

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
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Charity number	701882
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Company number	02366214
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Registered office	Magnum House 33 Lord Street Suite 2.1 Leigh Lancashire WN7 1BY
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Auditor	Jackson Stephen LLP James House Stonecross Business Park Yew Tree Way Warrington Cheshire WA3 3JD
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Bankers	National Westminster Bank plc 4 Standishgate Wigan Lancashire WN1 1UE
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	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ
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Network membership	Citizens Advice 3rd Floor North 200 Aldersgate Street London E1A 4HD
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Membership number	35/0033
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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

CONTENTS

	Page
Trustees' report	1 - 7
Independent auditor's report	8 - 11
Statement of financial activities	12 - 13
Balance sheet	14
Statement of cash flows	15
Notes to the financial statements	16 - 28

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2021**

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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.

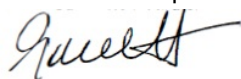
Auditor

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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.

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

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

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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.



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

02/12/2021
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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					
		Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Total 2020 £
	Notes				
<u>Income from:</u>					
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
<u>Expenditure on:</u>					
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

		Unrestricted funds 2020 £	Restricted funds 2020 £	Total 2020 £
	Notes			
<u>Income from:</u>				
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
<u>Expenditure on:</u>				
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 £	£	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	
		<u>488,902</u>		<u>413,909</u>	
Creditors: amounts falling due within one year	15	<u>(50,898)</u>		<u>(43,332)</u>	
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			<u>439,817</u>		<u>371,794</u>
Funds of the charity					
Restricted funds	17		26,602		16,466
<u>Unrestricted funds</u>					
Designated funds	18	6,500		-	
General unrestricted funds		<u>406,715</u>		<u>355,328</u>	
			413,215		355,328
			<u>439,817</u>		<u>371,794</u>

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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 2021 £	Unrestricted funds 2020 £
Donations and gifts	474,305	446,761
	<u> </u>	<u> </u>
Donations and gifts		
Donations	156	529
Grants received for core services	404,149	376,232
Partner payment grant	70,000	70,000
	<u> </u>	<u> </u>
	474,305	446,761
	<u> </u>	<u> </u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

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
	<u>619,647</u>	<u>604,038</u>

All income for both years relates to restricted funds.

5 Other trading activities

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Other income	<u>10,060</u>	<u>7,611</u>

6 Investments

	Unrestricted funds 2021 £	Unrestricted funds 2020 £
Interest receivable	<u>136</u>	<u>1,191</u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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
	<u>423,448</u>	<u>607,121</u>	<u>1,030,569</u>	<u>435,691</u>	<u>609,784</u>	<u>1,045,475</u>
Share of governance costs (see note 8)	1,717	3,546	5,263	2,051	2,790	4,841
	<u>425,165</u>	<u>610,667</u>	<u>1,035,832</u>	<u>437,742</u>	<u>612,574</u>	<u>1,050,316</u>
Analysis by fund						
Unrestricted funds	425,165	-	425,165	437,742	-	437,742
Restricted funds	-	610,667	610,667	-	612,574	612,574
	<u>425,165</u>	<u>610,667</u>	<u>1,035,832</u>	<u>437,742</u>	<u>612,574</u>	<u>1,050,316</u>

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
	<u>-</u>	<u>5,263</u>	<u>5,263</u>	<u>-</u>	<u>4,841</u>	<u>4,841</u>
Analysed between Charitable activities	-	5,263	5,263	-	4,841	4,841
	<u>-</u>	<u>5,263</u>	<u>5,263</u>	<u>-</u>	<u>4,841</u>	<u>4,841</u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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
	<u> </u>	<u> </u>
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
	<u> </u>	<u> </u>
	<u>874,997</u>	<u>861,509</u>

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2021

13 Tangible fixed assets

	Fixtures and fittings £
Cost	
At 1 April 2020	12,381
Additions	2,424
	<u>14,805</u>
At 31 March 2021	<u>14,805</u>
Depreciation and impairment	
At 1 April 2020	6,643
Depreciation charged in the year	2,753
	<u>9,396</u>
At 31 March 2021	<u>9,396</u>
Carrying amount	
At 31 March 2021	5,409
	<u><u>5,409</u></u>
At 31 March 2020	5,738
	<u><u>5,738</u></u>

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
	<u>25,934</u>	<u>16,499</u>
	<u><u>25,934</u></u>	<u><u>16,499</u></u>

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
	<u>50,898</u>	<u>43,332</u>
	<u><u>50,898</u></u>	<u><u>43,332</u></u>

16 Creditors: amounts falling due after more than one year

	2021 £	2020 £
Other creditors	3,596	4,521
	<u>3,596</u>	<u>4,521</u>
	<u><u>3,596</u></u>	<u><u>4,521</u></u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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 31 March 2021
	Balance at 1 April 2019	Income	Expenditure	Transfers	Balance at 1 April 2020	Income	Expenditure	Transfers	
	£	£	£	£	£	£	£	£	£
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
	<u>23,461</u>	<u>604,038</u>	<u>(612,574)</u>	<u>1,541</u>	<u>16,466</u>	<u>619,647</u>	<u>(610,667)</u>	<u>1,156</u>	<u>26,602</u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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
	<u>-</u>	<u>6,500</u>	<u>6,500</u>

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)
	<u>413,215</u>	<u>26,602</u>	<u>439,817</u>	<u>355,328</u>	<u>16,466</u>	<u>371,794</u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2021

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
	<u>26,850</u>	<u>48,330</u>

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	<u>67,846</u>	<u>(5,398)</u>

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