

Charity registration number 701882

Company registration number 02366214 (England and Wales)

**CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024**

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2024

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

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

Objectives and activities

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

Vision and Mission

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

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

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

Public Benefit

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

Overview of Services

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

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

The voluntary contribution

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2024

Achievements and performance

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

During the year we have:

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

Feedback received from clients showed that:

90% respondents said we helped them find a way forward with their issue

99% respondents would recommend our services to others

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2024

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

Client Profile for 2023/24

Ethnicity

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

Gender

55% female
45% male

Disability / Long Term Health Condition

52% clients with a disability / LTH condition

Factors affecting the service

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

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

Strategic priorities

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

Our priorities over the next 12 months are:

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

Acknowledgements

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2024

Financial review

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

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

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

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

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

Structure, governance and management

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2024

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

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

National Association of Citizens Advice Bureaux (Citizens Advice)

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

Recruitment and Appointment of the Trustees

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

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

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2024

Organisational structure

The Trustee Board is responsible for:

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

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

The delegation of managerial authority

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

Risk Management

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

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

In managing risks, the Trustee Board:

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

Statement of Internal Control

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

Performance & Quality Management

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2024

Reserves, Depositing and Designated Fund

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

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

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

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

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

The trustees report was approved by the Board of Trustees.

B Jordan

Trustee

Dated: 2 September 2024

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

INDEPENDENT EXAMINER'S REPORT

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

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

Dated: 11 September 2024

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

Current financial year

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

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

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

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

BALANCE SHEET

AS AT 31 MARCH 2024

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

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

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

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

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

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

B Jordan
Trustee

Company registration number 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

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

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

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

1.6 Tangible fixed assets

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

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

Fixtures and fittings	20% per annum straight line
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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 2024

1 Accounting policies

(Continued)

Basic financial assets

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

Derecognition of financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Taxation

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

1.11 Employee benefits

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

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

1.12 Retirement benefits

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

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

1.13 Leases

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

2 Critical accounting estimates and judgements

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

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

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

3 Donations and legacies

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

4 Charitable activities

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

All income for both years relates to restricted funds.

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

5 Other trading activities

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Other income	8,080	27,536
	<u> </u>	<u> </u>

6 Investments

	Unrestricted funds	Unrestricted funds
	2024	2023
	£	£
Interest receivable	10,288	3,798
	<u> </u>	<u> </u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

7 Charitable activities

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

8 Support costs

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

9	Net movement in funds	2024	2023
		£	£

The net movement in funds is stated after charging/(crediting):

Fees payable for the independent examination of the charity's financial statements

5,000 4,190

Depreciation of owned tangible fixed assets

1,729 2,308

Loss on disposal of tangible fixed assets

- 1,902

10 Trustees

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

11 Employees

	2024	2023
	Number	Number
Employees	34	35

Employment costs

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

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

12 Pension Scheme

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

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

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

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

Deficit contributions

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

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

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

Deficit contributions

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

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

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

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

ASSUMPTIONS

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

13 Other

	2024 £	2023 £
Net loss on disposal of tangible fixed assets	-	1,902
	<u> </u>	<u> </u>

14 Tangible fixed assets

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

15 Debtors

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

16 Creditors: amounts falling due within one year

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Restricted funds

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Restricted funds

(Continued)

Money Advice Service (Money and Pensions Service Debt Advice Project)

Money and Pensions Service funded debt advice project in partnership with Citizens Advice.

Energy Advice Programme and Big Energy Saving Network

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

Carbon Monoxide Advice Project

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

Pension Wise

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

Help to Claim

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

Macmillian

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

Atterton and Leigh Foodbank

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

18 Analysis of net assets between funds

	Unrestricted funds 2024 £
At 31 March 2024:	
Tangible assets	2,578
Current assets/(liabilities)	414,147
	<hr/>
	416,725
	<hr/>
	Unrestricted funds 2023 £
At 31 March 2023:	
Tangible assets	4,307
Current assets/(liabilities)	438,743
	<hr/>
	443,050
	<hr/>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

19 Designated funds

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

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

IT equipment

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

Redundancy

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

20 Operating lease commitments

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

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

21 Related party transactions

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

22 Control

The charity is controlled by the trustees.

23 Cash generated from operations

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

24 Analysis of changes in net funds

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

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