

Charity registration number 701882

Company registration number 02366214 (England and Wales)

**CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025**

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

LEGAL AND ADMINISTRATIVE INFORMATION

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Objectives and activities

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

Vision and Mission

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

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

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

Public Benefit

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

Overview of Services

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

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

The voluntary contribution

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

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

During the year we have:

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

Channel Access

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

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

Client Satisfaction

98.1% clients were satisfied with the service

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2025

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

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

Client Profile for 2024/25

Ethnicity

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

Gender

55% female
45% male

Disability / Long Term Health Condition

58% clients with a disability / LTH condition
Factors affecting the service

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

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

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

Strategic priorities

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

Our priorities over the next 12 months include:

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2025

Acknowledgements

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

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

Financial review

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

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

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

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

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

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

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

Structure, governance and management

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2025

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

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

National Association of Citizens Advice Bureaux (Citizens Advice)

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

Recruitment and Appointment of the Trustees

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

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

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

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

Organisational structure

The Trustee Board is responsible for:

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

FOR THE YEAR ENDED 31 MARCH 2025

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 2025

Reserves, Depositing and Designated Funds

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

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

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

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

The trustees report was approved by the Board of Trustees.

B Jordan

Trustee

Dated: 9 September 2025

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

INDEPENDENT EXAMINER'S REPORT

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

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

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

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

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

Dated: 23 October 2025

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

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

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

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

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

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

BALANCE SHEET

AS AT 31 MARCH 2025

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

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

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

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

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

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

B Jordan
Trustee

Company registration number 02366214 (England and Wales)

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

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

1.1 Accounting convention

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

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

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

1.2 Going concern

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

1.3 Charitable funds

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

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

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

1.4 Income

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

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

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

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 2025

1 Accounting policies

(Continued)

Basic financial assets

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

Impairment of financial assets

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

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

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

Derecognition of financial assets

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

Basic financial liabilities

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

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

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

Derecognition of financial liabilities

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

1.10 Taxation

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

1.11 Employee benefits

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.12 Retirement benefits

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

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

1.13 Leases

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

1.14 Prior year adjustment

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

2 Critical accounting estimates and judgements

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

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

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

3 Donations and legacies

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Charitable activities

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

5 Other trading activities

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Other income	<u>16,934</u>	<u>8,080</u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

6 Investments

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

7 Charitable activities

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs

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

9 Net movement in funds

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

10 Trustees

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

11 Employees

	2025	2024
	Number	Number
Employees	28	34
Employment costs	2025	2024
	£	£
Wages and salaries	648,063	772,580
Social security costs	49,818	65,984
Other pension costs	25,355	28,679
	723,236	867,243

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

12 Pension Scheme

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

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

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

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

Deficit contributions

From 1 April 2025 to 31 March 2028:	£2,100,000 per annum (payable monthly)
-------------------------------------	--

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

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

Deficit contributions

From 1 April 2025 to 31 March 2028:	£2,100,000 per annum (payable monthly)
-------------------------------------	--

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

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

PRESENT VALUES OF PROVISION

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

ASSUMPTIONS

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

13 Tangible fixed assets

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

14 Debtors

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

15 Creditors: amounts falling due within one year

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

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

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Restricted funds

(Continued)

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

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

Energy Advice Programme and Energy Outreach Project

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

Pension Wise

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

Help to Claim

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

Macmillan

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

Atherton and Leigh Foodbank

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

17 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Current assets/(liabilities)	421,106	2,905	424,011
	<u>421,106</u>	<u>2,905</u>	<u>424,011</u>
	<u><u>421,106</u></u>	<u><u>2,905</u></u>	<u><u>424,011</u></u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	2,578	-	2,578
Current assets/(liabilities)	414,147	-	414,147
	<u>414,147</u>	<u>-</u>	<u>414,147</u>
	<u><u>416,725</u></u>	<u><u>-</u></u>	<u><u>416,725</u></u>

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

18 Designated funds

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

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

VDU Care

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

NCP

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

18 Designated funds

(Continued)

IT equipment

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

Redundancy

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

GM Project

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

Maintaining accessible premises

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

Budgeted deficit 25/26

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

CITIZENS ADVICE SERVICE IN THE BOROUGH OF WIGAN

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Operating lease commitments

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

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

20 Related party transactions

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

21 Control

The charity is controlled by the trustees.

22 Cash generated from operations

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

23 Analysis of changes in net funds

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

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