in net funds

	At 1 April 2021	Cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	462,968	(93,368)	369,600

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

England & Wales - Charity number 701882

Accounts

Charity Registration No. 701882

Company Registration No. 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	D Anderton	
	R Brameld	(Appointed 16 March 2021)
	G Bretherton	
	B A Jordan	
	G Merrett	
	D Radley	(Appointed 16 March 2021)
	G Smith	
	M Wright	
	D McDonald	(Appointed 17 August 2021)
Secretary	L Kidston	
Charity number	701882	
Company number	02366214	
Registered office	Magnum House 33 Lord Street Suite 2.1 Leigh Lancashire WN7 1BY	
Auditor	Jackson Stephen LLP James House Stonecross Business Park Yew Tree Way Warrington Cheshire WA3 3JD	
Bankers	National Westminster Bank plc 4 Standishgate Wigan Lancashire WN1 1UE CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ	
Network membership	Citizens Advice 3rd Floor North 200 Aldersgate Street London E1A 4HD	
Membership number	35/0033	

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2021

The trustees present their report and accounts for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The Charitable Company's objectives are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Borough of Wigan and surrounding areas. The trustees have had regard to the Charity Commission guidance on public benefit.

These objectives are expressed through the Charitable Company Mission Statement which is:

To provide high quality, timely, advice and information to help people overcome their problems, campaign on the big issues affecting people's lives, and challenge prejudice and discrimination in order to promote equality, diversity and inclusivity within our organisation and our communities.

Overview of services

The Citizens Advice Service in the Borough of Wigan provides a Borough-wide advice service through a range of methods of delivery and seeks to make its services available for all sections of the community in the Borough and to provide services that are relevant to their needs. Services are the subject of Delivery Plans, agreed with the main funders.

The service is free, independent, impartial and confidential. It is accessible to anyone, regardless of age, race, sex, ethnic origin, sexual orientation, disability or religious belief.

The voluntary contribution

The Charitable Company relies on volunteers undertaking advice work, administrative support and governance to enable us to deliver our services. The continued commitment and dedication of our volunteers, particularly through the Covid-19 pandemic, is recognised with appreciation.

The Charitable Company's volunteers provided 3,948 advice and administrative support hours during the year. The monetary value of the voluntary contribution to the Charitable Company is estimated at £45,402 for the year. This is not recorded in these financial statements.

Achievements and performance

The Charitable Company has met the performance requirements under contracts and service level agreements and good progress has continued to be made on the Business Development Programme.

Despite the restrictions in place due to the Coronavirus, we have:

- Extended our digital service provision, introducing a secure video platform service to enable clients to access remote face to face advice via Attend Anywhere video
- Introduced a secure referral system for partners to securely refer clients needing advice, via Refernet and trained partners in its use
- Continued to work with partner organisations for the benefit of clients
- Received 14,195 client contacts, resulting in 11,088 unique clients being assisted with 35,528 issues
- Been re-awarded the Money Advice Service contract to assist vulnerable clients in debt and promote money management through budgeting advice
- Assisted fuel poor households under the Energy Advice Programme, to address the underlying issues contributing to their situation, including advice and assistance with switching energy suppliers, applications for grants and information about energy saving measures
- Continued delivering pensions guidance under the Government's Pension Wise service
- Continued to provide specialist advice in debt and welfare benefits, supporting clients with Welfare Benefit Tribunal hearings via conference calls
- Continued supporting clients to claim Universal Credit, under the Universal Support Help to Claim service; helping them to understand their rights and responsibilities in relation to this
- Helped our clients gain or maintain income equating to £4.6 million (based on an annual equivalent)
- Dealt with just under £1 million worth of client debt

Feedback received from clients showed that:

87.4% respondents said we helped them find a way forward with their issue
90.2% respondents would recommend our services to others

As a member of Citizens Advice, the Charitable Company operates and implements the equal opportunities policies of the Association, and requests that all employees, volunteers and Board members accept and act in line with the policies. The Charitable Company operates an on-going cultural monitoring survey of its clients, covering disability, ethnicity and gender groups.

A summary of the results for 2020/21 is given below:

Ethnicity
87% White
3% Asian
5% Black
2% Mixed
3% Other

Gender
55% female
45% male

Disability/Long Term Health Condition
29% clients with a disability/LTH condition

Factors affecting the service
The past 12 months have resulted in the need for us to radically change our advice services due to the impact of the Coronavirus pandemic. The progression we have made towards our digital ambitions has been significant in the last 12 months and it is vital that we continue to push forward with this as COVID-19 is likely to continue impacting people's lives for some time to come. We will need to continue to provide in person advice for some and a review of how we do this forms part of this planning period, but we will continue to encourage digital as the preferred method of accessing our services.

We have also seen a shift in the types of issues people need help with, alongside a reduction in the number of people accessing our services. This trend has been seen across the network. Whilst some of this could be attributable to the loss of in-person face to face service provision, the easements around debt recovery, evictions and benefit assessments has likely played a significant role in the reduced number of people seeking advice.

The next 12-18 months are likely to see an increase in poverty, homelessness and unemployment as a result of the pandemic. As England starts to move out of restrictions and easements are lifted by the Government, we anticipate demand to increase significantly as people are faced with the reality of reduced income and recommencement of debt recovery and housing evictions. We need to ensure that our services are inclusive and make a real effort to engage with those who are isolated and/or marginalised.

Key aims
Our key aims for the next business planning period are aligned to 4 central themes, relating to Advice, Sustainability, Advocacy and Equality, Diversity and Inclusion.

Over the next 12 months our aims are:

- More residents are able to access quality information and advice easily
- To ensure our future stability as an advice provider in the Borough
- To be a more effective advocate for people on the issues which matter most to them
- Demonstrate an organisational commitment to equality, diversity and inclusion, and actively challenge discriminatory practices

Acknowledgements
The Trustee Board gratefully acknowledges the support of our funders. In 2020/21 these were: Wigan Council, National Association of Citizens Advice Bureaux (Money and Pensions Service, Pension Wise, Energy Advice Programme, Help to Claim Universal Credit).

Grateful thanks goes to the clients and members of the public who have also made donations to our organisation.

Financial review

The Statement of Financial Activities provides a summary of the Charity's Income and Expenditure during 2020-21.

Over the year income has increased by £44,547 (4%) to £1.1m. Additional funding from Wigan Council's COVID-19 Business Discretionary Fund, increased funding from the Money Advice Service together with a new 12-month contract from Citizens Advice out of the Government BEIS fund meant we were able to offset funding reductions under the Energy Advice Service and the Community Investment Fund projects and the cessation of the Access To Justice funding. Although permanent staff headcount and related salary costs increased slightly as we supported additional advice provision, and investment was made to ensure our staff could work remotely, overall expenditure on our charitable activities decreased by £14,484 (-1%) to just over £1m as volunteer staffing levels and staff expense claims reduced significantly due to working restrictions through the pandemic.

Going forward we anticipate further pressure on social funding budgets, not least post the impact of COVID-19, and as such there remains a risk to the Charity's income in the new financial year. The Board of Trustees and the Management Team are committed to continuing to identify new sources of funding and strategic investments in the Charity to ensure the business model is sustainable and we can continue to provide the vitally important services to those who need them in the local community.

Structure, governance and management

Citizens Advice Service in the Borough of Wigan is a charitable company limited by guarantee, and was registered as a charity on 10 August 1989. The Company was established under a Memorandum of Association, and incorporated on 29 March 1989. The Memorandum & Articles of Association were amended by special resolution dated 4 July 1996 and by special resolution dated 30 April 2015. Notices of these special resolutions have been filed at Companies House and the Charity Commission.

The Trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

D Anderton	
R Brameld	(Appointed 16 March 2021)
G Bretherton	
J Chadwick	(Resigned 8 January 2021)
B A Jordan	
G Merrett	
D Radley	(Appointed 16 March 2021)
G Smith	
M Wright	
D McDonald	(Appointed 17 August 2021)

National Association of Citizens Advice Bureaux (Citizens Advice)
The Charitable Company is a member of the National Association of Citizens Advice Bureaux (trading as Citizens Advice) and is subject to the terms and conditions of the Membership Agreement entered into with Citizens Advice.

Recruitment and Appointment of the Trustees
The Articles of Association provide that the Trustees shall consist of members who are elected, representative and co-opted.

All elected Trustees must retire from office at the third annual general meeting following the annual general meeting at which they were elected, but then may be re-elected.

All co-opted Trustees must retire from office at the third annual general meeting following the meeting of the Trustee Board at which they were appointed, but then may be elected or re-appointed.

The Trustees retain overall responsibility and control of the process for recruiting members of the Board. Prospective trustees are selected for their ability to make an effective contribution to the Charitable Company through their skills, knowledge and experience. In addition, consideration is given as to how representative the Board is of the community.

Organisational structure
The Trustee Board is responsible for:

- the overall control and conduct of the affairs of the Charitable Company;
- establishing the strategic direction and the strategic objectives of the Charitable Company;
- the determination of the terms of reference and the composition of Committees;
- the review of Board Membership in accordance with the Memorandum and Articles of Association;
- the financial viability of the Charitable Company, including financial policies and control; and,
- monitoring the performance of all the Charitable Company's functions, to ensure that it performs in accordance with legislative and regulatory requirements, and to the highest standards of probity, efficiency, effectiveness and service.

The Trustee Board/Management Committee may appoint committees to undertake various aspects of its work, but responsibility for matters that are so delegated remains with the full Board. The Board of Trustees/ Management Committee ensures that the committee structure of the Charitable Company is appropriate to the scope and nature of its operations and is capable of ensuring that its responsibilities can be properly controlled and conducted. There are no separate committees at the present time.

The delegation of managerial authority
The Trustees Board has resolved that the operational management of the affairs of the Charitable Company shall be delegated to the Chief Officer of the Charitable Company (L Kidston) with the Chief Officer being responsible to the Board for the proper conduct of the Charitable Company's operations. The Chief Officer must assist the Trustee Board to ensure that the Charitable Company's objectives are achieved.

Risk Management
The Trustee Board has considered the significant risks which the Charitable Company faces. These are included in the Charitable Company Business Plan.

The Trustee Board recognises that a balance needs to be achieved between benefits and risks; that is, between being concerned not only to prevent adverse situations from happening, but also to ensure that worthwhile changes do happen and are not prevented by a disproportionate assessment of possible difficulties. The resources expended in mitigating a risk must be in proportion to its probable impact on the service.

In managing risks, the Trustee Board:

- identifies the risks which apply to the charity
- determines the likelihood and impact of the risk materialising
- considers how they can mitigate against each risk
- ensures effective controls are in place
- Regularly reviews its risks throughout the year

Statement of Internal Control

The board of trustees oversees the information security of all personal information of our clients, staff, funders and strategic partners which is processed. The Trustee Board holds joint responsibility for client data that is held in its case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure that the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of the UK General Data Protection Regulation and Data Protection Act 2018.

Performance & Quality Management
The Charitable Company's quality programme is applied to meet its responsibilities to clients, the community and its funders and other stakeholders to provide good quality advice and support services for Wigan Borough which are cost effective, fairly delivered and relevant to the community's needs.

Reserves, Depositing and Designated Funds
The Articles of Association of the Charitable Company make provision for the Trustee Board to invest monies not immediately required in such investments or other assets as the Board in its complete discretion thinks fit, subject nevertheless to such conditions and consents as may be imposed or required by law.

In establishing its policy on the holding of reserves, the Trustee Board considers the following:

- income and expenditure forecasts for the core service based on the levels of service to be provided and the amount of grant paid under the Service Level Agreement with the Wigan Metropolitan Borough Council, and in respect of any special projects, under the relevant funding arrangements;
- a risk assessment covering financial and operational matters, including the dependability of income sources, and the level and nature of expenditure commitments;
- the Charitable Company's Development Plan and service developments arising under Citizens Advice requirements.

The Trustee Board has agreed to hold an amount in unrestricted reserves equivalent to three months salaries and other running costs (equates to £246,271 based on current known expenditure for 2021/22).

The Trustee Board has also considered its financial responsibilities for redundancy provision at the end of the Council contract and has deemed it prudent to set aside an amount for redundancy costs of £73,819. In addition, an amount equating to £2,500 of unrestricted funds has been set aside as designated funding to award a non-consolidated award payment to those staff who have made an exceptional contribution to the Charitable Company. Also, a further amount has been designated as funds to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment.

Statement of Trustees' responsibilities

The Trustees, who are also the directors of Citizens Advice Service in the Borough of Wigan for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company Law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;

- observe the methods and principles in the Charities SORP;

- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The Trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

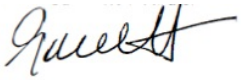
Auditor

The auditor, Jackson Stephen LLP, is deemed to be reappointed under section 487(2) of the Companies Act 2006.

Disclosure of information to auditor

Each of the Trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

The trustees report was approved by the Board of Trustees.



G Merrett
Trustee
Dated: 3 September 2021

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

Opinion

We have audited the financial statements of Citizens Advice Service in the Borough of Wigan (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the *Auditor's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the Trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the Trustees with respect to going concern are described in the relevant sections of this report.

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of our audit:

- the information given in the Trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the Trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the Trustees' report.

We have nothing to report in respect of the following matters in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the Trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the Trustees' report and from the requirement to prepare a strategic report.

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities including fraud is detailed below.

Based on our understanding of the charity and sector, we identified that the principal risks of non-compliance with laws and regulations related to, but were not limited to, the Companies Act 2006, UK tax, employment, pension and health and safety legislation and we considered the extent to which non-compliance might have a material effect on the financial statements. We also considered those laws and regulations that have a direct impact on the preparation of the financial statements such as the Companies Act 2006 and Charities Act.

We evaluated management's incentives and opportunities for fraudulent manipulation of the financial statements (including the risk of override of controls) and determined that the principal risks were related to management bias in accounting estimates and judgements.

Our procedures to respond to risks identified included the following:

- reviewing the financial statement disclosures and testing to supporting documentation to assess compliance with provisions of relevant laws and regulations described as having a direct effect on the financial statements;
- enquiring of management about actual and potential litigation and claims; their policies and procedures to prevent and detect fraud as well as whether they have knowledge of any actual, suspected or alleged fraud;
- performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud;
- reading minutes of meetings of those charged with governance; and
- in addressing the risk of fraud through management override of controls: testing the appropriateness of journal entries; assessing whether the accounting estimates, judgements and decisions made by management are indicative of a potential bias; and evaluating the business rationale of any significant transactions that are unusual or outside the normal course of business.

We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members including internal specialists and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

A further description of our responsibilities is available on the Financial Reporting Council's website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Peter Atkinson F.C.A. (Senior Statutory Auditor)
for and on behalf of Jackson Stephen LLP

02/12/2021
.....

Chartered Accountants
Statutory Auditor

James House
Stonecross Business Park
Yew Tree Way
Warrington
Cheshire
WA3 3JD

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

Current financial year

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
Income from:					
Donations and legacies	**3**	474,305	-	474,305	446,761
Charitable activities	**4**	-	619,647	619,647	604,038
Other trading activities	**5**	10,060	-	10,060	7,611
Investments	**6**	136	-	136	1,191
Total income		484,501	619,647	1,104,148	1,059,601
Expenditure on:					
Charitable activities	**7**	425,165	610,667	1,035,832	1,050,316
Other	**12**	293	-	293	(68)
Total expenditure		425,458	610,667	1,036,125	1,050,248
Transfers between funds		(1,156)	1,156	-	-
Net income for the year/ Net movement in funds		57,887	10,136	68,023	9,353
Fund balances at 1 April 2020		355,328	16,466	371,794	362,441
Fund balances at 31 March 2021		413,215	26,602	439,817	371,794

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2021

Prior financial year

	Notes	Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
Income from:				
Donations and legacies	**3**	446,761	-	446,761
Charitable activities	**4**	-	604,038	604,038
Other trading activities	**5**	7,611	-	7,611
Investments	**6**	1,191	-	1,191
Total income		455,563	604,038	1,059,601
Expenditure on:				
Charitable activities	**7**	437,742	612,574	1,050,316
Other	**12**	(68)	-	(68)
Total expenditure		437,674	612,574	1,050,248
Gross transfers between funds		(1,541)	1,541	-
Net income for the year/ Net movement in funds		16,348	(6,995)	9,353
Fund balances at 1 April 2019		338,980	23,461	362,441
Fund balances at 31 March 2020		355,328	16,466	371,794

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

BALANCE SHEET

AS AT 31 MARCH 2021

	Notes	2021 £	2021 £	2020 £	2020 £
Fixed assets					
Tangible assets	**13**		5,409		5,738
Current assets					
Debtors	**14**	25,934		16,499	
Cash at bank and in hand		462,968		397,410	
		488,902		413,909	
Creditors: amounts falling due within one year	**15**	(50,898)		(43,332)	
Net current assets			438,004		370,577
Total assets less current liabilities			443,413		376,315
Creditors: amounts falling due after more than one year	**16**		(3,596)		(4,521)
Net assets			439,817		371,794
Funds of the charity					
Restricted funds	**17**		26,602		16,466
Unrestricted funds					
Designated funds	**18**	6,500		-	
General unrestricted funds		406,715		355,328	
			413,215		355,328
			439,817		371,794

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the Trustees on 3 September 2021

G Merrett
Trustee

Company Registration No. 02366214

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Cash flows from operating activities					
Cash generated from/(absorbed by) operations	**23**		67,846		(5,398)
Investing activities					
Purchase of tangible fixed assets		(2,424)		(1,089)	
Investment income received		136		1,191	
Net cash (used in)/generated from investing activities			(2,288)		102
Net cash used in financing activities			-		-
Net increase/(decrease) in cash and cash equivalents			65,558		(5,296)
Cash and cash equivalents at beginning of year			397,410		402,706
Cash and cash equivalents at end of year			462,968		397,410

1 Accounting policies

Charity information

Citizens Advice Service in the Borough of Wigan is a private company limited by guarantee incorporated in England and Wales and a registered charity in England and Wales. The registered office is Magnum House, 33 Lord Street, Suite 2.1, Leigh, Lancashire, WN7 1BY.

1.1 Accounting convention

The accounts have been prepared in accordance with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (as amended for accounting periods commencing from 1 January 2016). The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The accounts have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the Trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. In making this assessment the Trustees have considered contracts currently in place and the duration remaining and reviewed budgets and cashflows for the forthcoming year but as detailed in the Trustees report are mindful and anticipate further pressure on social funding budgets. Thus the Trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the Trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the Trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Trading activities relate to student placements and reimbursements made from other Citizens Advice Bureaux for shared costs.

Bank interest is accounted for when received into the charity's bank account.

1 Accounting policies **(Continued)**

1.5 Expenditure

Expenditure, including irrecoverable VAT is recognised on the accrual basis.

In particular, the policy for including items within costs of generating funds is as follows:

Charitable activities comprise those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both the costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on bases designed to reflect the uses of particular resources. Costs relating to a particular activity are allocated directly, while others are apportioned on an appropriate basis.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost of assets less their residual values over their useful lives on the following bases:

Fixtures and fittings	20% per annum straight line
Computers	20% per annum straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in net income/(expenditure) for the year.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 ‘Basic Financial Instruments’ and Section 12 ‘Other Financial Instruments Issues’ of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

1 Accounting policies **(Continued)**

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.11 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.12 Retirement benefits

The pension costs charged in the accounts represent the contributions payable by the charity during the period.

The charity has also entered into a deficit funding agreement and the company has recognised its liability for this obligation as disclosed in note 11.

1.13 Leases

Rentals payable under operating leases, including any lease incentives received, are charged as an expense on a straight line basis over the term of the relevant lease.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods. The trustees consider the company's share of the pension scheme to be a critical area of judgement and estimation as it is not possible for the company to obtained sufficient information to enable it to account for the scheme as a defined benefit scheme as detailed in note 11. The actuarial valuation, calculated by independent actuaries with input from management, includes assumptions such as discount rates annual rates of return and morality rates. These assumptions vary from time to time according to prevailing economic conditions.

No other critical accounting estimates or judgements have been made by the trustees during the preparation of these accounts.

3 Donations and legacies

	Unrestricted funds 2021	Unrestricted funds 2020
	£	£
Donations and gifts	474,305	446,761
Donations and gifts		
Donations	156	529
Grants received for core services	404,149	376,232
Partner payment grant	70,000	70,000
	474,305	446,761

4 Charitable activities

	2021	2020
	£	£
Energy Advice Project	8,880	12,360
Access to Justice Foundation	-	9,455
Help to Claim	237,890	231,628
Money Advice Service	170,789	119,683
Innovation Community Project	36,000	-
Pension Wise	148,285	145,173
Community Investment Fund	17,803	62,739
General Practitioners' Advice Service	-	23,000
	619,647	604,038

All income for both years relates to restricted funds.

5 Other trading activities

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Other income	10,060	7,611

6 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Interest receivable	136	1,191

7 Charitable activities

	Unrestricted funds 2021	Restricted funds 2021	Total 2021	Unrestricted funds 2020	Restricted funds 2020	Total 2020
	£	£	£	£	£	£
Staff costs	329,000	545,997	874,997	324,701	536,808	861,509
Depreciation and impairment	2,559	194	2,753	4,688	-	4,688
Staff and volunteer costs	136	4,314	4,450	10,983	14,760	25,743
Office costs	16,600	21,661	38,261	13,434	24,606	38,040
Premises costs	4,793	34,675	39,468	11,335	32,828	44,163
Other	360	280	640	550	782	1,332
Age UK costs	70,000	-	70,000	70,000	-	70,000
	423,448	607,121	1,030,569	435,691	609,784	1,045,475
Share of governance costs (see note 8)	1,717	3,546	5,263	2,051	2,790	4,841
	425,165	610,667	1,035,832	437,742	612,574	1,050,316
Analysis by fund						
Unrestricted funds	425,165	-	425,165	437,742	-	437,742
Restricted funds	-	610,667	610,667	-	612,574	612,574
	425,165	610,667	1,035,832	437,742	612,574	1,050,316

8 Support costs

	Support costs	Governance costs	2021	Support costs	Governance costs	2020
	£	£	£	£	£	£
Audit fees	-	4,674	4,674	-	4,581	4,581
Legal and professional	-	589	589	-	260	260
	-	5,263	5,263	-	4,841	4,841
Analysed between						
Charitable activities	-	5,263	5,263	-	4,841	4,841

9 Trustees

None of the Trustees (or any persons connected with them) received any remuneration, benefits or expenses from the charity during the year.

10 Employees

	2021 Number	2020 Number
Employees	42	41

Employment costs	2021 £	2020 £
Wages and salaries	777,469	775,450
Social security costs	65,639	57,920
Other pension costs	31,889	28,139
	874,997	861,509

There were no employees whose annual remuneration was £60,000 or more.

11 Pension Scheme

The company participates in the TPT Retirement Solutions - The Growth Plan scheme, a multi-employer scheme which provides benefits to some 950 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2017. This valuation showed assets of £794.9m, liabilities of £926.4m and a deficit of £131.5m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme.

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the scheme scheme as follows:

Deficit contributions

From 1 April 2019 to 31 January 2025:	£11,243,000 per annum (payable monthly and increasing annually by 3% on 1st April)

Unless a concession has been agreed with the Trustee the term to 31 January 2025 applies.

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities. Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost. The liability as at 31 March 2021 is £4,814 (2020: £5,704).

ASSUMPTIONS

% per annum	31 March 2021	31 March 2020	31 March 2019
Rate of discount	0.66	2.53	1.39

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

12 Other

	2021 £	2020 £
Financing charge/(credit)	293	(68)

13 Tangible fixed assets

	Fixtures and fittings
	£
Cost	
At 1 April 2020	12,381
Additions	2,424
At 31 March 2021	14,805
Depreciation and impairment	
At 1 April 2020	6,643
Depreciation charged in the year	2,753
At 31 March 2021	9,396
Carrying amount	
At 31 March 2021	5,409
At 31 March 2020	5,738

14 Debtors

	2021	2020
Amounts falling due within one year:	£	£
Trade debtors	-	2,800
Other debtors	12,459	500
Prepayments and accrued income	13,475	13,199
	25,934	16,499

15 Creditors: amounts falling due within one year

	2021	2020
	£	£
Other taxation and social security	13,614	12,338
Other creditors	1,321	2,274
Accruals and deferred income	35,963	28,720
	50,898	43,332

16 Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Other creditors	3,596	4,521

17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

		Movement in funds				Movement in funds			
	Balance at 1 April 2019	Income	Expenditure	Transfers	Balance at 1 April 2020	Income	Expenditure	Transfers	Balance at 31 March 2021
	£	£	£	£	£	£	£	£	£
Community Investment Fund	5,264	62,739	(63,305)	-	4,698	17,803	(22,546)	45	-
Money Advice Service	-	119,683	(120,201)	518	-	170,789	(172,928)	2,139	-
Energy Advice Project	-	12,360	(15,946)	3,586	-	8,880	(8,627)	(253)	-
Pension Wise	11,768	145,173	(145,173)	-	11,768	148,285	(148,285)	-	11,768
GP Advice Scheme	6,348	23,000	(26,631)	(2,717)	-	-	-	-	-
Help to Claim	-	231,628	(231,628)	-	-	237,890	(237,115)	(775)	-
Access to Justice Foundation	81	9,455	(9,690)	154	-	-	-	-	-
Innovation Community Project	-	-	-	-	-	36,000	(21,166)	-	14,834
	23,461	604,038	(612,574)	1,541	16,466	619,647	(610,667)	1,156	26,602

17 Restricted funds **(Continued)**

Community Investment Fund
Funded by Wigan Council's Community Investment Fund for 3 years to provide a Domestic Abuse Prevention project to families and households who had experienced a domestic abuse incident in which Greater Manchester Police were called to attend.

Money Advice Service (Money and Pensions Service Debt Advice Project)
Money and Pensions Service funded debt advice project in partnership with Citizens Advice.

Energy Advice Programme
Funded via Citizens Advice to provide one-to-one energy advice to clients in fuel poverty, or in a fuel poverty risk group.

Pension Wise
Funded through the Money and Pensions Service in partnership with Citizens Advice and Citizens Advice Manchester to ensure that users who are approaching retirement with defined contribution pension pots can access a guidance appointment on how to make informed and confident decisions on how they use their retirement savings.

GP Advice Scheme
Funded through the Wigan Healthier Partnership, a collaboration between Wigan Council and Wigan CCG, this scheme provided advice surgeries to be held within several General Practice surgeries across Wigan Borough.

Help to Claim
Funded by the Department of Work and Pensions in partnership with Citizens Advice, to provide an end-end Universal Support service to new claimants of Universal Credit.

Innovation Community Project
Funded through the Department of Business, Energy and Industrial Strategy in partnership with Citizens Advice to enable increased capacity in order to respond to the immediate demand for advice arising from Covid-19

18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balance at 1 April 2020	Transfers	Balance at 31 March 2021
	£	£	£
VDU Care	-	4,000	4,000
NCP	-	2,500	2,500
	-	6,500	6,500

VDU Care -
An amount has been designated as funds to help the Charitable Company meet its Health and Safety duties in respect of covering the cost of eye tests for those staff who spend a large proportion of their time looking at Display Screen Equipment.

NCP -
An amount equating to £2,500 of unrestricted funds has been set aside as designated funding to award as a non-consolidated award payment to those staff who have made an exceptional contribution to the Charitable Company.

19 Analysis of net assets between funds

	Unrestricted 2021	Restricted 2021	Total 2021	Unrestricted 2020	Restricted 2020	Total 2020
	£	£	£	£	£	£
Fund balances at 31 March 2021 are represented by:						
Tangible assets	5,409	-	5,409	5,738	-	5,738
Current assets/ (liabilities)	411,402	26,602	438,004	354,111	16,466	370,577
Long term liabilities	(3,596)	-	(3,596)	(4,521)	-	(4,521)
	413,215	26,602	439,817	355,328	16,466	371,794

20 Operating lease commitments

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2021	2020
	£	£
Within one year	21,480	21,480
Between two and five years	5,370	26,850
	26,850	48,330

21 Related party transactions

There were no related party transactions during the year (2020: none).

22 Control

The charity is controlled by the trustees.

23 Cash generated from operations

	2021	2020
	£	£
Surplus for the year	68,023	9,353
Adjustments for:		
Investment income recognised in statement of financial activities	(136)	(1,191)
Depreciation and impairment of tangible fixed assets	2,753	4,688
Movements in working capital:		
(Increase) in debtors	(9,435)	(4,570)
Increase/(decrease) in creditors	6,641	(13,678)
Cash generated from/(absorbed by) operations	67,846	(5,398)

24 **Analysis of changes in net funds**

	At 1 April 2020	Cash flows	At 31 March 2021
	£	£	£
Cash at bank and in hand	397,410	65,558	462,968