

Company registration number: 2697257

Charity registration number: 1010167

CITIZENS ADVICE MANCHESTER
(A COMPANY LIMITED BY GUARANTEE)
ANNUAL REPORT AND FINANCIAL STATEMENTS
31 MARCH 2021

Horsfield & Smith
Chartered Accountants and Registered Auditors
Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

CITIZENS ADVICE MANCHESTER

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CITIZENS ADVICE MANCHESTER

REFERENCE AND ADMINISTRATIVE DETAILS

Trustees	Beverly D'Alessio, Chair Karen Clarke, Vice Chair Fiona McNair, Treasurer Holly Markin Anthony Robinson John De Mouilpied Hannah Couchman Conor Meenan Craig Simpson Leonard St Jean
Principal Staff	Andrew Brown, Chief Executive/Company Secretary Dan Pye, Head of Finance & Service Improvement Samantha Leach, Head of Specialist Advice Margaret Keane, Head of Human Resources Stuart Pearson, Head of IT (resigned 13.10.2021) Hayley Hughes, Head of Business Development
Principal Office	Albert House 17 Bloom Street Manchester M1 3HZ
Company Registration Number	2697257
Charity Registration Number	1010167
VAT Registration Number	659 7910 80
Bankers	Co-operative Bank PO Box 101 1 Balloon Street Manchester M60 4EP
Auditor	Horsfield & Smith Chartered Accountants and Registered Auditors Tower House 269 Walmersley Road Bury Lancashire BL9 6NX

CITIZENS ADVICE MANCHESTER

REFERENCE AND ADMINISTRATIVE DETAILS

Investment Managers Quilter Cheviot
73 Kings Street
Manchester
M2 4NG

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2021.

Trustees

Karl Tonks (resigned 29 September 2020)

Beverly D'Alessio - Chair

Karen Clarke - Vice Chair

Fiona McNair - Treasurer

Holly Markin

Tony Robinson - HR Committee Chair

John De Mouilpied

Hannah Couchman (appointed 29 September 2020)

Selorm Klu (appointed 29 September 2020 & resigned 14 July 2021)

Conor Meenan (appointed 29 September 2020)

Craig Simson (appointed 29 September 2020)

Leonard St Jean - EDI Chair (appointed 29 September 2020)

There were no members of the Trustee Board in paid employment at Citizens Advice Manchester ("CAM") or acting as volunteers in the bureau.

There were no ex-officio members who served as Directors/Trustees during the year.

Structure, governance and management

Nature of governing document

The Charity was registered with the Charity Commission in September 1939. It became a company limited by guarantee on 13 March 1992 (Company Number: 2697257). The full name of the Charity is 'Citizens Advice Manchester' and is governed by its Memorandum and Articles of Association as amended on 16 July 2002, 15 January 2007, 20 January 2008, 9 October 2019

Recruitment and appointment of trustees

The Charity is governed through a Trustee Board. The members of the Charity are the Trustees who have held office during the year and are listed above. The Articles of Association provide for a minimum of 3 and a maximum of 15 Trustees. None of the Trustees has any beneficial interest in the company. The maximum liability of each member is limited to £1. The company holds an annual Directors and Officers Liability Insurance policy.

If a new Trustee is employed by another organisation the Chair should ensure that the Trustee understands that they must act solely in the best interests of the CAM and that they as individuals, not the organisation they are representing, are liable for Board decisions.

Procedures for appointing Trustees are laid out in the governing documents.

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

Trustees, who are also Directors of the company, are required to go through a selection process and are formally interviewed by a panel made up of two existing Trustees with the company secretary in attendance. Suitable candidates are then proposed by the Chair to the Trustee Board for election. A separate process agreed by the Trustee Board is followed for the election of the Chair. No other persons or bodies external to the Charity were entitled to appoint persons to the Trustee Board.

As an incorporated Local Citizens Advice, we file an Appointment of Director' form, APO1, with Companies House within 14 days of the appointment. When details on that form change (eg a change of the Trustee address) form CH01 is filed with Companies House. We have also filed TM01 (for terminating appointment). All forms are in compliance with Companies Act 2006.

Induction and training of trustees

All new Directors ("Trustees") are provided with a comprehensive induction on their legal obligations under charity and company law, the Memorandum and Articles of Association, the committee and decision making process, the business plan, access to the Citizens Advice "Bureau Management Information System" (BMIS), Cablink and recent financial performance of the Charity. They also attend meetings with the CEO and other key staff appropriate training courses and mentoring by established Trustees to facilitate an understanding of their role.

Trustee Board

The Board is responsible for setting the strategic direction and planning of the organisation, its policies, budgetary and financial control and risk management. The directors carry the ultimate responsibility for the conduct of CAM and for ensuring that the Company/Charity satisfies its legal and contractual obligations.

The Board meets a minimum of 6 times a year and implements its decisions through an executive Leadership Team who attend Board meetings. The Leadership Team consists of the Chief Executive and five heads of department each with individual areas of responsibility.

The Trustee Board had four working committees, the Finance Risk and Audit Committee (FRAC), Business Development, Research and Campaigns (BDRC), Equality, Diversity and Inclusion (EDI) and the Human Resources Committee. Day to day management is delegated to the CEO who works with the senior management team to deliver the business plan for the organisation.

Citizens Advice Manchester is a member of Citizens Advice. The Membership Agreement sets out the relationship between a member of the Citizens Advice service and Citizens Advice including our respective roles and responsibilities - some of which are shared (e.g. protecting, promoting and developing the Citizens Advice brand). The Agreement aims to define what it means to be part of the service in terms of obligations to each other and to other parts of the network. It also sets out the high-level standards for membership (including service delivery) and some very specific requirements and includes details of what happens if the Agreement is breached by either a member or Citizens Advice.

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

The quality assurance standards sit underneath the Agreement. These set out the detailed standards which all LCA's that are members of the Citizens Advice service must meet.

Audit Services check compliance with the quality assurance standards and the Membership Agreement at the regular membership audit.

The Advice Quality Standard was renewed in July 2019 for 3 years.

Operating policies are independently determined by the Board of Directors in order to fulfil its charitable objectives and comply with the national membership requirements.

CAM works in partnership with a number of other organisations from private, statutory, health and social care and third sectors to develop and deliver appropriate advice and advocacy services for clients. Where one of the Directors ('Trustees') holds the position of Trustee/Director of another charity they are required to declare all potential and actual conflicts of interest and may be involved in discussions regarding that other organisation but not in the ultimate decision-making process.

Major risks and management of those risks

CAM has a Corporate Risk Management Strategy integrated with a Business Continuity Plan. The Directors recognise that any major risks to which the Charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end CAM is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The Company/Charity works hard to minimise this risk by continuing to seek to diversify its funding sources. Other internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and for ensuring consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the Charity.

The Board has developed a specific Covid Risk Management Strategy and Business Continuity Plan which have been reviewed monthly by the Leadership Team. All staff and volunteers were mobilised to work from home and all services were moved from face to face to either phone, email/webchat or digital channels. All services continue to run with no financial concerns for 2020/21.

Compliance Statement

Citizens Advice Manchester is committed to ensuring the security and protection of the personal information that we process, and to provide a compliant and consistent approach to data protection.

An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements of GDPR and Data Protection Law.

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

Our Principles

Citizens Advice Manchester takes the privacy and security of individuals and their personal information very seriously.

Our principles for processing personal information are:

- We will process all personal information fairly and lawfully
- We will only process personal information for specified and lawful purposes
- Where practical, we will keep personal information up to date
- We will not keep personal information for longer than is necessary

Data Subjects' Rights

At Citizens Advice Manchester, an individual can request information about:

- What personal information we hold about an individual
- The categories of personal information we collect from an individual
- The purposes of collecting and processing personal information from an individual
- How long we plan to keep the personal information
- The process to have inaccurate or incomplete personal information corrected or completed
- Where applicable, the process for requesting erasure of the personal information or for restricting the processing of personal information in accordance with data protection laws, as well as to object to any direct marketing from us

Our compliance plan

Here's an overview of the steps that we are taking to ensure compliance with GDPR and data protection:

- We have established procedures and policies to restrict processing of personal information
- We have updated our procedures for data breaches and incident responses
- We have updated our Data Protection Policy, Data Retention Policy, Information Security Policy, Cookies Policy and Privacy Policy
- We have reviewed all processing activities to identify the legal basis for processing personal information and to ensure that each basis is appropriate for the activity it relates to

Objectives and activities

Charity Objects

The Charity's objects are to promote any charitable purpose for the benefit of the community in the City of Manchester ("the principal area of benefit") and elsewhere by the advancement of education, the protection and preservation of health and the relief of poverty.

Vision

Our vision is that we will promote equality and justice and empower people by enabling their access to appropriate information and advice, championing the rights of the individual in all we do.

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

Aims

The service aims:

- To provide the advice people need and to empower people to be better able to resolve their future problems
- To campaign to improve the policies and practices that affect people's lives in Manchester
- To engage with local communities and actively deliver preventative programmes

Values

Our values are to be free, independent, confidential and impartial. We will promote diversity, equality and challenge discrimination.

Objectives, strategies and activities

In addition to the continuing provision of high quality advisory services to the local community the primary objectives for the year were:

Service delivery

To expand our multi (Omni) channel by adding new digital platforms to advice and information that empowers communities and individuals locally, regionally and nationally.

Finance

To strengthen our financial independence and maintain financial stability through diversified income streams, social enterprises and income generation from the private/corporate sector.

Partnerships

To work closely with other partner organisations who are committed to fighting poverty, disadvantage and promoting equality.

Preventative Work

To work with key partners to implement a program of preventative work, linked to current issues, to increase community knowledge and develop how we measure the impact of preventative sessions.

Equality, Diversity & Inclusion

To make equality and diversity a part of all our activities and continue to ensure the service is open to all individuals and groups who are discriminated against or excluded.

Campaigning & Media

To make a difference to the lives of vulnerable people by enabling clients to share their stories so as to challenge injustice, change unfair policies and prevent things going wrong in the future.

Public benefit

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

1. Main activities

The Coronavirus pandemic presented a serious threat to our advice service. At the end of March 2020, we switched from face-to-face delivery in community venues, to all frontline services being delivered remotely by advisers working from home.

Since lockdown conditions were introduced, access to our advice service continue to be through the following channels:

- Freephone telephone helpline
- A telephone appointment call back facility on our website
- Email advice via our online contact form
- Video Advice via our website
- Self help services on both the national and local websites
- Webchat function on the national website
- Messenger and Whatsapp

Agile Working

During lockdown we have introduced additional software, equipment and access channels to further adapt our service to the needs of local people. This includes the introduction of

- 'in-person' advice via video appointments through our web-site.
- transitioning to softphones,
- the introduction of a pro bono employment referral scheme
- Extending our operating hours to include evenings and weekends
- Expanding our digital and telephone services with video technology located in 10 community venues such as food banks and homeless day centres

We have continued to provide a range of specific Specialist Advice, Legal Services and Prevention Programmes/Interventions targeted at the vulnerable groups (described at page 15 of this report). Many of our contracts deal with debt, housing, employment advice, income maximisation and fuel poverty to meet our objectives for the relief of poverty.

Our research and campaigns team continue to identify causes of underlying problems impacting on our clients so that we can address equality and diversity issues (described at 12 below)

2. Achievements and performance

Leadership Self Assessment

The audit process known as Leadership Self-Assessment is a key condition of our Membership Agreement with Citizens Advice. In 2020/2021, we achieved the maximum score in all areas covered by the audit: strategic business planning; risk management; financial management; people management; operation performance; partnership working; research and campaigns and equality leadership.

Digital Innovation

The services we deliver are based around advice and information linked to welfare benefits, fuel poverty, digital inclusion, debt, employment, consumer issues, housing, finance, discrimination and broader financial problems. We are known in the network as an organisation that leads and uses digital technology creatively and innovatively to deliver services for our clients and other stakeholders. This year, in partnership with Autosermo Ltd, we have developed a debt advice tool "Adviserflow". This digital platform enables advisers to consistently deliver higher quality debt advice to an increased number of clients. We hope to make this product available to other Local Citizens Advice in 2021-22.

We have developed tools to improve performance management by designing and installing data and performance dashboards that provide real time information on KPI and client volumes to support our office based staff and enable remote supervision of our advisers.

Frontline Support Services

Our frontline teams are tasked with delivering both universal and targeted information and advice to a wide and diverse range of clients. This includes initial client contact information services, as well as generalist, specialist and casework support activities linked to the themed areas named above. We also offer key client groups access to trust funds that are supported by energy and utility companies. In 2020 we have become a trusted frontline partner to Glasspool allocating grants on their behalf to individuals experiencing financial hardship with the specific aims of:

- Improving mental/physical well-being, independence
- Helping people cope when things get tough
- Equipping people to manage better day-to-day
- Enabling people to build a stronger future

We further enhanced our advice services and strengthened our virtual outreach capabilities by locating video equipment linked to our advice teams in 10 community venues across Manchester.

New partnerships

In 2020 Citizens Advice Manchester was commissioned to become Electricity North West's strategic partner working with their vulnerable customers. We have delivered 3 workstreams:

- A telephone and digital advice service providing support with welfare benefits, debt, switching and energy efficiency
- Acting as an energy champion supporting customers to access the Priority Services Register
- Delivery of front line worker training sessions to extend the reach of the energy efficiency measures to more customers

We are delivering these workstreams in partnership with Citizens Advice Plymouth, Barrow and Carlisle.

So far we have supported 5043 customers: 539 switched to cheaper energy suppliers; 680 accessed priority service registers; 1046 received financial support; 738 accessed warm home discount payments. We have also prevented 479 potential disconnections of people in fuel poverty.

Development of CAM's EDI strategy

Our data and evidence presented a clear picture that BAME groups are being disproportionately affected by Covid-19 and we want to support these communities. We established an "all organisation" task group to help us strengthen our commitment to equality, diversity and inclusion. A number of themes emerged:

- We lacked a robust organisational EDI strategy
- We needed to re-engineer the accessibility of our service to our BAME communities
- We needed to reflect our EDI commitment at governance and leadership levels

In response we

- Secured income to deliver 'in-person' advice to BAME clients in community access points
- Established an Equalities sub committee of the trustee board with terms of reference and a membership that included staff representation
- Established a staff / volunteer cross-organisational EDI working group
- Introduced a policy to ensure that diversity is a key selection criteria within CAM (particularly with regard to upper management and the Trustee Board) in the initial selection for future recruitment and internal promotions
- Recruited 3 new trustees who had real lived in experience and understanding of EDI
- Commenced work on the creation of an EDI strategy which will sit at the heart of our 2021-24 Business plan

Kickstart Scheme

CAM has a long standing commitment to supporting people into employment and a vested interest in developing our own talent pipeline. Consequently, we were keen to sign up to the Government's new Kickstart Scheme. The scheme was introduced in response to expected unemployment levels during and following the pandemic and aimed to place young people in real jobs with real prospects of gaining skills. We partnered with the Growth Company to offer young people meaningful work experience in both IT and First Tier Advice, paid at Real Living Wage rates. To date we have had 4 placements, 3 of whom have so far gone on to find full time employment within CAM. The programme has been an enormous success, we are extremely proud that we were able to support and shape these young people and equip them with the key skills and behaviours to kickstart what we hope will be a long and successful career within our service.

Coordinated the vaccination programme to protect our staff and clients

Recognising CAM as an essential community service provider, MHCC invited us to participate in their early Covid-19 Vaccination Programme at the start of 2021. We were able to offer vaccination appointments at various clinics across Manchester to all our staff, coordinating the programme to ensure that priority access was afforded to those most at risk i.e workers with face-to-face advice roles and those who were required to return to the office full time. By the end of March 2021 over 80% of our people had their first jab offering them significant protection against the virus and, crucially, potentially reducing their individual risk of transmission to others. We were able to both safeguard the health of our teams and to start making early plans to get our services back on track and restart our essential face-to-face services with less risk for our most vulnerable clients.

Established a team of trained and accredited MHFAs to further our commitment to staff well being

We have always been committed to supporting the health and well being of all our people and last year we looked to strengthen this by establishing a team of in house mental health first aiders. Throughout the pandemic and lockdown, we saw a marked increase in poor mental health across our teams as people not only struggled to adapt to new ways of living and working but also had the constant fear of this new, deadly, indiscriminate disease hanging over them. We very quickly recognised the urgent need for support and in June 2020 arranged for 16 staff members from across all teams to be accredited by Mental Health England as Mental HealthFirst Aiders. The group received first class, professional training to identify and deal appropriately with mental health crises in the workplace, enabling them to effectively support colleagues confidentially and sensitively and to help them find solutions and / or external medical interventions where necessary. Over the past year, our MHFA's have proved an invaluable resource and have made a significant positive difference to the well being of many colleagues and we are incredibly grateful to each and every one of them.

Covid-Support Funding

During the early Covid-19 months we successfully applied for several emergency income streams so that we were able to quickly relocate our people to home working, providing them with the equipment they needed to do this and implement our extended digital/video advice offer. We were also able to win additional funding to increase our operating hours, respond to the increase in demand for money advice casework and help those people who were pushed to the fuel poverty cliff-edge. In total our emergency funding was £355,079.

- £137,116 for the provision of additional debt caseworkers
- £65,000 for digital/video innovation
- £43,881 for out of hours Help to Claim service
- £18,880 to provide a national remote trauma support service
- £30,000 additional telephone advice line capacity
- £57,202 fuel vouchers for families at risk of fuel poverty
- £3,000 to support the move to remote service delivery

3. Principal Advice Outcomes and Impact

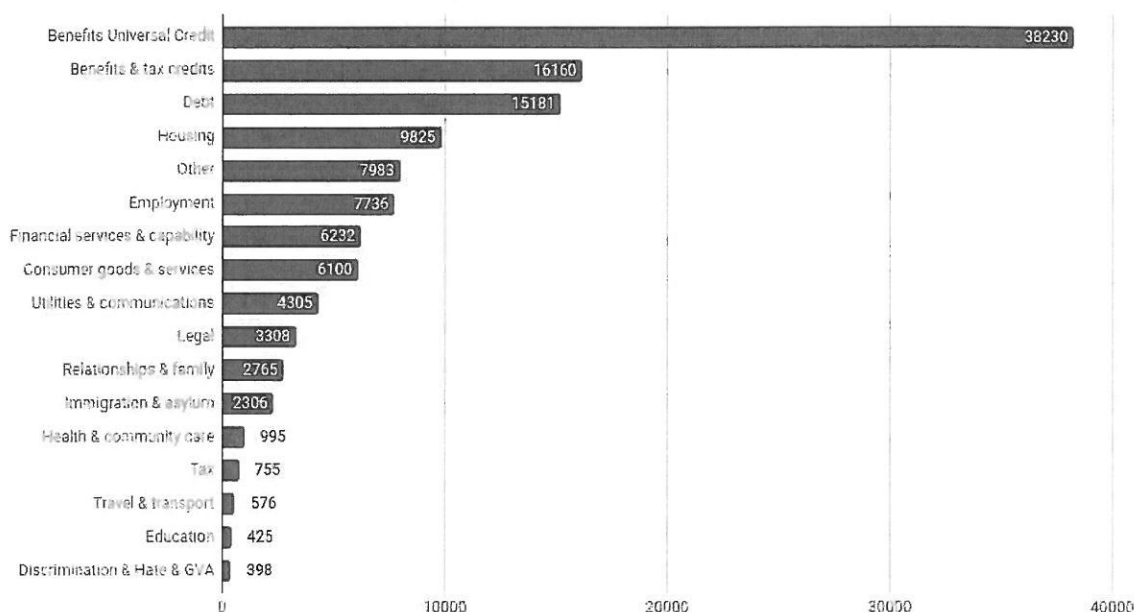
A comparison of our client profile to the general population of Manchester clearly evidences the clients we help locally are more likely to:

- live on a low income / be in a family at risk
- be elderly
- be from a BME community
- be unemployed
- rent their home
- be disabled or have a long term health condition
- lack basic digital skills or not have access to the internet

During the year our service has helped over:

- 59,520 visits for advice and information on our website
- 259 people accessed us In Person
- 39,818 calls answered by our Adviceline
- 5,244 people through web chat
- 111 people accessed us via Video (80 via Attend Anywhere)
- 974 enquiries through our self referral tool on our website

The issues people were facing



The main advice areas this year have been welfare benefits advice, debt, housing and fuel poverty, with the impact of our advice being to:

- Increase clients incomes by **£8,075,166**
- Help clients to manage **£6,278,952** of debt
- Help to write off **£874,467** of client debt
- Help **495 people** threatened with homelessness to stay in their homes
- Help provide **879** fuel vouchers

4. Campaigns, Research and Social Policy

Some problems are too difficult to solve through advice alone, often where there is a systemic issue with a market, a policy or a set of regulations. In 2020/21 CAM made significant contributions to influencing change, improving policy and practice for our clients' lives:

- Scams Awareness
- Keep the Lifeline - campaigning to keep the £20 uplift to Universal Credit
- Digital Exclusion
- Big Energy Saving Winter
- Raising awareness of changing rights under Coronavirus restrictions
- Campaigning for better financial protection and supports for those affected by Covid-19

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

In 2021-22 our research and campaign work will focus on:

- Campaigning for better support for the most vulnerable during the cost of living crisis
- Scams Awareness
- Digital Inclusion
- Energy efficiency campaigns / education campaigns as the energy market goes through significant change
- Increasing support for the transition to Net Zero
- Protections for vulnerable people at risk of being caught by 'financial quicksand'
- Improving local support for care leavers so they are not left financially vulnerable

5. Diversity of Income

During 2020-21 CAM has benefitted from funding from a wide range of sources including*:

1. Manchester City Council: £990,000 to deliver a City-Wide universal telephone, digital and face to face service to the residents of Manchester.
2. Citizens Advice
 - Consumer Service contract £1,121,348 in partnership with Citizens Advice Sheffield.
 - Money Advice Service National Contact Centre £793,749
 - Money Advice Service face to face project £411,280
 - Help to Claim (local, backup and Out of Hours service) £321,555
 - Pension Wise £409,509
 - PACE £316,128
 - Energy Efficiency Projects £37,765
3. The Co-operative Bank £52,960
4. Oddfellows Friendly Society £86,700
5. Major Trauma Project £48,179
6. British Gas Energy Wise £240,275
7. MS Society £40,508
8. Be Well £57,000
9. Electricity North West £130,645

* Only funding of over £40,000 is listed. All funding is detailed at pages 31 to 32.

6. Recruitment of New Trustees

We recruited 5 new trustees in 2020 with knowledge and experience in the areas of charity governance, legal, community engagement, equalities, diversity and inclusion and IT and Digital Technology.

7. Contribution of Volunteers

The Trustee Board recognises the hard work and dedication of volunteers, staff, management and leadership teams which collectively has helped to deliver these achievements. In particular the organisation recognised the vital contribution of its volunteers. During 2020-21 we saw our volunteer number drop significantly as a result of Covid-19.

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

8. Financial review

Total income for the year was £5,591,901 (2019/20 £4,877,595). Of this £4,058,704 (2019/20 £3,434,836) related to project restricted activities.

Direct expenditure for the year was £4,903,865 (2019/20 £4,612,766).

A surplus of £507,661 (2019/20 surplus £581,140) was made in the year.

At 31st March 2021 total funds were £1,464,679 of which £107,009 represented restricted funds (2019/20 £957,018 of which £101,191 represented restricted funds).

9. Policy on reserves

The trustees have reviewed the Charity's needs for reserves in line with the guidance issued by the Charity Commission and have agreed that unrestricted free reserves (not designated or reserved for specific purposes) should be set at 3 months' running costs. The Trustee Board believes that the organisation should aim to have reserves at this level to ensure the Charity can run efficiently and meet the needs of the beneficiaries.

The trustees have designated £304,200 of unrestricted funds for specific purposes as described at note 19 in the accounts.

The unrestricted reserves, therefore, held by the Charity at 31 March 2021 which are not otherwise designated or reserved amounted to £1,053,470 of which £1,051,273 can be considered to be free reserves currently in line with the reserves policy.

10. Investment policy and objectives

As required in its Memorandum paragraph 3(k) in furtherance of its objects, and for no other purposes, the company has the power to invest the monies of the company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

The Charity's funds have been invested with the Co-operative Bank Plc, COIF Deposit Fund and Santander because of the levels of interest earned, low cost and ease of access. This policy is reviewed annually. There is direct investment with Quilter Cheviot.

11. Plans for future periods

The financial outlook for CAM continues to be extremely challenging as funding organisations, in particular the City Council, pass on the reductions in public funding to third sector organisations including Citizens Advice. Covid-19 is likely to present an increase in the demand for services over the next few years and the Trustee Board has agreed an ambitious programme of development with regard to:

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

Service Delivery

The Trustee Board has agreed the following priorities for service delivery

- Continue to invest in and improve the performance and capacity of our telephone and digital services and to integrate these through a single platform
- To develop and expand our key specialist advice provision in the areas of welfare benefits and money advice
- To work in partnership with Manchester City Council and the Manchester Health and Care Group to improve digital inclusion across the city
- To have developed a robust EDI strategy for the company
- To continue to develop our “virtual in person” community access provision
- Continue to work in partnership to deliver an enhanced employment advice services to people across Manchester
- To continue to develop innovative digital advice and self service tools
- To develop and deliver an out of hours emergency response service
- To be active contributors to Citizens Advice Greater Manchester
- To move to a permanent form of hybrid working for staff

Further Diversifying our Funding Base

The Trustee Board has agreed its funding priorities as:

- To tender for Money Advice Service Debt Advice Service and H2C contracts as they become available
- To identify further funding to support our energy / fuel poverty teams
- To identify and bid for investment to continue to expand our digital capabilities
- To work in partnership with corporate investors and support their vulnerable customers
- To have established a new pilot service with a hospital trust
- To generate a minimum of £50,000 in trading income through Adviserflow sales
- To provide support services as well as frontline advice support to smaller LCA's in the Citizens Advice network.

Financial instruments

Objectives and policies

The charity's activities expose it to a number of financial risks including credit risk, cash flow risk and liquidity risk. The use of financial derivatives is governed by the Charity's policies approved by the Board of Trustees, which provide written principles on the use of financial derivatives to manage these risks. The Charity does not use derivative financial instruments for speculative purposes.

Cash flow risk

The Charity's activities limit exposure to the financial risks of changes in interest rates. Interest bearing assets are held at variable rates.

CITIZENS ADVICE MANCHESTER

TRUSTEES' REPORT

Credit risk

The Charity's principal financial assets are bank balances and cash, trade and other receivables, and investments. The Charity's credit risk is primarily attributable to its trade receivables. The amounts presented in the balance sheet are net of allowances for doubtful receivables. An allowance for impairment is made where there is an identified loss event which based on previous experience, is evidence of a reduction in the recoverability of the cash flows.

The credit risk on liquid funds and derivative financial instruments is limited because the counterparties are banks with high credit-ratings assigned by international credit-rating agencies.

The charity has no significant concentration of credit risk, with exposure spread over a large number of counterparties and customers.

Liquidity risk

In order to maintain liquidity to ensure that sufficient funds are available for ongoing operations and future developments, the Charity uses its cash reserves and operates a reserves policy to manage liquidity risk.

Impact of Covid-19 and going concern

We do not foresee any financial concerns for 2021/2022 and onwards and we have received confirmation from our major funders that income will be sustained through 2021/2022. Therefore, the financial statements have been prepared on a going concern basis.

As the Coronavirus pandemic broke out, all staff and volunteers were mobilised to work from home and all services were moved from face-to-face to either phone, email/webchat or digital channels and no services were in danger of losing income due to a reduction in performance. We foresee greater funding opportunities as the area of our work will be important over the next couple of years as we look to advise our clients on the issues that they will be affected by due to the pandemic, namely debt, income maximisation, housing and employment advice.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the trustees of the charity on 30 November 2021 and signed on its behalf by:

Fiona McNair
Treasurer/Trustee

CITIZENS ADVICE MANCHESTER
STATEMENT OF TRUSTEES' RESPONSIBILITIES

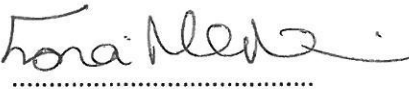
The trustees (who are also the directors of Citizens Advice Manchester for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by the trustees of the charity on 30/11/21 and signed on its behalf by:



.....
Fiona McNair
Trustee

CITIZENS ADVICE MANCHESTER

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CITIZENS ADVICE

MANCHESTER

Opinion

We have audited the financial statements of Citizens Advice Manchester (the 'charity') for the year ended 31 March 2021, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

CITIZENS ADVICE MANCHESTER

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CITIZENS ADVICE

MANCHESTER

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Trustees Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities (set out on page 17), the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

CITIZENS ADVICE MANCHESTER

INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CITIZENS ADVICE MANCHESTER

Auditor's responsibilities for the audit of the financial statements

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

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

The extent to which the audit was considered capable of detecting irregularities including fraud

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we focused on specific laws and regulations which we considered may have a direct material impact on the financial statements or the operations of the charity; and
- we assessed the extent of compliance with the laws and regulations through making enquiries of management.

We assessed the susceptibility of the charity's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries on management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considered the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosure to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance; and
- enquiring of management as to actual and potential litigation and claims.

CITIZENS ADVICE MANCHESTER
INDEPENDENT AUDITOR'S REPORT TO THE MEMBERS OF CITIZENS ADVICE
MANCHESTER

There are inherent limitations in our audit procedure described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from errors as they may involve deliberate concealment or collusion.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

.....
Jonathan Staples BSc FCA DChA (Senior Statutory Auditor)
For and on behalf of Horsfield & Smith, Statutory Auditor

Tower House
269 Walmersley Road
Bury
Lancashire
BL9 6NX

Date: 30/11/21.....

CITIZENS ADVICE MANCHESTER**STATEMENT OF FINANCIAL ACTIVITIES****YEAR ENDED 31 MARCH 2021****(INCLUDING INCOME AND EXPENDITURE ACCOUNT****AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)**

	Note	Unrestricted funds £	Restricted funds £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	28,240	-	28,240
Charitable activities	4	1,493,576	4,058,554	5,552,130
Investment income	5	9,838	-	9,838
Other income	6	1,543	150	1,693
Total income		<u>1,533,197</u>	<u>4,058,704</u>	<u>5,591,901</u>
Expenditure on:				
Charitable activities	7	<u>(1,220,274)</u>	<u>(3,683,591)</u>	<u>(4,903,865)</u>
Total expenditure		<u>(1,220,274)</u>	<u>(3,683,591)</u>	<u>(4,903,865)</u>
Gains/losses on investment assets		<u>112,625</u>	<u>-</u>	<u>112,625</u>
Net income		425,548	375,113	800,661
Transfers between funds		369,295	(369,295)	-
Other recognised gains and losses				
Actuarial gains on defined benefit pension schemes		<u>(293,000)</u>	<u>-</u>	<u>(293,000)</u>
Net movement in funds		501,843	5,818	507,661
Reconciliation of funds				
Total funds brought forward		<u>855,827</u>	<u>101,191</u>	<u>957,018</u>
Total funds carried forward	19	<u>1,357,670</u>	<u>107,009</u>	<u>1,464,679</u>

CITIZENS ADVICE MANCHESTER
STATEMENT OF FINANCIAL ACTIVITIES
YEAR ENDED 31 MARCH 2021
(INCLUDING INCOME AND EXPENDITURE ACCOUNT
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)

Comparative Statement of Financial Activities

	Note	Unrestricted funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	32,352	-	32,352
Charitable activities	4	1,398,933	3,425,642	4,824,575
Investment income	5	10,757	-	10,757
Other income	6	717	9,194	9,911
Total income		<u>1,442,759</u>	<u>3,434,836</u>	<u>4,877,595</u>
Expenditure on:				
Charitable activities	7	<u>(1,173,342)</u>	<u>(3,439,424)</u>	<u>(4,612,766)</u>
Total expenditure		<u>(1,173,342)</u>	<u>(3,439,424)</u>	<u>(4,612,766)</u>
Gains/losses on investment assets		<u>(29,689)</u>	<u>-</u>	<u>(29,689)</u>
Net income/(expenditure)		239,728	(4,588)	235,140
Transfers between funds		179,792	(179,792)	-
Other recognised gains and losses				
Actuarial gains on defined benefit pension schemes		<u>346,000</u>	<u>-</u>	<u>346,000</u>
Net movement in funds		765,520	(184,380)	581,140
Reconciliation of funds				
Total funds brought forward		<u>90,307</u>	<u>285,571</u>	<u>375,878</u>
Total funds carried forward	19	<u>855,827</u>	<u>101,191</u>	<u>957,018</u>

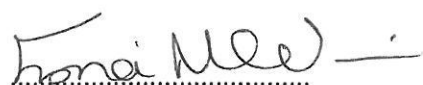
All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2020 is shown in note 19.

CITIZENS ADVICE MANCHESTER
BALANCE SHEET
AS AT 31 MARCH 2021
(REGISTRATION NUMBER: 2697257)

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	13	2,197	8,080
Investments	14	<u>598,117</u>	<u>480,181</u>
		<u>600,314</u>	<u>488,261</u>
Current assets			
Debtors	15	260,104	227,235
Cash at bank and in hand		<u>1,608,018</u>	<u>774,806</u>
		1,868,122	1,002,041
Creditors: Amounts falling due within one year	16	<u>(329,757)</u>	<u>(173,284)</u>
Net current assets		<u>1,538,365</u>	<u>828,757</u>
Net assets excluding pension liability		2,138,679	1,317,018
Pension scheme liability	18	<u>(674,000)</u>	<u>(360,000)</u>
Net assets including pension liability		<u>1,464,679</u>	<u>957,018</u>
Funds of the charity:			
Restricted income funds			
Restricted		107,009	101,191
Unrestricted income funds			
Unrestricted Funds		1,053,470	655,827
Designated Funds		<u>304,200</u>	<u>200,000</u>
Total unrestricted funds		<u>1,357,670</u>	<u>855,827</u>
Total funds	19	<u>1,464,679</u>	<u>957,018</u>

The financial statements on pages 22 to 53 were approved by the trustees, and authorised for issue on ~~30.11.21~~ 30.11.21 and signed on their behalf by:



Fiona McNair
Trustee

CITIZENS ADVICE MANCHESTER**STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2021**

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash income		800,661	235,140
Adjustments to cash flows from non-cash items			
Depreciation		5,883	5,044
Investment income	5	(9,838)	(10,757)
Profit on disposal of investments		(9,662)	(3,897)
Revaluation of investments		(102,964)	33,586
Defined benefit pension scheme cost less contribution		12,000	(45,000)
Defined benefit pension scheme finance cost		9,000	18,000
		<u>705,080</u>	<u>232,116</u>
Working capital adjustments			
(Increase)/decrease in debtors	15	(32,869)	48,323
Increase/(decrease) in creditors	16	<u>156,473</u>	<u>(105,613)</u>
Net cash flows from operating activities		<u>828,684</u>	<u>174,826</u>
Cash flows from investing activities			
Interest receivable and similar income	5	626	1,185
Purchase of tangible fixed assets	13	-	(9,912)
Purchase of investments	14	(254,461)	(264,351)
Sale of investments		249,151	258,562
Income from dividends	5	<u>9,212</u>	<u>9,572</u>
Net cash flows from investing activities		<u>4,528</u>	<u>(4,944)</u>
Net increase in cash and cash equivalents		833,212	169,882
Cash and cash equivalents at 1 April		<u>774,806</u>	<u>604,924</u>
Cash and cash equivalents at 31 March		<u>1,608,018</u>	<u>774,806</u>

All of the cash flows are derived from continuing operations during the above two periods.

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1 Charity status

The charity is a charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Albert House
17 Bloom Street
Manchester
M1 3HZ

These financial statements were authorised for issue by the trustees on 30 November 2021.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

The financial statements have been prepared in accordance with 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Citizens Advice Manchester meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

Income and endowments

All incoming resources are included in the Statement of Financial Activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income: Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable.

Donations and legacies

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Grants receivable

Incoming resources from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

All grant income received is considered to be incoming resources from charitable activities.

Investment income

Investment income is included when receivable.

Expenditure

Expenditure is recognised on an accrual basis when a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is included as an administrative expense.

Charitable activities

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

Governance costs

These include the costs attributable to the Charity's compliance with constitutional and statutory requirements, including audit and costs linked to the strategic management of the charity.

Government grants

Government grants are recognised based on the accrual model and are measured at the fair value of the asset received or receivable. Grants are classified as relating either to revenue or to assets. Grants relating to revenue are recognised in income over the period in which the related costs are recognised. Grants relating to assets are recognised over the expected useful life of the asset. Where part of a grant relating to an asset is deferred, it is recognised as deferred income.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Fixed assets (excluding investments) are stated at cost less accumulated depreciation. Individual fixed assets costing £1,000 or more are capitalised at cost.

Depreciation and amortisation

Depreciation is calculated so as to write off the cost of an asset, less its estimated residual value, over the useful economic life of the asset as follows:

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Asset class	Depreciation method and rate
Office equipment	10% to 33%
Leasehold improvements	Over the remaining life of the lease

Fixed asset investments

Fixed asset investments, other than programme related investments, are included at market value at the balance sheet date. Realised gains and losses on investments are calculated as the difference between sales proceeds and their market value at the start of the year, or their subsequent cost, and are charged or credited to the Statement of Financial Activities in the period of disposal.

Unrealised gains and losses represent the movement in market values during the year and are credited or charged to the Statement of Financial Activities based on the market value at the year end.

Trade debtors

Trade debtors are amounts due from customers for merchandise sold or services performed in the ordinary course of business.

Trade debtors are recognised initially at the transaction price. They are subsequently measured at amortised cost using the effective interest method, less provision for impairment. A provision for the impairment of trade debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.

Trade creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Borrowings

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

Foreign exchange

Transactions in foreign currencies are recorded at the rate of exchange at the date of the transaction. Monetary assets and liabilities denominated in foreign currencies at the balance sheet date are reported at the rates of exchange prevailing at that date.

The results of overseas operations are translated at the average rates of exchange during the period and their balance sheets at the rates ruling at the balance sheet date. Exchange differences arising on translation of the opening net assets and results of overseas operations are reported in other comprehensive income and accumulated in equity (attributed to non-controlling interests as appropriate).

Other exchange differences are recognised in the Statement of Financial Activities in the period in which they arise except for:

- 1) exchange differences on transactions entered into to hedge certain foreign currency risks (see above);
- 2) exchange differences arising on gains or losses on non-monetary items which are recognised in other comprehensive income; and
- 3) in the case of the consolidated financial statements, exchange differences on monetary items receivable from or payable to a foreign operation for which settlement is neither planned nor likely to occur (therefore forming part of the net investment in the foreign operation), which are recognised in other comprehensive income and reported under equity.

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity.

Designated funds are unrestricted funds earmarked by the Trustee Board for particular purposes.

Restricted funds are subject to restrictions on their expenditure imposed by the donor or through the terms of an appeal.

CITIZENS ADVICE MANCHESTER

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Pensions and other post retirement obligations

The Charity contributes to a defined benefit pension scheme operated by Tameside MBC. The assets of the Scheme are held separately by the local Government Superannuation Scheme.

Contributions to the Scheme are charged to the Statement of Financial Activities so as to spread the cost of pensions over employees' work lives with the charity. The scheme is an industry wide scheme and payments on behalf of Manchester Citizens Advice Bureaux Service employees are made in accordance with the Actuary's recommendations.

The Scheme is part of the 'Small Admitted Bodies Pool' operated by the Tameside MBC and as a result there are no separately identifiable assets and liabilities which can be identified as relating to Manchester Citizens Advice Bureaux Service.

Citizens Advice Manchester has closed the above scheme to new members and offers a Group Stakeholder Defined contribution Pension Plan operated by Aegon Scottish Equitable. New employees are auto enrolled into a scheme with NOW Pensions. Contributions are charged to the Statement of Financial Activities as they become payable in accordance with the rules of the scheme.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity.

3 Income from donations and legacies

	Unrestricted funds General £	Total funds £
Donations and legacies;		
Donations	295	295
Grants, including capital grants;		
Government grants	<u>27,945</u>	<u>27,945</u>
Total for 2021	<u><u>28,240</u></u>	<u><u>28,240</u></u>
Total for 2020	<u><u>32,352</u></u>	<u><u>32,352</u></u>

4 Income from charitable activities

	Unrestricted		Total 2021	Total 2020
	General £	Restricted £	£	£
Citizens Advice - Consumer Service	-	1,121,348	1,121,348	1,023,891
Citizens Advice - Energy Efficient Projects	-	11,765	11,765	69,873
Citizens Advice - MAS Contact Centre	-	793,749	793,749	688,766
Citizens Advice - Money Advice Service	-	411,280	411,280	289,766
Citizens Advice - Pensionwise	-	409,509	409,509	436,492
Cooperative Bank	52,960	-	52,960	49,960
Good Things Foundation	-	14,875	14,875	24,351
Legal Aid Agency	24,024	-	24,024	130,264
Manchester City Council	990,000	-	990,000	955,330
Oddfellows	86,700	-	86,700	85,000
Other funders/contracts	53,013	-	53,013	38,468
Pharmacy Support	31,787	-	31,787	31,280
Railway Benevolent Fund	1,300	-	1,300	500
Veterinary Benevolent Fund	1,336	-	1,336	167

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

	Unrestricted		Total 2021 £	Total 2020 £
	General £	Restricted £		
Debt Management Unit	-	2,500	2,500	121,992
Agility Eco Services	-	-	-	28,336
Solicitors Benevolent Fund	4,500	-	4,500	6,800
Irwin Mitchell	1,345	-	1,345	1,198
Major Trauma Project	48,179	-	48,179	46,350
Manchester CCG	-	203,141	203,141	-
Electricity North West	130,645	-	130,645	-
British Gas Energy Wise	-	240,275	240,275	248,193
MS Society	-	40,508	40,508	39,944
TDS Foundation	-	12,750	12,750	10,500
HTC F2F	-	195,771	195,771	148,217
HTC Phones	-	-	-	45,889
RSC	1,150	-	1,150	-
Be Well	57,000	-	57,000	24,000
HTC Backup call centre	-	88,205	88,205	90,000
PACE project	-	316,128	316,128	47,422
Scam Awareness	-	32,926	32,926	22,887
ERS	-	20,600	20,600	2,388
Step	-	-	-	115,071
ABTA Lifeline	3,200	-	3,200	500
Windrush	1,170	-	1,170	780
HTC OOH	-	22,576	22,576	-
HTC Other	-	15,000	15,000	-
Increased cap/trainee	-	19,768	19,768	-
ERS Crisis Fund	-	34,480	34,480	-
Energy Advice	-	26,400	26,400	-
Innovation Community	-	25,000	25,000	-
Optical Benevolent Fund	800	-	800	-
IPROV TC Benevolent Fund	300	-	300	-
Adviserflow Trading	4,167	-	4,167	-
	<u>1,493,576</u>	<u>4,058,554</u>	<u>5,552,130</u>	<u>4,824,575</u>

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

5 Investment income

	Unrestricted funds General £	Total funds £
Income from dividends;		
Dividends receivable from other unlisted investments	9,212	9,212
Interest receivable and similar income;		
Interest receivable on bank deposits	<u>626</u>	<u>626</u>
Total for 2021	<u><u>9,838</u></u>	<u><u>9,838</u></u>
Total for 2020	<u><u>10,757</u></u>	<u><u>10,757</u></u>

6 Other income

	Unrestricted funds General £	Restricted funds £	Total 2021 £	Total 2020 £
Other income	<u>1,543</u>	<u>150</u>	<u>1,693</u>	<u>9,911</u>

7 Expenditure on charitable activities

	Note	Unrestricted funds General £	Restricted funds £	Total funds £
Staff costs		808,746	2,565,891	3,374,637
Allocated support costs	8	404,439	1,104,664	1,509,103
Governance costs	8	<u>7,089</u>	<u>13,036</u>	<u>20,125</u>
Total for 2021		<u><u>1,220,274</u></u>	<u><u>3,683,591</u></u>	<u><u>4,903,865</u></u>
Total for 2020		<u><u>1,173,342</u></u>	<u><u>3,439,424</u></u>	<u><u>4,612,766</u></u>

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

8 Analysis of governance and support costs

Support costs allocated to charitable activities

	Administration costs £	Premises costs including depreciation £	Other support costs £	Total funds £
Advice & information services	<u>320,118</u>	<u>241,829</u>	<u>947,156</u>	<u>1,509,103</u>
Total for 2020	<u><u>366,983</u></u>	<u><u>241,749</u></u>	<u><u>949,207</u></u>	<u><u>1,557,939</u></u>

Governance costs

	Unrestricted funds General £	Restricted funds £	Total funds £
Legal fees	3,902	-	3,902
Other governance costs	<u>3,187</u>	<u>13,036</u>	<u>16,223</u>
Total for 2021	<u><u>7,089</u></u>	<u><u>13,036</u></u>	<u><u>20,125</u></u>
Total for 2020	<u><u>6,302</u></u>	<u><u>16,605</u></u>	<u><u>22,907</u></u>

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9 Net incoming/outgoing resources

Net incoming resources for the year include:

	2021	2020
	£	£
Audit fees	7,500	7,500
Profit on disposal of investments	(9,662)	(3,897)
Depreciation of fixed assets	5,883	5,044
Staff pension contributions	<u>100,852</u>	<u>113,997</u>

10 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

Trustees were reimbursed £- for expenses throughout the year.

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

11 Staff costs

The aggregate payroll costs were as follows:

	2021	2020
	£	£
Staff costs during the year were:		
Wages and salaries	3,018,300	2,692,381
Social security costs	255,485	225,542
Pension costs	100,852	113,997
	<u>3,374,637</u>	<u>3,031,920</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2021	2020
	No	No
Senior Management	6	6
Operational Management	12	11
Advice and Advocacy	107	94
Admin and Support	7	8
	<u>132</u>	<u>119</u>

The number of employees whose emoluments fell within the following bands was:

	2021	2020
	No	No
£60,001 - £70,000	-	1
£70,001 - £80,000	1	-
	<u>1</u>	<u>-</u>

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

13 Tangible fixed assets

	Computer equipment £	Other tangible fixed asset £	Total £
Cost			
At 1 April 2020	<u>58,481</u>	<u>43,730</u>	<u>102,211</u>
At 31 March 2021	<u>58,481</u>	<u>43,730</u>	<u>102,211</u>
Depreciation			
At 1 April 2020	58,481	35,650	94,131
Charge for the year	<u>-</u>	<u>5,883</u>	<u>5,883</u>
At 31 March 2021	<u>58,481</u>	<u>41,533</u>	<u>100,014</u>
Net book value			
At 31 March 2021	<u>-</u>	<u>2,197</u>	<u>2,197</u>
At 31 March 2020	<u>-</u>	<u>8,080</u>	<u>8,080</u>

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

14 Fixed asset investments

	2021	2020
	£	£
Other investments	<u>598,117</u>	<u>480,181</u>

Other investments

	Unlisted investments	Total
	£	£
Cost or Valuation		
At 1 April 2020	480,182	480,182
Revaluation	102,963	102,963
Additions	254,461	254,461
Disposals	<u>(239,489)</u>	<u>(239,489)</u>
At 31 March 2021	<u>598,117</u>	<u>598,117</u>
Net book value		
At 31 March 2021	<u>598,117</u>	<u>598,117</u>
At 31 March 2020	<u>480,182</u>	<u>480,182</u>

15 Debtors

	2021	2020
	£	£
Trade debtors	96,546	54,580
Work in Progress	32,628	44,860
Prepayments	40,174	37,519
Other debtors	<u>90,756</u>	<u>90,276</u>
	<u>260,104</u>	<u>227,235</u>

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

16 Creditors: amounts falling due within one year

	2021	2020
	£	£
Trade creditors	110,133	41,847
Other taxation and social security	69,577	74,010
Other creditors	105,873	42,827
Accruals	44,174	14,600
	<u>329,757</u>	<u>173,284</u>

17 Obligations under leases and hire purchase contracts

Operating lease commitments

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Land and buildings		
Within one year	145,002	146,255
Between one and five years	42,700	47,752
	<u>187,702</u>	<u>194,007</u>
Other		
Within one year	6,549	5,577
Between one and five years	17,973	13,227
After five years	1,215	-
	<u>25,737</u>	<u>18,804</u>

18 Pension and other schemes

Defined benefit pension schemes

Citizens Advice Manchester participates in the Local Government Pension Scheme which is a defined benefit arrangement. It is administered in accordance with the Local Government Pension Scheme Regulations 1997, as amended. It is contracted out of the State Second Pension Scheme and is a funded pension scheme. It is a multi-employer scheme.

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

The major assumptions used were;

	2021	2020
	%	%
Main assumptions:		
Rate of increase in salaries	3.60	2.70
Rate of increase in pensions payments	2.85	1.90
Discount rate	2.00	2.30

Mortality:

Life expectancy is based on the Fund's VitaCurves with improvements in line with the CMI 2020 model, with a 0% weighting of 2020 data, standard smoothing (Sk7), initial adjustment of 0.5% and a long term rate of improvement of 1.5% p.a. Based on these assumptions, the average future life expectancies at age 65 are summarised below:

	Males	Females
	Years	Years
Current pensioners	20.5	23.3
Future pensioners*	21.9	25.3

* Figures assume members aged 45 as at the last formal valuation date.

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Change in the Fair Value of Plan Assets, Defined Benefit Obligation and Net Liability for year end 31 March 2020.

	Assets	Obligations	Net (liability)/a sset
	£000's	£000's	£000's
Fair value of plan assets	3,876	-	3,876
Present value of funded liabilities	-	4,236	(4,236)
Present value of unfunded liabilities	-	-	-
Opening Position as at 31st March 2020	3,876	4,236	(360)
Service cost			
-current service cost*	-	39	(39)
-past service cost (including curtailments)	-	-	-
-effect of settlements	-	-	-
Total service costs	-	39	(39)
Net interest			
-Interest income on plan assets	88	-	88
-Interest cost on defined benefit obligation	-	97	(97)
Total net interest	88	97	(9)
Total defined benefit cost recognised in Profit or (Loss)	88	136	(48)
Cashflows			
-Participants' contributions	7	7	-
-Employer contributions	27	-	27
-Estimated benefits paid	(95)	(95)	-
-Estimated unfunded benefits paid	-	-	-
-Estimated contributions in respect of unfunded benefits paid	-	-	-
Effect of business combinations and disposals	-	-	-
Expected closing position	3,903	4,284	(381)
Remeasurements			
-Change in financial assumptions	-	1,047	(1,047)
-Changes in demographic assumptions	-	29	(29)
-Other experience	-	(49)	49
-Return on assets excluding amounts included in net interest	734	-	734
Total remeasurements recognised in Other Comprehensive Income (OCI)	734	1027	(293)
Fair value of plan assets	4,637	-	4,637
Present value of funded liabilities	-	5,311	(5,311)
Present value of unfunded liabilities**	-	-	-
Closing position as at 31st March 2021	4,637	5,311	(674)

Please note the Employer's fair value of plan assets is less than 1% of the Fund's total.

* The current service cost includes an allowance for administration expenses of 0.3% of payroll.

** The unfunded liabilities comprise of £0 in respect of LGPS unfunded pensions and £0 in respect of Teachers' unfunded pensions

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Analysis of projected amounts to be charged to profit or loss for the period to 31 March 2022

	Assets £000's	Obligations £000's	Net (liability)/asset	
			£000's	% of pay
Current service cost*	-	55	(55)	(50.2%)
Past servicing cost including curtailments	-	-	-	-
Effect of settlements	-	-	-	-
Total Service Cost	-	55	(55)	(50.2%)
Interest income on plan assets	92	-	92	84.4%
Interest cost on defined benefit obligation	-	105	(105)	(96.3%)
Total Net Interest Cost	92	105	(13)	(11.9%)
Total included in profit or loss	92	160	(68)	(62.1%)

* The current service cost includes an allowance for administration expenses of 0.3% of payroll. The monetary value is based on a projected payroll of £109,000.

The contributions paid by the Employer are set by the Fund following an actuarial valuation. For further details on the approach adopted to set contribution rates for the Employer, please refer to the latest formal valuation report and Funding Strategy Statement.

Estimated employer's contributions for the period to 31 March 2022 will be approximately £27,000.

Notes:

The above figures should be treated as estimates and may need to be adjusted to take account of:

- any material events, such as curtailments, settlements or the discontinuance of the Employer's participation in the Fund;
- any changes to accounting practices;
- any changes to the Scheme benefit or member contribution rates; and/or
- any full funding valuation that may have been carried out on the Employer's behalf.

The monetary amount of the projected service cost for the period to 31 March 2022 will be adjusted to take account of the actual pensionable payroll for the period.

**CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

19 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2021 £
Unrestricted						
General funds	1,015,827	1,533,197	(1,199,274)	265,095	112,625	1,727,470
Pension reserve	(360,000)	-	(21,000)	-	(293,000)	(674,000)
General	655,827	1,533,197	(1,220,274)	265,095	(180,375)	1,053,470
Designated	200,000	-	-	104,200	-	304,200
Total unrestricted	855,827	1,533,197	(1,220,274)	369,295	(180,375)	1,357,670
Restricted funds						
Advice on Prescription	-	203,141	(130,537)	-	-	72,604
Citizens Advice - Energy Efficiency Projects	-	11,765	(11,765)	-	-	-
Citizens Advice - Consumer Service	-	1,121,348	(1,121,348)	-	-	-
Citizens Advice - Money Advice Service	-	411,280	(313,096)	(98,184)	-	-
Citizens Advice - MAS Contact Centre	-	793,749	(627,338)	(166,411)	-	-
Citizens Advice - Pensionwise	-	409,509	(409,509)	-	-	-
Good Things Foundation	-	14,875	(16,269)	-	-	(1,394)
Debt Management Unit	-	2,650	(2,650)	-	-	-
British Gas Energy Wise	-	240,275	(240,275)	-	-	-
MS Society	8,514	40,508	(45,429)	-	-	3,593
TDS Foundation	3,953	12,750	(3,035)	-	-	13,668

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2021 £
Citizens Advice - HTC	-	195,771	(195,771)	-	-	-
HTC Backup call centre	-	88,205	(88,205)	-	-	-
PACE project	13,544	316,128	(236,748)	(92,924)	-	-
Scam Awareness	-	32,926	(32,926)	-	-	-
ERS	-	20,600	(20,600)	-	-	-
Step	75,180	-	(64,343)	-	-	10,837
HTC OOH	-	22,576	(22,576)	-	-	-
HTC Other	-	15,000	(15,000)	-	-	-
Increased cap/trainee	-	19,768	(12,067)	-	-	7,701
ERS Crisis Fund	-	34,480	(34,480)	-	-	-
Energy Advice	-	26,400	(14,624)	(11,776)	-	-
Innovation Community	-	25,000	(25,000)	-	-	-
Restricted	101,191	4,058,704	(3,683,591)	(369,295)	-	107,009
Total funds	957,018	5,591,901	(4,903,865)	-	(180,375)	1,464,679
Unrestricted	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2020 £

**CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2020 £
General Funds	823,307	1,442,759	(1,200,342)	(20,208)	(29,689)	1,015,827
Pension reserve	(733,000)	-	27,000	-	346,000	(360,000)
Designated	90,307	1,442,759	(1,173,342)	(20,208)	316,311	655,827
	-	-	-	200,000	-	200,000
Total unrestricted	90,307	1,442,759	(1,173,342)	179,792	316,311	855,827
Restricted Funds						
Advice on Prescription	170,693	-	(138,340)	(32,353)	-	-
Citizens Advice - Energy Efficiency Projects	-	69,873	(12,483)	(57,390)	-	-
Citizens Advice - Consumer Service	74,940	1,023,891	(1,098,831)	-	-	-
Citizens Advice - Money Advice Service	-	289,766	(269,352)	(20,414)	-	-
Citizens Advice - MAS Contact Centre	-	688,766	(655,055)	(33,711)	-	-
Citizens Advice - Pensionwise	-	436,492	(436,492)	-	-	-
Good Things Foundation	19,915	24,351	(44,266)	-	-	-
Debt Management Unit	-	131,186	(107,262)	(23,924)	-	-
British Gas Energy Wise	-	248,193	(248,193)	-	-	-
MS Society	6,030	39,944	(37,460)	-	-	8,514
TDS Foundation	1,993	10,500	(8,540)	-	-	3,953
Citizens Advice - HTC	-	194,106	(194,106)	-	-	-
Be Well	12,000	-	-	(12,000)	-	-
HTC Backup call centre	-	90,000	(90,000)	-	-	-
PACE project	-	47,422	(33,878)	-	-	13,544

**CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

	Balance at 1 April 2019 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2020 £
Scam Awareness	-	22,887	(22,887)	-	-	-
ERS	-	2,388	(2,388)	-	-	-
Step	-	115,071	(39,891)	-	-	75,180
Restricted	285,571	3,434,836	(3,439,424)	(179,792)	-	101,191
Total funds	375,878	4,877,595	(4,612,766)	-	316,311	957,018

CITIZENS ADVICE MANCHESTER

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

The specific purposes for which the funds are to be applied are as follows:

Designated Fund

The Trustee Board recognises, plans for and designates specific unrestricted funds for the following purposes:

Premises - refurbishment and dilapidation costs nearing the end of fixed term lease commitments

Service delivery and improvement - data transformation programme; community engagement initiatives and targeted support programmes in support of Covid recovery; integration and efficiency of tier one advice services

Redundancy, TUPE costs and contingency as a result of MAPS recommissioning

British Gas Energy Trust - Fuel Debt Project

CAM receives funding from the British Gas Energy Trust to deliver projects which aim to support those living in, or at risk of, fuel poverty; EnergyWise 4 Better Lives and Local Response Funding.

EnergyWise aims to tackle fuel poverty by:

Maximising income and providing focused debt advice

Improving financial literacy and confidence to manage financial affairs in the future

Providing support on switching to the best energy deal and how to be energy efficient

Helping people to access grant funding for energy efficient white goods

Delivering advice sessions in community locations such as Sure Start centres.

The Local Response Fund allows us to arrange emergency credit for clients using pre-payment meters, or to pay DRO or Bankruptcy fees if this will support them to make a fresh start.

The team also works to raise awareness on energy issues by delivering sessions at community events and venues as well as guidance sessions to front line workers within other organisations.

Advice on Prescription (formerly Manchester CCGs)

This service funded through Manchester Health and Care Commissioning (formally the CCGs) is available from approximately 60 Health Centres and GP practices across Manchester. The key access route for clients is by free phones providing direct advice access into the CAM contact centre. Two dedicated advisers respond to incoming calls by providing general level advice to determine each client's issues and vulnerabilities. The advisers will also refer to specialist teams where appropriate in order to address and manage any underlying issues.

A recent independent evaluation has found that the service improves health and wellbeing of Manchester residents and helps them to live more independent and healthier lives as well as reducing the pressure on GPs and saving the health service money by diverting patients whose needs are not clinical to cheaper and more effective interventions.

CITIZENS ADVICE MANCHESTER

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Citizens Advice - Energy Efficiency Grants

We have been successful in securing, through Citizens Advice nationally, a number of one-off grants from a range of energy related programmes including: Big Energy Saving Network and the Energy Advice Programme to support the work our energy advice team delivers across the city.

The funding helps us to

- deliver energy awareness sessions to local community groups, front line staff as well as one to one advice

- support people to access healthy living programmes and social care services.

Energy Redress Scheme (ERS) - Switched On - Young People's Energy Advice

Since February 2020 we have been granted funding by the energy redress scheme to provide energy support to fuel poor young people aged 18 -25 years old across the City of Manchester. The principal objectives of the project are to

- enable us to better understand and help address the impact of fuel poverty of this vulnerable and often ignored user group

- Deliver free and impartial Peer - Peer energy advice, information and guidance to this target group

- Work with young people to co-design hands-on workshops which include accessible and user-friendly education and information on energy efficiency/ reducing energy use/ saving money

- Support young people to access energy efficiency / fuel improvement measures e.g. encourage suitable candidates to adopt Smart meters and switching; access to money advice

This programme has been significantly impacted by Covid-19 and the implementation date was delayed until August 2020.

ERS - Crisis Fund

We received £35,000 from the Energy Redress Scheme to support vulnerable households with the impact of Covid-19 through provision of advice and financial support via energy vouchers.

Solutions to Tackle Energy Poverty (S.T.E.P)

STEP is an ambitious and innovative Europe wide approach to addressing and alleviating energy poverty through tailored advice provided directly to consumers in or at risk of energy poverty and by implementing low-cost energy efficiency solutions in energy poor households. In the UK CAM has been commissioned to identify those in fuel poverty and provide a holistic service to include:

- Income maximisation and welfare benefit take up

- Basic financial capability/budgeting advice to consumers to ensure they have a realistic and sustainable budget in place which they can manage independently

- Energy Efficiency Advice (Tariff switching; Accessing energy trust funds; Changing payment methods and Access to low cost energy efficiency measures)

- The creation of a menu of self-help, online resources (budgeting and energy toolkits, webinar / info videos)

CITIZENS ADVICE MANCHESTER

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Citizens Advice - Consumer Service

Citizens Advice Manchester has been delivering the consumer service across England and Wales since 2017. Working in partnership with Citizens Advice Sheffield we employ 38 trained advisers to support clients with general consumer enquiries, postal and energy inquiries. We also deliver advice on scams via webchat and email enquiries.

Scams Action

Citizens Advice Manchester works in partnership with the other national Consumer Services to deliver Scams Action. We deliver advice to clients through webchat and email and support the Scams Action Helpline. We give clients practical advice on checking if they have been a victim of a scam and how to report a scam and we work closely with Trading Standards.

Citizens Advice - Money Advice Service, Contact Centre

Our fifteen-seat multi-channel contact centre provides advice via web chat and email as well as telephone advice up to and including specialist casework level support. During 2020-21 we provided money advice and specialist casework to over 17,000 people across England and Wales.

Citizens Advice - Money Advice Service, Face-to-Face Debt Advice Project

Funded through the Government's Money Advice and Pensions Service we employ six caseworkers to provide face-to-face, telephone and web chat advice to residents of Manchester. During 2020-21 we assisted 6,000 people with a total debt of £19.3 million. We helped people to find a money management solution, we assisted with insolvency options such as Debt Relief Orders and Bankruptcy applications and we helped negotiate affordable payment plans.

Citizens Advice Debt Management Unit (DMU)

Our Debt Management Unit is one of two (the other is operated by Citizens Advice North Tyneside) commissioned by Citizens Advice Nationally to provide an end-to-end debt advice and management service for our clients. Our team of caseworkers and administrators are able to accept referrals for clients across all solutions (Debt Management Plans, Token Payment Plans, nil offers and IVAs). This project ended in April 2020, due to ongoing challenges in securing BAU funding beyond the pilot phase.

Citizens Advice - Money and Pensions Service Remote Locum

Citizens Advice Manchester delivered the Remote Locum service from 1 October 2020 to 31 March 2021. The service was set up to support the wider LCA network to deliver specialist debt advice, providing cover for vacant posts and unplanned absence. CAM received funding for one FTE to deliver the remote locum service.

Pension Wise

Citizens Advice Manchester working in partnership with Citizens Advice Wigan and Citizens Advice Kirklees delivers the government's face-to-face Pension Wise (free pension guidance) service from a range of locations on an appointment basis across Greater Manchester and Kirklees.

CITIZENS ADVICE MANCHESTER

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Co-operative Bank

This service brings together in partnership the ethical brand of the Co-op Bank and the trusted Brand of Citizens Advice to better support vulnerable customers of the bank who are in debt. CAM receives referrals from the Co-operative Debt Collection Team through an online secure digital referral tool or warm telephone transfer for urgent cases. The service operates between 9.30am - 5.00pm Monday - Friday.

An experienced and fully trained adviser at CAM undertakes enhanced triage assessments and provides general level advice via telephone to determine each client's issues and vulnerabilities. The adviser will also refer to specialist teams where appropriate in order to address and manage any underlying issues.

Good Things Foundation

Digital exclusion is a growing issue for many of our clients, especially with more and more key services moving online only. Citizens Advice Manchester believe digital empowerment is the best way to address the issue. Our assisted digital team in 18 community hubs now help 16,000 people a year find the answer they need on our website, or support with essential online forms. The success of this approach has enabled us to secure a number of grants from the Good Things Foundation to help improve the digital skills of 1,000 clients living in some of Manchester's most deprived and hard to reach communities.

Citizens Advice Debt - PACE

Citizens Advice Manchester has received funding from the Money and Pensions Service (via Citizens Advice) to deliver a pilot (PACE - pilot adviser capacity efficiency) that aims to:

- Provide telephone debt advice to clients referred from a range of creditors, including from a virtual contact centre, from across England for the period 1 February 2020 to 31 March 2021.

- Improve client experience of, and outcomes resulting from, the debt advice journey

- Enable delivery of less resource intensive debt advice for all stakeholder groups

- Enhance sector collaboration and shared best practice between all stakeholder groups including breathing space integration

- Although specific funding for this project ended in March 2021, we continue to participate in pilot as part of our MAPS funding agreement

CAM directly employs 5 Debt Advisers, 1 Team Leader and an Administrator to work on the project in partnership with Citizens Advice, National Debtline and StepChange.

MS Society - Improving Quality of Life Project

The Multiple Sclerosis Society (MSS) has secured funding through the National Lottery to pilot an holistic - i.e. intensive financial, emotional and social - support package to people with multiple sclerosis in Greater Manchester.

Citizens Advice Manchester is commissioned by MSS to lead on the provision of telephone and face to face welfare benefits advice (complex casework) and advocacy to support people with multiple sclerosis on a referral basis.

CITIZENS ADVICE MANCHESTER

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2021

Citizens Advice Help to Claim - local F2F and phone

Universal Credit is one of Citizens Advice Manchester's fastest growing advice issues.

Since April 2019 we have delivered a comprehensive support service across Manchester to increase accessibility face-to-face, over the phone and online through web-chat and online content. Service users can be sign-posted or referred by other support agencies or self-refer.

Our team of nine digital assistants and telephone advisers have delivered a comprehensive support service helping people to make a Universal Credit claim, available from 8.00am to 6.00pm Monday - Friday.

Citizens Advice Help to Claim - National Backup Service

Since April 2019 CAM has been delivering the Citizens Advice HTC National Back up service. This has been designed to:

- Provide additional capacity to support clients across the country to claim universal credit
- Ensure that clients waiting times are reduced
- Provide the HTC service outside core operating times operating from 8am - 6pm Monday to Friday
- Respond flexible to shifts in patterns for demand

Citizens Advice - Innovation Community

Funding to focus on reaching vulnerable groups in response to the outbreak of the pandemic:

- Testing video advice in community venues to reach ethnic minority groups
- Establishing delivery partnerships with community organisations to host video advice sessions
- Embedding video advice into CAM's delivery model

TDS Charitable Foundation

We received funding to develop the Facebook messenger platform to build an Advicebot; machine learning to provide advice 24 hours a day, provide early access and deliver in the way that users are now requesting.

Be Well

CAM is a key partner in the city-wide 'Be Well' service, a social prescribing service commissioned by MHCC. Be Well is a partnership of voluntary and community sector organisations led by The Big Life Group to deliver a holistic package of support to Manchester residents. CAM receive referrals from The Big Life Group link workers and deliver generalist advice service, across Welfare Benefits, Housing, and Debt.

CITIZENS ADVICE MANCHESTER
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FOR THE YEAR ENDED 31 MARCH 2021

20 Analysis of net assets between funds

2021

	Unrestricted funds		Restricted funds	Total funds at 31 March 2021
	General	Designated		
	£	£	£	£
Tangible fixed assets	2,197	-	-	2,197
Fixed asset investments	598,117	-	-	598,117
Current assets	1,456,913	304,200	107,009	1,868,122
Current liabilities	(329,757)	-	-	(329,757)
Pension scheme liability	(674,000)	-	-	(674,000)
Total net assets	1,053,470	304,200	107,009	1,464,679

2020

	Unrestricted funds		Restricted funds	Total funds at 31 March 2020
	General	Designated		
	£	£	£	£
Tangible fixed assets	8,080	-	-	8,080
Fixed asset investments	480,181	-	-	480,181
Current assets	700,850	200,000	101,191	1,002,041
Current liabilities	(173,284)	-	-	(173,284)
Pension scheme liability	(360,000)	-	-	(360,000)
Total net assets	655,827	200,000	101,191	957,018

21 Analysis of net funds

	At 1 April 2020	Financing cash flows	At 31 March 2021
	£	£	£
Cash at bank and in hand	774,806	833,212	1,608,018
Net debt	774,806	833,212	1,608,018
	At 1 April 2019	Financing cash flows	At 31 March 2020
	£	£	£
Cash at bank and in hand	604,924	169,882	774,806
Net debt	604,924	169,882	774,806

CITIZENS ADVICE MANCHESTER
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

22 Financial instruments

Categorisation of financial instruments

	2021	2020
	£	£
Financial assets measured at fair value through profit or loss	598,117	480,181
Financial assets that are debt instruments measured at amortised cost	1,795,320	919,662
Financial liabilities measured at amortised cost	329,757	173,284

Financial assets measured at fair value consist of fixed asset investments.

Financial assets that are debt instruments measured at amortised cost consist of cash, trade and other debtors and accrued income.

Financial liabilities measured at amortised cost consist of trade and other creditors and accruals.

