

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2022

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2022

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).

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2022

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)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2022

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2022

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.

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.

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.

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 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.

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.

E. P. Atkinson

Oct 4, 2022

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

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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 2022

Current financial year

		Unrestricted funds 2022 £	Restricted funds 2022 £	Total 2022 £	Total 2021 £
	Notes				
<u>Income from:</u>					
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
<u>Expenditure on:</u>					
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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2022

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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 2022

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

5 Other trading activities

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Other income	59,304	10,060
	<u> </u>	<u> </u>

6 Investments

	Unrestricted funds	Unrestricted funds
	2022	2021
	£	£
Interest receivable	84	136
	<u> </u>	<u> </u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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
	<u>478,299</u>	<u>557,780</u>	<u>1,036,079</u>	<u>423,448</u>	<u>607,121</u>	<u>1,030,569</u>
Share of governance costs (see note 8)	5,875	5,644	11,519	1,717	3,546	5,263
	<u>484,174</u>	<u>563,424</u>	<u>1,047,598</u>	<u>425,165</u>	<u>610,667</u>	<u>1,035,832</u>
Analysis by fund						
Unrestricted funds	484,174	-	484,174	425,165	-	425,165
Restricted funds	-	563,424	563,424	-	610,667	610,667
	<u>484,174</u>	<u>563,424</u>	<u>1,047,598</u>	<u>425,165</u>	<u>610,667</u>	<u>1,035,832</u>

8 Support costs

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

16 Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Other creditors	600	3,596
	<u>600</u>	<u>3,596</u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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:

	Balance at 1 April 2020 £	Movement in funds			Balance at 1 April 2021 £	Movement in funds			Transfers £	Balance at 31 March 2022 £
		Income £	Expenditure £	Transfers £		Income £	Expenditure £	Transfers £		
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	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	

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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)
	<u>461,255</u>	<u>11,768</u>	<u>473,023</u>	<u>413,215</u>	<u>26,602</u>	<u>439,817</u>

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
	<u>6,500</u>	<u>(4,700)</u>	<u>1,800</u>

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.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2022

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
	<u>5,370</u>	<u>26,850</u>

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	<u>(88,322)</u>	<u>67,846</u>

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