

Company registration number: 2697257
Charity registration number: 1010167



**CITIZENS ADVICE MANCHESTER
(A COMPANY LIMITED BY GUARANTEE)**

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023**

**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
Conor Meenan, Chair BDRC Committee
Tony Robinson, Chair HR Committee
Holly Markin
John De Moulpied
Craig Simpson
David Black (appointed 30/05/23)
Lorna Culpin (appointed 30/05/23)
Ginny Hibbert (appointed 30/05/23)
Jan Mitton (appointed 25/07/23)
Leonard St Jean (resigned 01/11/22)
Hannah Couchman (resigned 10/07/23)

Principal Staff

Andrew Brown, Chief Executive/Company Secretary
Dan Pye, Chief Operating Officer
Rachel Evans Director of Operations (appointed 01/02/23)
Margaret Keane, Director of Human Resources
Kate Furness, Head of Performance & Quality
Hayley Hughes, Assistant Chief Executive
Steven Booth, Head of IT (appointed 01/09/22)
Samantha Leach, Director of Operations (resigned 31/12/22)

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

**CITIZENS ADVICE MANCHESTER
REFERENCE AND ADMINISTRATIVE DETAILS**

Auditor

Azets Audit Services
Bulman House
Gosforth
Newcastle upon Tyne
Tyne and Wear
NE3 3LS

Investment Managers

Quilter Cheviot
4th Floor, Bauhaus,
27 Quay St
Manchester
M3 3GY

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 2023.

Member	Position
Beverly D'Alessio	Chair
Karen Clarke	Vice Chair/Equity Diversity & Inclusion Committee Chair
Fiona McNair	Treasurer/Finance Risk & Audit Committee Chair
Tony Robinson	Trustee / Human Resources Committee Chair
Holly Markin	Trustee
John De Moulpied	Trustee
Hannah Couchman	Trustee
Conor Meenan	Business Development Research & Campaigns Committee Chair
Craig Simson	Trustee
Leonard St Jean	EDI Committee Chair (resigned 01/11/22)

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

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.

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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.

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 Intranet 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 Trustee Board had four working committees, the Finance Risk and Audit Committee (FRAC), Business Development, Research & Campaigns (BDRC), Equality, Diversity and Inclusion (EDI) and the Human Resources Committee.

The Board meets a minimum of 6 times a year and delegates day-day management and implementation of its decisions through an executive Leadership Team who attend Board meetings. The Leadership Team consists of the Chief Executive and six heads of department each with individual areas of responsibility to deliver the business plan for the organisation.

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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 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.

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 through annual regular membership audits.

The Specialist Quality Mark (SQM) and Advice Quality Standards were renewed in October 2021 and July 2022 respectively for a period of 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.

Appointment and remuneration of key management personnel

The Board is responsible for the appointment, including setting and reviewing remuneration, of key management personnel. A pay framework has been adopted which broadly takes into account market rates and charity benchmarking as per the Harris Hill Salary Report methodology. The framework, along with salary rates are reviewed annually by trustees in line with the organisation's pay and grading framework that applies to all other staff roles.

Related party considerations and transactions

CAM board members/trustees and key/principal management staff are required to declare any interests and disclose any potential conflicts as per legal requirements and Charity Commission guidance "conflicts of interest: a guide for charity trustees". Where related party transactions exist they will be disclosed as part of these accounts.,

CAM's trustees (limited to a maximum of two) hold Trustee/directorships positions on the board of another local Citizens Advice - Citizens Advice Greater Manchester (CAGM), which is a collective body of local Citizens Advice organisations operating within Greater Manchester Communities in furtherance of mutual charitable objectives.

Other charities and organisations with which CAM co-operates in the pursuit of its charitable objectives

Notwithstanding the relationship with National Citizens Advice and CAGM as described above, 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') or key management personnel holds the position of Trustee/Director of another charity or organisation 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.

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CAM also works in direct partnership with a number of partner LCAs and other charities / organisations where financial considerations exist such as with Shelter and Citizens Advice Sheffield, Carlisle & Eden, Lancaster and Preston to which it subcontracts grant funding.

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 and premises. The Company/Charity works hard to minimise these two principal risks by continuing to seek to diversify its funding sources and through a clearly defined accommodation strategy. 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.

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.

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

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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.

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.

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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

Service delivery, as a consequence of the Covid-19 Pandemic, has seen a shift towards remote channels. The cost of living crisis by driving up demand from our most vulnerable residents and forcing a new cohort of people to seek our support is presenting new and significant challenges to our capacity to meet the advice needs of our clients. We are seeing reductions in some funding, freezes to other grants and at the same time we are winning new sources of investment principally from Government and corporate contracts. As an organisation we continue to strive to expand the range of services we can offer, how we deliver them and the numbers of staff we employ to do so.

In response during 2022-23 we strengthened our face-face service delivered through community access hubs located in libraries and other community venues across the city through the acquisition of a Mobile Advice Unit (MAU) extending our advice reach and digital inclusion agenda into our most vulnerable and deprived communities.

Our hubs and MAU operate alongside and compliment the advice access channels that we offer:

- Freephone telephone helpline
- A telephone appointment call back facility on our website
- Email advice via our online contact form
- 'in-person' video Advice via our website
- Video technology located community venues such as food banks and homeless day centres
- Self help services on both the national and local websites
- Webchat function on the national website
- Messenger and Whatsapp

We continued to provide a range of specific Specialist Advice, Legal Services and Prevention Programmes/Interventions targeted at the vulnerable groups (described at page 11 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 page 13 below).

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

2. Achievements and performance

A. Leadership Self-Assessment

The audit process known as Leadership Self-Assessment is a key condition of our Membership Agreement with Citizens Advice. In 2022, 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.

B. 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 Citizens Advice network as an organisation that leads and uses digital technology creatively and innovatively to deliver services for our clients and other stakeholders and this year we have:

- In partnership with Adviserflow Ltd, further developed additional modules to our Adviserflow tool, as well as updates to our MaPS factfind to reflect recommissioning changes. Our existing debt module is currently being used by 20 other Local Citizens Advice and our ambition is to onboard a further 12 LCA's during 2023-24.
- Moved the organisation across to the Twilio platform for messaging services (from TextAnywhere) and integrated this into Adviserflow for managing client callback requests. This unifies and expands our messaging capabilities across the organisation (introducing to WhatsApp) and delivers material cost savings having negotiated a 25% discount on Twilio services.
- Further developed and automated a range of data dashboards utilising Google technology to provide management with collated data sets showing staff performance and quality across a range of metrics. This allows individual performance issues to be addressed quickly and wider trends to be spotted and remediated effectively, whilst also increasing staff accountability, internal transparency and data driven decision making.
- Made our first steps in the adoption of AI technology, automating meeting notes and in providing front line support to our teams through AI powered ticketing systems for human resources.

C. Frontline Support Services: Principal Advice Outcomes and Impact

This year our local frontline advice and campaign teams have continued to deliver targeted information and advice to the most vulnerable people living in our most deprived communities of Cheetham Hill, Clayton & Openshaw, Crumpsall, Gorton and Abbey Hey, Harpurhey, Levenshulme, Longsight, Miles Platting and Newton Heath, Moss Side, Sharston and Woodhouse Park.

Through our portfolio of regional and national services we have delivered high quality debt, energy, consumer and pensions advice to a wide and diverse range of clients.

During the year our service has helped over:

- 110,827 people access 156,317 pages of advice and information from our website
- 4,416 people accessed our service face to face
- 35,022 people through our Adviceline, email and web chat service
- 907 inquiries through our self-referral tool on our website
- 1,056 people used our video advice service
- 6,164 people to claim universal credit

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- 366 serious housing issues including preventing 102 people from eviction
- 4898 people through our Pension Wise service
- 3,702 people through our debt team
- Just under 15,000 people with welfare benefit problems
- 129,215 people with consumer problems

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 **£13.27million**
- Help clients to manage **£30.7 million** of debt
- Help to write off **just under £1 million** of client debt
- Help **368 people** threatened with homelessness to stay in their homes under specialist legal aid provision
- Help provide just over **350** fuel vouchers worth **over £41,700**

The demand for support from our energy advice teams has escalated and in year we have provided an accessible and inclusive energy and welfare support service to over 3200 people, in order to support clients in vulnerable situations facing fuel poverty by providing:

- Advice on the dangers of carbon monoxide, reducing the risk of harm caused by CO
- Advice and support with energy issues, such as: understanding bills, access to grants, smart meters and support to discuss behaviours which lead to saving energy and reducing energy usage
- Priority Services Register (PSR) eligibility check and registrations
- Advice on Smart meters to over 1350 clients via community drop ins and telephone.
- Suggestions for behaviour changes to improve thermal comfort and reduce energy consumption
- Free CO alarms
- Eligibility assessments for the warm home discount scheme
- Income maximisation or debt support
- Fuel, health or food vouchers

We have also provided advice in the community through a team of Energy Champions based in six local 'patches' covering the North West region (Barrow, Lancaster / Preston, Blackpool, Liverpool, Greater Manchester, Chester) on energy saving in the home, switching energy suppliers and guidance on how to access schemes that help vulnerable households stay warm and lower energy bills.

Our Energy Champion has delivered over 140 sessions in communities across the city to engage some of our most vulnerable and at risk groups in energy awareness events including

- Cost of living/winter warmer events
- Parents evening and coffee mornings at schools
- The Stroke Association
- Job Centre Plus events focusing on health and wellbeing
- Blackley community hub/ Wythenshawes Tree of life/ Harpurhey No.93

They have also delivered over 21 front line worker training sessions to 540 front line staff that work closely with vulnerable people in organisations such as the Co-op bank, Manchester city council's cost of Living team, Big life group, Barnardos and Jobcentre plus.

D. 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 2022/23 CAM made significant contributions to influencing change, improving policy and practise for our clients' lives:

- 26 pieces of media coverage including appearances on National platforms such as BBC Breakfast and Channel 4's Dispatches;
- Energy prices and conduct issues, including one piece recorded for BBC News around enforced prepayment meters prompting a same-day response from Ofgem on the issue
- Rising debt concerns, including Buy Now Pay Later, increasing negative budgets and Mis-selling IVAs
- Cost-of-Living Crisis
- Scams Awareness
- Engaging MPs with our work, including launching our Advice Van, and National policy work on bailiff reform and Prepayment meters / the energy crisis

3. Focus on our People

Growth - 2022-2023 saw significant success and growth for Citizens Advice Manchester, as our scope of services increased, our staff numbers rose by almost 30%. We expanded the workforce from 123 to 159 employees and welcomed 36 new people into our organisation.

Strategy for Success- In line with our Strategic Business Plan, we focussed on attracting, developing and retaining talent, embedding EDI in our all people Initiatives, policies and practices and ensuring CAM remains an employer of choice. To achieve this we:

- Developed and implemented a new, innovative and inclusive Recruitment Policy
- Transformed the Onboarding and Induction Process to guarantee a professional and positive experience for new starters
- Embedded the new Appraisal system (focus on achievement and ambition)
- Delivered CAM specific People Management training to our aspiring leaders to support their career progression and achieve consistency of practice across teams (described in more detail below)
- Safeguarding & Suicide awareness training with the support of Jake Morrison, CEO of Citizens Advice Wokingham (mid December)
- Carried out various communication and engagement initiatives throughout the year including surveys, Q&A sessions with the Leadership Team, social events, employee forums (Staff Engagement Group) and all staff meetings to ensure everyone had the opportunity to be heard and to encourage collaboration.

Leadership Programme

The 'Step into Leadership Programme' was launched on 29 April 2022 and focused on CAM's current and future leaders. Whilst future iterations of the programme will primarily focus on developing aspiring talent at CAM, the pilot was run with existing and newly promoted managers / supervisors. This was to equip those in most immediate need with the skills to fulfil their roles effectively and to collect feedback to evaluate and refine all aspects of the programme. It was agreed that the programme run a second cohort, with some amendments, in 2023.

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

Wellbeing and Mindfulness

As the energy crisis and cost of living challenges began to take hold throughout this year, we recognised the potential detrimental impact this could have on staff, both personally and in their client work. Initiatives to support our workers have included:

- Cost of Living payments
- Continued commitment to the Real Living Wage for entry level employees
- Resilience Training for managers and frontline workers
- Promotion of Individual Wellness Plans
- Awareness raising of Mental Health support groups including our own team of Mental Health First Aiders
- Promotion of our Corporate Cash Plan and EAP
- In house money/ benefits advice provision (for those not comfortable with internal contact, we made reciprocal arrangements with another Local Office to offer confidential support)

Our investment in our people over this period can be measured by their own success. Of our 159 employees, 44 (28%) developed their career within CAM. 13 of these people (29%) identified as being from a diverse group, demonstrating the positive results of our ongoing commitment to Equality of Opportunity

As we head into the next financial year, we are confident that our commitment to valuing and supporting our people will ensure CAM continues to grow and succeed.

Compliments/feedback

Whilst the number of complaints received is routinely recorded and reported, it was acknowledged that we could do more for our staff and community by also recording and reporting on the compliments that we receive. In late February 2022, self-reporting of compliments by staff began. Compliments are logged once by the first person to interact with the compliment and can be submitted by telephone, email, webchat, webforms or posted (letters and cards) and be as simple as a client thanking someone for their help. Further details will be in next year's report.

4. Development of CAM's EDI strategy

In 2021 / 22 CAM developed and finalised the EDI Strategy for 2022 - 2024. The strategy was approved by the Trustee Board in 2022/23 and has been implemented via the EDI working group. The current working group chair (interim) is Rosi Avis. We are currently seeking new staff nominations for the following positions:

- EDI Champion
- EDI Ambassador

Between April 2022 and the end of March 2023 the EDI Committee worked collaboratively with the EDI Working Group to deliver:

- Face-to-face sessions on our 4 EDI Objectives for staff
- Marked the celebrations of Ramadan
- Hate Crime Awareness training and information sessions (including receiving a £500 grant to support this in the community. We visited 7 hubs utilising the MAV)
- Celebrated Black History Month
- Celebrated National Epilepsy Week: we provided information booklets and a presentation
- Celebrated Pride: we encouraged staff to celebrate LGBTQ+ Pride in a visible way

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

- Celebrated Deaf Awareness Week & raised awareness of the needs of deaf clients in Manchester, including holding an informational event at the Manchester Deaf Centre and a BSL training session for CAM staff
- Celebrated 'Neurodiversity Celebration Week' including developing new neurodiversity training for staff and providing free fidget toys for staff to use in the office and information on stimming (self-stimulating behaviour), commonly associated with neurodiversity
- Continued promotion of national support groups on Workplace (including the new 'I Will Accelerate programme' for staff of colour)
- Launched work on a trans inclusion policy and staff consultation process (continuing in 2023)
- Launched work on updated census data / our data (continuing in 2023)

5. Diversity of Income and New Partnerships

During 2022-23 CAM has benefitted from funding from a wide range of sources including*:

1. Manchester City Council: £1,235,400 to deliver a City-Wide universal telephone, digital and face to face service to the residents of Manchester. This amount included £275,400 direct financial assistance via the Household Support Fund to support people with meeting the rising costs of energy and food bills etc.
2. Citizens Advice
 - Consumer Service contract £1,229,578 in partnership with Citizens Advice Sheffield.
 - MAPS national /local debt advice service £1,634,462
 - Help to Claim Phone Service £204,760
 - Pension Wise Service £357,798
3. Project Income
 - The Co-operative Bank £49,961
 - Oddfellows Friendly Society £91,087
 - Major Trauma Project £78,155
 - Electricity North West £243,539
 - Manchester Be Well Programme £98,482
 - Legal Aid income £55,938
 - Day One Trauma Service £17,625
4. New Partnership Income
 - Cadent Energy £324,307

In November 2022 we launched a new energy advice service in partnership with Cadent Gas providing 6 key interventions:

1. Income maximisation and money management through providing access to financial assistance/income related benefits, money advice
2. Tariffs – e.g. switching to a more suitable tariff or payment method (this will probably only be realisable from April 2023)
3. Energy efficiency measures - home 'walk-throughs'
4. Boiler replacements and heating technologies
5. Behavioural changes to improve the thermal comfort and to reduce energy consumption
6. An increased awareness of Priority Service Register; the signs/ dangers of carbon monoxide

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We are working with a number of subcontractor (Citizens Advice Carlisle & Eden; Lancaster and Liverpool, Preston) to deliver this service across the north west region across specific areas:

Barrow
Lancaster / Preston
Blackpool
Liverpool
Greater Manchester
Chester.

The total contract value is £ 742,097 per annum for 2 years.

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

6. Recruitment of New Trustees

We did not recruit new trustees during 22/23 but recruited 4 new trustees during the first quarter of 23/24 as noted within the administration details.

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.

We went into 2022-2023 with the intention of rebuilding our volunteer offer, (following the challenges brought by the Covid 19 pandemic) by capitalising on our longstanding partnership with Manchester Metropolitan University's Pro Bono Network. We attended the Universities networking event in October 2022 and recruited ten volunteers for our Adviceline project however we were only able to offer roles to two of these volunteers due to a combination of space constraints and capacity to support. Our current number of active volunteers is at six, with two on Adviceline and four supporting our community digital and mobile advice unit service.

8. Financial review

Total income for the year was £5,792,263 (2021/22 £6,001,106). Of this £3,436,644 (2021/22 £4,137,532) related to project restricted activities. Direct expenditure for the year was £5,627,124 (2021/22 £5,233,946).

A surplus of £130,374 (2021/22 surplus £1,488,793) was made in the year.

At 31st March 2023 total funds were £3,083,846 of which £322,790 represented restricted funds (2021/22 £2,953,472 of which £389,748 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 (£1,517,086 at 31/03/23)

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 £1,122,692 of unrestricted funds for specific purposes as described at note 21 in the accounts.

The unrestricted reserves, therefore, held by the Charity at 31 March 2023 which are not otherwise designated or reserved (less unrestricted fixed assets of £27,603) amounted to £1,610,761 which are 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

This section explains our priorities for April 2023 to March 2024.

Our role in our community will continue to be, to effectively help more people than ever before and to do this we intend to build on the success of the previous year and the significant organisational improvements implemented that have allowed us to react quickly to a rapidly changing, uncertain, and complex world.

Within this context the Trustee Board, in February 2023, set a number of structural priorities and has since agreed an ambitious programme of development for 2023-24.

Structural Priorities

- Agree an approach and negotiate a contract for a 5 /10 year location strategy
- Identify, procure and implement for April 2024 a new integrated Human Resource, Finance and Payroll system
- Restructure information technology operational capability to better support future contract growth requirements
- Establish a human resource structure, operational processes and implementation plan for the "CAM HR" of the Future that can better meet current needs and future growth
- Establish a management information / reporting function that can support effective Leadership Team and Board decision making.

The future vision, agreed by the Trustee Board, continues to focus therefore on the core strands of growth, inclusion, technology and financial sustainability.

Development Programme

Advice: Our focus is on how we optimise demand across all channels to meet our goal of helping as many people as we can, as efficiently and effectively as possible. To achieve this we will continue to search out new sources of sustainable funding and have identified our priority targets as:

- The corporate energy market: We will look to develop our partnership funding with network suppliers such as ENW (part 2) and Cadent
- Foodbank: We will finalise the partnership work we have commenced in 2022 with Trussell Trust to deliver advice out of food bank locations across the City
- Health: We will look to influence health commissioners and take our advice into locations such as hospitals
- The banking sector: We will look to add to our existing funders (Coop; YBS) from the financial sector to develop fast track services to their customers who are in vulnerable financial positions.

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

- Debt: We will look for opportunities to expand our debt advice teams, locally, regionally and nationally and will ensure that we are in a position to re tender for future MAPS recommissioning programmes
- Digital: To bid for investment to continue to expand our digital capabilities
- To work with partner LCAs in GM to make a compelling argument for investment into advice from the levelling up funding

Technology and Innovation: Our ambitions for digital and technology in the coming year are:

- Implementing the CA new remote advice and telephony platform, "Connect"
- Expand our investigations into how artificial intelligence can be used to aid our people in their day to day jobs, improving performance and quality.
- Provide support to our people through introduction of AdviserAlly to Adviserflow - An internal chatbot that can provide on demand answers to common questions and queries, as well as retrieve real-time information on advice and suggest advice quality improvements.
- Consider additional areas that Adviserflow can expand into - For instance social prescribing, welfare benefits and housing.
- Explore further automating and integrating our reporting functions to allow for operational manager self-serve of information on demand.
- We will be piloting a fully online virtual office space whereby remote workers can interact with their coworkers and collaborate more closely even whilst working from home.

Inclusivity and Diversity: Our ambition is to:

- Improving our discrimination advice to better meet the needs of marginalised groups
- Continue to progress our equity, diversity and inclusion (EDI) work with a particular emphasis on improving inclusive access.

Advocacy: Our priority activities will be

In 2023-24 our research and campaign work will focus on:

- Continuing to create a platform for policy issues through positive engagement with the media and putting a spotlight on our work
- Tackling poor practice by energy firms
- Broader energy issues, including heat networks
- Working proactively with National Citizens Advice to pilot a complaints scheme which addresses mis-selling of IVAs
- Digital exclusion, specifically around access to financial support
- Consumer campaigns, to protect consumer rights and promote scams awareness
- Building our data capability so that we can better understand the impact of policies on marginalised groups to support our EDI objectives.
- Reviewing our stakeholder relationships to enhance our influence and better position our service

CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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.

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.

Going concern

Despite challenges and uncertainties as a result of the global pandemic, we do not foresee any financial concerns for 2023 onwards. We have received confirmation from our major funders that income will be sustained through 2023/24, therefore, budgets and financial statements have been prepared on a going concern basis.

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.

Reappointment of auditor

The auditors Azets Audit Services are deemed to be reappointed under section 487(2) of the Companies Act 2006.

Approved by the trustees of the Charity on the 31st October 2023 and signed on their 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.

The annual report was approved by the trustees of the charity on the 31st October 2023 and signed on its behalf by:



Fiona McNair
Treasurer/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 2023, 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 2023 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 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 the provisions available for small entities, in the circumstances set out in note to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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.

Citizens Advice Manchester

Independent Auditor's Report to the Members of Citizens Advice Manchester

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 charity 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 20), 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.

Auditor 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:

- enquiries of management about any known or suspected instances of non-compliance with laws and regulations and fraud;
- challenging assumptions and judgements made by management in their significant accounting estimates;

Citizens Advice Manchester

Independent Auditor's Report to the Members of Citizens Advice Manchester

- auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias; and
- reviewing board minutes;
- reviewing financial statement disclosures and testing to support documentation.

Because of the field in which the client operates, we identified the following areas as those most likely to have a material impact on the financial statements; Health and Safety; employment laws; and compliance with the UK Companies Act and Charities Act.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the event and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or to be recognise the non-compliance.

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.



Simon Brown BA ACA DChA (Senior Statutory Auditor)

For and on behalf of
Azets Audit Services
Chartered Accountants
Statutory Auditor
Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

Date: *6.11.2023*

Azets Audit Services is a trading name of Azets Audit Services Limited

Citizens Advice Manchester

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2023 £	Total 2022 £
Income and Endowments from:					
Donations and legacies	3	92	-	92	562
Charitable activities	4	2,322,942	3,436,644	5,759,586	5,984,404
Investment income	5	25,073	-	25,073	7,710
Other income	6	7,512	-	7,512	8,430
Total Income		<u>2,355,619</u>	<u>3,436,644</u>	<u>5,792,263</u>	<u>6,001,106</u>
Expenditure on:					
Charitable activities	7	<u>(2,250,995)</u>	<u>(3,376,129)</u>	<u>(5,627,124)</u>	<u>(5,233,946)</u>
Total Expenditure		<u>(2,250,995)</u>	<u>(3,376,129)</u>	<u>(5,627,124)</u>	<u>(5,233,946)</u>
Gains/ (losses) on investment assets		<u>(43,765)</u>	<u>-</u>	<u>(43,765)</u>	<u>19,633</u>
Net income		60,859	60,515	121,374	786,793
Transfers between funds		127,473	(127,473)	-	-
Other recognised gains and losses					
Actuarial gains/ (losses) on defined benefit pension schemes		<u>9,000</u>	<u>-</u>	<u>9,000</u>	<u>702,000</u>
Net movement in funds		197,332	(66,958)	130,374	1,488,793
Reconciliation of funds					
Total funds brought forward		<u>2,563,724</u>	<u>389,748</u>	<u>2,953,472</u>	<u>1,464,679</u>
Total funds carried forward	21	<u>2,761,056</u>	<u>322,790</u>	<u>3,083,846</u>	<u>2,953,472</u>

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

Citizens Advice Manchester

Comparative Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2022 £
Income and Endowments from:				
Donations and legacies	3	562	-	562
Charitable activities	4	1,846,872	4,137,532	5,984,404
Investment income	5	7,710	-	7,710
Other income	6	8,430	-	8,430
Total income		<u>1,863,574</u>	<u>4,137,532</u>	<u>6,001,106</u>
Expenditure on:				
Charitable activities	7	<u>(1,607,653)</u>	<u>(3,626,293)</u>	<u>(5,233,946)</u>
Total expenditure		<u>(1,607,653)</u>	<u>(3,626,293)</u>	<u>(5,233,946)</u>
Gains/losses on investment assets		<u>19,633</u>	<u>-</u>	<u>19,633</u>
Net income		275,554	511,239	786,793
Transfers between funds		228,500	(228,500)	-
Other recognised gains and losses				
Actuarial gains on defined benefit pension schemes		<u>702,000</u>	<u>-</u>	<u>702,000</u>
Net movement in funds		1,206,054	282,739	1,488,793
Reconciliation of funds				
Total funds brought forward		<u>1,357,670</u>	<u>107,009</u>	<u>1,464,679</u>
Total funds carried forward	21	<u>2,563,724</u>	<u>389,748</u>	<u>2,953,472</u>

Citizens Advice Manchester

(Registration number: 02697257)

Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	13	27,603	463
Investments	14	<u>587,125</u>	<u>620,960</u>
		<u>614,728</u>	<u>621,423</u>
Current assets			
Debtors	15	838,706	554,485
Cash at bank and in hand	16	<u>2,111,807</u>	<u>2,108,660</u>
		2,950,513	2,663,145
Creditors: Amounts falling due within one year	17	<u>(481,395)</u>	<u>(322,096)</u>
Net current assets		<u>2,469,118</u>	<u>2,341,049</u>
Net assets excluding pension liability		3,083,846	2,962,472
Pension scheme liability	19	<u>-</u>	<u>(9,000)</u>
Net assets including pension liability		<u>3,083,846</u>	<u>2,953,472</u>
Funds of the charity:			
Restricted		<u>322,790</u>	<u>389,748</u>
Unrestricted income funds			
Designated funds		1,122,692	1,509,542
Unrestricted funds		<u>1,638,364</u>	<u>1,054,182</u>
Total unrestricted funds		<u>2,761,056</u>	<u>2,563,724</u>
Total funds	21	<u>3,083,846</u>	<u>2,953,472</u>

The financial statements on pages 24 to 49 were approved by the trustees, and authorised for issue on 31 October 2023 and signed on their behalf by:



.....
Fiona McNair
Trustee

Citizens Advice Manchester

Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income		121,374	786,793
Adjustments to cash flows from non-cash items			
Depreciation		7,363	1,734
Investment income	5	(25,073)	(7,710)
Profit on disposal of investments		(14,241)	(19,632)
Revaluation of investments		58,006	-
Defined benefit pension scheme cost less contribution		-	24,000
Defined benefit pension scheme finance cost		-	13,000
		<u>147,429</u>	<u>798,185</u>
Working capital adjustments			
Increase in debtors	15	(284,221)	(294,381)
Increase/(decrease) in creditors	17	163,800	(37,141)
(Decrease)/increase in deferred income		(4,500)	29,480
		<u>22,508</u>	<u>496,143</u>
Net cash flows from operating activities		<u>22,508</u>	<u>496,143</u>
Cash flows from investing activities			
Interest receivable and similar income	5	25,073	7,710
Purchase of tangible fixed assets	13	(34,504)	-
Purchase of investments	14	(174,457)	(144,933)
Sale of investments		164,527	141,722
		<u>(19,361)</u>	<u>4,499</u>
Net cash flows from investing activities		<u>(19,361)</u>	<u>4,499</u>
Net increase in cash and cash equivalents		3,147	500,642
Cash and cash equivalents at 1 April		<u>2,108,660</u>	<u>1,608,018</u>
Cash and cash equivalents at 31 March		<u>2,111,807</u>	<u>2,108,660</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 2023

1 Charity status

The charity is limited by guarantee, incorporated in England and Wales, 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

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)) (issued in October 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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.

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.

Estimation uncertainty and judgements

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

Deferred income

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which, it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

Investment income

Dividends are recognised once the dividend has been declared and notification has been received of the dividend due.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

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.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's meetings and reimbursed expenses.

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

Individual fixed assets costing £2,000 or more are initially recorded at cost, less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Furniture & Equipment	10% to 33% straight line

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.

Fund structure

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

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

Pensions and other post retirement obligations

Defined contribution plan

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided.

The charity also operated a defined benefit pension scheme during the year. Typically defined benefit plans define an amount of pension benefit that an employee will receive on retirement, usually dependent on one or more factors such as age, years of service and compensation.

The liability recognised in the Balance Sheet in respect of defined benefit pension plans is the present value of the defined benefit obligation at the reporting date minus the fair value of plan assets. The defined benefit obligation is measured using the projected unit credit method. The present value of the defined benefit obligation is determined by discounting the estimated future payments by reference to market yields at the reporting date on high-quality corporate bonds that are denominated in the currency in which the benefits will be paid, and that have terms to maturity approximating to the terms of the related pension liability.

Actuarial gains and losses are charged or credited to other comprehensive income in the period in which they arise.

The Charity entered into a subsumption agreement as at 31 March 2023 and the pension liability ceased from this date.

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 2023

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and legacies;				
Donations from individuals	92	-	92	562
Total for 2023	<u>92</u>	<u>-</u>	<u>92</u>	<u>562</u>
Total for 2022	<u>562</u>	<u>-</u>	<u>562</u>	

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Citizens Advice - Consumer service	-	1,212,547	1,212,547	1,083,150
Citizens Advice - Energy Projects	34,220	-	34,220	14,338
Citizens advice - MAS Contact Centre	-	696,229	696,229	828,583
Citizens Advice- MAPS F2F	-	395,914	395,914	448,871
Citizens Advice- MAPS helpline	-	282,365	282,365	-
Citizens Advice- MAPS National Hub	239,336	-	239,336	-
Citizens Advice- MAPS National Debtline	20,618	-	20,618	-
Citizens Advice- Help to Claim	-	204,760	204,760	247,956
Citizens Advice - Pensionwise	-	357,798	357,798	382,920
Citizens Advice- Scams	-	17,031	17,031	32,846
Citizens Advice- MAPS Increased capacity	-	-	-	15,039
Good Things Foundation	-	2,820	2,820	7,580
Manchester City Council	960,000	-	960,000	968,800
Household Support Fund	-	275,400	275,400	200,000
MCC- Vulnerable Renters	-	-	-	300,000
Pharmacy Support	33,299	-	33,299	33,429
Cooperative Bank	49,961	-	49,961	49,960
Oddfellows	91,087	-	91,087	88,434
Trauma Support	78,155	-	78,155	78,921
Manchester CCG	-	-	-	56,140
Electricity North West	243,539	-	243,539	252,414
British Gas Energy Wise	-	-	-	245,950

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
MS Society	-	-	-	8,590
TDS Foundation	-	-	-	12,500
Be Well	98,482	-	98,482	38,482
ERS	-	-	-	53,123
Advisorflow Trading	16,750	-	16,750	66,250
LAA Certificated work	6,821	-	6,821	11,600
LAA Housing	49,117	-	49,117	41,020
Glasspool	-	-	-	50,000
Kickstart	5,670	-	5,670	42,969
MHCC	-	-	-	122,132
Citizens Advice Plymouth- Ovo Energy	-	-	-	118,685
Step	-	(18,821)	(18,821)	14,164
Hate crime	-	500	500	-
YBS	9,000	-	9,000	-
Day One Trauma Support	17,625	-	17,625	20,250
Cadent	324,307	-	324,307	-
Smart energy	-	9,398	9,398	-
Spot purchase	12,649	-	12,649	15,209
Bureau- other income/funding	32,306	703	33,009	34,098
Total for 2023	<u>2,322,942</u>	<u>3,436,644</u>	<u>5,759,586</u>	<u>5,984,403</u>

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Interest receivable and similar income;				
Interest receivable on bank deposits	15,142	-	15,142	-
Other investment income	<u>9,931</u>	<u>-</u>	<u>9,931</u>	<u>7,710</u>
Total for 2023	<u>25,073</u>	<u>-</u>	<u>25,073</u>	<u>7,710</u>
Total for 2022	<u>7,710</u>	<u>-</u>	<u>7,710</u>	

6 Other income

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Fees and supplies	<u>7,512</u>	<u>-</u>	<u>7,512</u>	<u>8,430</u>

Other income in the period includes disbursements re-imbursed and other miscellaneous income.

7 Expenditure on charitable activities

		Unrestricted			Total 2023 £	Total 2022 £
	Note	Designated £	General £	Restricted £		
Staff costs		-	2,002,018	1,846,917	3,848,935	3,487,664
Allocated support costs	8	8,071	210,921	1,529,212	1,748,204	1,718,203
Governance costs	8	<u>-</u>	<u>29,985</u>	<u>-</u>	<u>29,985</u>	<u>28,079</u>
Total for 2023		<u>8,071</u>	<u>2,242,924</u>	<u>3,376,129</u>	<u>5,627,124</u>	<u>5,233,946</u>

In addition to the expenditure analysed above, there are also governance costs of £29,985 (2022 - £28,079) which relate directly to charitable activities. See note 8 for further details.

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

8 Analysis of governance and support costs

Support costs allocated to charitable activities

	Administration costs £	Premises costs including depreciation £	Other support costs £	Total 2023 £	Total 2022 £
Advice & information services	<u>246,643</u>	<u>303,164</u>	<u>1,198,397</u>	<u>1,748,204</u>	<u>1,718,203</u>

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Legal fees	21,389	-	21,389	20,027
Other governance costs	<u>8,596</u>	<u>-</u>	<u>8,596</u>	<u>8,052</u>
Total for 2023	<u>29,985</u>	<u>-</u>	<u>29,985</u>	<u>28,079</u>

9 Net incoming/outgoing resources

Net incoming resources for the year include:

	2023 £	2022 £
Audit fees	8,750	6,750
Profit on disposal of investments	(14,241)	(19,632)
Depreciation of fixed assets	<u>7,363</u>	<u>1,734</u>

10 Trustees remuneration and expenses

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

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

11 Staff costs

The aggregate payroll costs were as follows:

	2023	2022
	£	£
Staff costs during the year were:		
Wages and salaries	3,420,476	3,128,695
Social security costs	321,676	258,501
Pension costs	106,783	100,468
	<u>3,848,935</u>	<u>3,487,664</u>

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

	2023	2022
	No	No
Senior Management	7	5
Operational Management	14	13
Advice and Advocacy	114	117
Admin and Support	5	5
	<u>140</u>	<u>140</u>

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

	2023	2022
	No	No
£60,001 - £70,000	-	1
£70,001 - £80,000	<u>1</u>	<u>-</u>

The total employee benefits of the key management personnel of the charity were £295,741 (2022 - £270,150).

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

12 Taxation

The charity is 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.

13 Tangible fixed assets

	Furniture and equipment £	Motor vehicles £	Total £
Cost			
At 1 April 2022	102,211	-	102,211
Additions	-	34,504	34,504
Disposals	(88,611)	-	(88,611)
At 31 March 2023	<u>13,600</u>	<u>34,504</u>	<u>48,104</u>
Depreciation			
At 1 April 2022	101,749	-	101,749
Charge for the year	462	6,901	7,363
Eliminated on disposals	(88,611)	-	(88,611)
At 31 March 2023	<u>13,600</u>	<u>6,901</u>	<u>20,501</u>
Net book value			
At 31 March 2023	<u>-</u>	<u>27,603</u>	<u>27,603</u>
At 31 March 2022	<u>462</u>	<u>-</u>	<u>462</u>

14 Fixed asset investments

	2023 £	2022 £
Other investments	<u>587,125</u>	<u>620,960</u>

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

Other investments

	Listed investments £	Total £
Cost or Valuation		
At 1 April 2022	620,960	620,960
Revaluation	(58,006)	(58,006)
Additions	174,457	174,457
Disposals	<u>(150,286)</u>	<u>(150,286)</u>
At 31 March 2023	<u>587,125</u>	<u>587,125</u>
Net book value		
At 31 March 2023	<u>587,125</u>	<u>587,125</u>
At 31 March 2022	<u>620,960</u>	<u>620,960</u>

All investments shown above are held at valuation.

The historical cost of the investments as at the balance sheet date was £559,852.

At the year end, the following investments represented more than 5% of the total value of the investment portfolio:

Allianz UK & European Inv Funds- £39,116, Vanguard FTSE UK- £36,719, Blackrock Collective Investment Funds - £67,274 and Schroder International Selection Fund- £43,219.

15 Debtors

	2023 £	2022 £
Trade debtors	622,810	375,945
Prepayments	32,375	36,986
Accrued income	120,175	90,237
Other debtors	<u>63,346</u>	<u>51,317</u>
	<u>838,706</u>	<u>554,485</u>

16 Cash and cash equivalents

	2023 £	2022 £
Cash on hand	1,216	412
Cash at bank	<u>2,110,591</u>	<u>2,108,248</u>
	<u>2,111,807</u>	<u>2,108,660</u>

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

17 Creditors: amounts falling due within one year

	2023	2022
	£	£
Trade creditors	53,894	165,302
Other taxation and social security	101,547	62,314
VAT	116,455	-
Other creditors	137,912	51,890
Accruals	46,607	13,110
Deferred income	24,980	29,480
	<u>481,395</u>	<u>322,096</u>
	2023	2022
	£	£
Deferred income at 1 April 2022	29,480	-
Resources deferred in the period	24,980	29,480
Amounts released from previous periods	(29,480)	-
Deferred income at year end	<u>24,980</u>	<u>29,480</u>

18 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2023
	£
Land and buildings	
Within one year	153,143
Between one and five years	<u>839</u>
	<u>153,982</u>
Other	
Within one year	6,549
Between one and five years	<u>4,072</u>
	<u>10,621</u>

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

19 Pension and other schemes

Defined benefit pension schemes

Greater Manchester Pension Fund

Citizens Advice Manchester participated 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 pension scheme.

Citizens Advice Manchester ceased as an employer in the fund as at 31 March 2023 and the liability of the fund has been subsumed. As the scheme was in surplus at the date of the cessation, no liability has been required to be repaid.

The disclosure noted below was relevant for the comparative period.

The date of the most recent comprehensive actuarial valuation was 31 March 2019. The date of the most recent comprehensive actuarial valuation was 31 March 2019. To assess the value of the Employer's liabilities at 31 March 2022, we have rolled forward the value of the Employer's liabilities calculated for the funding valuation as at 31 March 2022, using financial assumptions that comply with FRS102.

The full actuarial valuation involved projecting future cashflows to be paid from the Fund and placing a value on them. These cashflows include pensions currently being paid to members of the Fund as well as pensions (and lump sums) that may be payable in future to members of the Fund or their dependents. These pensions are linked to inflation and will normally be payable on retirement for the life of the member or a dependant following a member's death.

It is not possible to assess the accuracy of the estimated value of liabilities as at 31 March 2022 without completing a full valuation. However, we are satisfied that the approach of rolling forward the previous valuation data to 31 March 2022 should not introduce any material distortions in the results provided that the actual experience of the Employer and the Fund has been broadly in line with the underlying assumptions, and that the structure of the liabilities is substantially the same as at the latest formal valuation. From the information we have received there appears to be no evidence that this approach is inappropriate.

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

Reconciliation of scheme assets and liabilities to assets and liabilities recognised

The amounts recognised in the statement of financial position are as follows:

	2023 £	2022 £
Fair value of scheme assets	-	4,977,000
Present value of defined benefit obligation	-	(4,986,000)
Defined benefit pension scheme deficit	-	(9,000)

Principal actuarial assumptions

The principal actuarial assumptions at the statement of financial position date are as follows (for 31 March 2023 these are the cessation assumptions):

	2023 %	2022 %
Discount rate	6.00	2.70
Future salary increases	3.20	3.95
Future pension increases	2.40	3.20

Post retirement mortality assumptions

	2023 Years	2022 Years
Current UK pensioners at retirement age - male	21.00	20.00
Current UK pensioners at retirement age - female	23.00	23.00
Future UK pensioners at retirement age - male	22.00	22.00
Future UK pensioners at retirement age - female	25.00	25.00

20 Commitments

Pension commitments

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the scheme and amounted to £106,783 (2022: £100,468).

There were no amounts outstanding at the year end (2022: £nil).

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

21 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2023 £
Unrestricted funds						
<i>General</i>						
General fund	1,063,182	2,355,619	(2,242,924)	506,252	(43,765)	1,638,364
Pension reserve	(9,000)	-	-	-	9,000	-
	1,054,182	2,355,619	(2,242,924)	506,252	(34,765)	1,638,364
Designated - see description	1,509,542	-	(8,071)	(378,779)	-	1,122,692
Total unrestricted funds	2,563,724	2,355,619	(2,250,995)	127,473	(34,765)	2,761,056
Restricted funds						
Advice on Prescription	-	17,031	(17,031)	-	-	-
Citizens Advice - Consumer Service	-	1,212,547	(1,212,547)	-	-	-
Citizens Advice - MAS Contact Centre	-	696,229	(643,741)	(52,488)	-	-
Citizens Advice - Pensionwise	-	357,798	(357,798)	-	-	-
Good Things Foundation	2,300	2,820	(36)	(5,084)	-	-
TDS Foundation	1,781	-	-	-	-	1,781
Citizens Advice- Help to Claim Step	-	204,760	(204,760)	-	-	-
Citizens Advice- MAPS F2F	-	(18,821)	18,821	-	-	-
Glasspool	19,135	395,914	(358,013)	(37,901)	-	4,203
MHCC	66,532	-	(14,932)	(37,404)	-	29,128
Vulnerable Renters Scheme	300,000	-	(31,722)	-	-	268,278
	42	-	-	-	-	-

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2022	Incoming resources	Resources expended	Transfers	Other recognised gains/(losses)	Balance at 31 March 2023
	£	£	£	£	£	£
MCC- Household Support Fund	-	275,400	(224,000)	(32,000)	-	19,400
Citizens Advice- MAPS Helpline	-	282,365	(282,365)	-	-	-
Hate crime	-	500	(500)	-	-	-
Smart energy	-	9,398	(9,398)	-	-	-
Bureau- other income/ funding	-	703	(703)	-	-	-
Total restricted funds	389,748	3,436,644	(3,376,129)	(127,473)	-	322,790
Total funds	2,953,472	5,792,263	(5,627,124)	-	(34,765)	3,083,846

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2022 £
Unrestricted funds						
<i>General</i>						
General fund	1,727,470	1,863,574	(1,543,533)	(1,003,962)	19,633	1,063,182
Pension reserve	(674,000)	-	(37,000)	-	702,000	(9,000)
	1,053,470	1,863,574	(1,580,533)	(1,003,962)	721,633	1,054,182
Designated						
Designated	304,200	-	(27,120)	1,232,462	-	1,509,542
Total unrestricted funds	1,357,670	1,863,574	(1,607,653)	228,500	721,633	2,563,724
Restricted						
Advice on Prescription	72,604	56,140	(128,744)	-	-	-
Citizens Advice - Consumer Service	-	1,083,150	(1,083,150)	-	-	-
Citizens Advice - MAS Contact Centre	-	558,335	(525,956)	(32,379)	-	-
Citizens Advice - Pensionwise	-	382,920	(382,920)	-	-	-
Good Things Foundation	(1,394)	7,580	(3,886)	-	-	2,300
British Gas Energy Wise	-	245,950	(245,950)	-	-	-
MS Society	3,593	8,590	(12,183)	-	-	-
TDS Foundation	13,668	12,500	(24,387)	-	-	1,781
Citizens Advice - HTC	-	247,956	(247,956)	-	-	-
Scam Awareness	-	32,846	(32,846)	-	-	-
ERS	-	53,123	(53,123)	-	-	-
Step	10,837	14,164	(25,001)	-	-	-
HTC Other	-	15,000	(15,000)	-	-	-
Increased cap/trainee	7,701	15,039	(11,502)	(11,238)	-	-
						44

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Other recognised gains/(losses) £	Balance at 31 March 2022 £
Energy Advice	-	7,314	(229)	(7,085)	-	-
Citizens Advice- MAPS F2F	-	448,871	(344,962)	(103,909)	-	-
Webchat	-	270,248	(196,359)	(73,889)	-	-
Big Energy Saving Network	-	5,674	(5,674)	-	-	-
Glasspool	-	50,000	(30,865)	-	-	19,135
MHCC	-	122,132	(55,600)	-	-	66,532
Vulnerable Renters Scheme	-	300,000	-	-	-	300,000
MCC- Household Support Fund	-	200,000	(200,000)	-	-	-
Total restricted funds	107,009	4,137,532	(3,626,293)	(228,500)	-	389,748
Total funds	1,464,679	6,001,106	(5,233,946)	-	721,633	2,953,472

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

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 and objectives which are expected to be expended by April 2024:

- **Premises Strategy** - securing a 5/10 year location that fully meets the needs of our staff/volunteers and service users now and in the future.
- **Continuous improvement** initiatives such as sourcing integrated HR & Finance back-office systems to maximize efficiency and the restructuring of our IT & data capability to better support growth and decision making.

Fund transfers

Transfers in the year have been reflected when all terms and conditions of restricted funding have been met.

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 delivered advice on scams via webchat and email enquiries until September 2022 when funding was withdrawn.

Citizens Advice - Energy Advice Projects

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

Citizens Advice - Money Advice & Pensions 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. 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 - Money Advice & Pensions Service, Contact Centre

Similar to our MAPS funded project above, 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 to clients across England and Wales. This service ended in January 2023 and was superseded by the National Debt Hub, which is commissioned under unrestricted contract arrangements rather than a restricted grant fund.

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 via telephone and 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 2023

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.

Scams Awareness

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. This service ended in September 2022.

Household Support Fund

On behalf of Manchester City Council, we issued vouchers to vulnerable residents of Manchester to help support them with the rising cost of living.

Vulnerable Renters Scheme

On behalf of Manchester City Council, we received funding to directly support private tenants with repayment of rent arrears as a result of the Covid-19 pandemic.

Glasspool

On behalf of Glasspool, we issued one off individual grants for clients who are experiencing severe financial hardship and need essential items such as white goods and beds.

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. This project came to an end in May 2022.

Hate Crime

We secured £500 from Manchester City Council, in partnership with Manchester Community Safety Partnership and MACC, for delivery of Hate Crime Awareness sessions in February 2023.

Smart GB

This project involved delivering energy advice targeted at Manchester residents on low incomes, to help them reduce their energy bills through the adoption of Smart Meters. It provided people with information on Smart Meters, their benefits and the practicalities of how to request a Smart Meter from a supplier and how to use it. The service was delivered over the phone and also through in-person information sessions in community settings across the city, and was accompanied by an online awareness raising campaign - social media posts, Facebook live events and YouTube videos.

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

22 Analysis of net assets between funds

	Unrestricted		Restricted £	Total funds £
	General £	Designated £		
Tangible fixed assets	27,603	-	-	27,603
Fixed asset investments	587,125	-	-	587,125
Net current assets/(liabilities)	<u>1,023,636</u>	<u>1,122,692</u>	<u>322,790</u>	<u>2,469,118</u>
Total net assets	<u>1,638,364</u>	<u>1,122,692</u>	<u>322,790</u>	<u>3,083,846</u>

	Unrestricted			Total funds at 31 March 2022 £
	General £	Designated £	Restricted £	
Tangible fixed assets	463	-	-	463
Fixed asset investments	620,960	-	-	620,960
Net current assets/(liabilities)	441,759	1,509,542	389,748	2,341,049
Pension scheme liability	<u>(9,000)</u>	<u>-</u>	<u>-</u>	<u>(9,000)</u>
Total net assets	<u>1,054,182</u>	<u>1,509,542</u>	<u>389,748</u>	<u>2,953,472</u>

23 Analysis of net funds

	At 1 April 2022 £	Financing cash flows £	At 31 March 2023 £
	Cash at bank and in hand	<u>2,108,660</u>	<u>3,147</u>
Net funds	<u>2,108,660</u>	<u>3,147</u>	<u>2,111,807</u>
	At 1 April 2021 £	Financing cash flows £	At 31 March 2022 £
	<u>1,608,018</u>	<u>500,642</u>	<u>2,108,660</u>
Net funds	<u>1,608,018</u>	<u>500,642</u>	<u>2,108,660</u>

Citizens Advice Manchester

Notes to the Financial Statements for the Year Ended 31 March 2023

24 Related party transactions

During the year the charity made the following related party transactions:

Adviserflow Ltd

(Adviserflow Ltd is related to the charity by virtue of a member of key management being a director of the company.)

The charity has incurred costs of £17,153 in the year

Citizens Advice Greater Manchester

(Citizens Advice Greater Manchester Ltd is related to the charity by virtue of a member of key management being a director of the company.)

The charity received income of £60,141 (2022: £105,170) and incurred costs of £6,898 in the year. The charity was owed £4,217 (2022: £10,453) and owed £6,898 (2022: £nil) from the company.

