

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 2024**

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## **CITIZENS ADVICE MANCHESTER LEGAL AND ADMINISTRATIVE INFORMATION**

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|------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Trustees</b>                    | Beverly D'Alessio, Chair<br>Karen Clarke, Vice Chair<br>Fiona McNair, Treasurer<br>Conor Meenan, Chair BDRC Committee<br>Tony Robinson, Chair HR Committee<br>Holly Markin<br>John De Moulpied (Resigned 06/02/24)<br>Craig Simpson<br>David Black (Appointed 30/05/23 & Resigned 29/02/24)<br>Lorna Culpin (Appointed 30/05/23)<br>Ginny Hibbert (Appointed 30/05/23)<br>Jan Mitton (Appointed 25/07/23)<br>Hannah Couchman (Resigned 10/07/23)<br>William Priest (Appointed 09/05/24)<br>Mark Lyonette (Appointed 09/05/24) |
| <b>Key Management Personnel</b>    | Andrew Brown, Chief Executive/Company Secretary<br>Daniel Pye, Chief Operating Officer<br>Hayley Hughes, Assistant Chief Executive<br>Rachel Evans Director of Operations<br>Margaret Keane, Director of Human Resources<br>Kate Furniss, Head of Performance (Resigned 03/10/23)<br>Steven Booth, Head of IT (Resigned 30/06/24)                                                                                                                                                                                             |
| <b>Principal Office</b>            | Barlow House<br>4 Minshull Street<br>Manchester<br>M1 3DZ                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Company Registration Number</b> | 2697257                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>Charity Registration Number</b> | 1010167                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| <b>VAT Registration Number</b>     | 659 7910 80                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| <b>Bankers</b>                     | Co-operative Bank<br>PO Box 101<br>1 Balloon Street<br>Manchester M60 4EP                                                                                                                                                                                                                                                                                                                                                                                                                                                     |
| <b>Auditor</b>                     | Azets Audit Services<br>Bulman House<br>Gosforth<br>Newcastle upon Tyne<br>Tyne and Wear<br>NE3 3LS                                                                                                                                                                                                                                                                                                                                                                                                                           |
| <b>Investment Managers</b>         | Quilter Cheviot<br>4 <sup>th</sup> Floor, Bauhaus,<br>27 Quay St<br>Manchester<br>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 2024.

| Member            | Position                                                     |
|-------------------|--------------------------------------------------------------|
| Beverly D'Alessio | Chair                                                        |
| Karen Clarke      | Vice Chair/Equality, Diversity and Inclusion Committee Chair |
| Fiona McNair      | Treasurer/Finance Risk & Audit Committee Chair               |
| Tony Robinson     | Trustee/Human Resources Committee Chair                      |
| Holly Markin      | Trustee                                                      |
| John De Mouilpied | Trustee (resigned 06/02/24)                                  |
| Hannah Couchman   | Trustee (resigned 10/07/2023)                                |
| Conor Meenan      | Business Development Research & Campaigns Committee Chair    |
| Craig Simson      | Trustee                                                      |
| David Black       | Trustee (appointed 30/05/23 & resigned 29/02/24)             |
| Lorna Culpin      | Trustee (appointed 30/05/23)                                 |
| Ginny Hibbert     | Trustee (appointed 30/05/23)                                 |
| Jan Mitton        | Trustee (appointed 25/07/23)                                 |
| William Priest    | Trustee (appointed 09/05/24)                                 |
| Mark Lyonette     | Trustee (appointed 09/05/24)                                 |

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

#### ***Recruitment and appointment of trustees***

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

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

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

## **CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT**

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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 CEO / 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. It has been agreed next year to establish a Performance and Quality Committee and, to ensure EDI cuts across the entire organisation, the EDI committee will be closed down and its functions and responsibilities will be embedded in both the HR and Performance and Quality Committees.

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 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 LCAs 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. The SQM re-audit has been scheduled for September 2024.

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 policies which apply to all staff.

## CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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### ***Related party considerations and transactions***

CAM board members/trustees and key 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.

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 Liverpool, SORT, 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

# CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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## *Data Subjects' Rights*

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

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

## *Our compliance plan*

Steps taken 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 empower people through information and advice, to champion their individual rights."

### **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 offering by adding new digital platforms to advice and information that empowers communities and individuals locally, regionally and nationally.

#### **Finance**

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

#### **Partnerships**

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

#### **Preventative Work**

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

# CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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## **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**

A lot has happened in the last few years, from the Covid-19 pandemic through to the energy market crisis, the war in Ukraine and, with a General Election announced in July 24, an unsettled political environment. All of this has had a significant impact on our service and the people who come to us for help. We have experienced (and continue to face) unprecedented demand as people try to navigate these challenges.

The cost-of-living crisis continues to have a devastating impact on people's lives and more and more people are turning to us for help, some for the first time. Systemic inequalities mean that some people are hit harder than others. As we look forward to the years ahead, we'll need to meet more challenges. There will be important changes in society, including political change, demographic change, the effects of automation and expanding digitisation, and the impact of climate emergency.

In the face of these challenges, we found opportunities to support people in new and better ways taking our service

- Into probation hubs across GM
- Into hospitals, building on our existing services to trauma patients
- Through our advice van into more deprived and vulnerable communities

and through the use of new technologies such as

- Twilio
- Automating the PIP application form
- Designing and implementing a debt portal

In this year we continued to provide thousands of people with free, independent, impartial one-to-one advice, over the phone, in person, by email or webchat. We also support thousands more people who access our trusted online advice. Many of our contracts deal with debt, housing, employment advice, income maximisation and fuel poverty to meet our objectives for the relief of poverty. We were therefore delighted to have been commissioned by Citizens Advice as one of 7 LCAs to deliver an expanded MAPS debt contact centre and contribute to the national debt helpline.

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 10 below)

## **2. Achievements and performance 2023/24**

### **A. Leadership Self-Assessment**

The audit process known as the Leadership Self-Assessment is a key condition of our Membership Agreement with Citizens Advice. In 2024, we achieved the maximum score in all areas of our year 2 LSA including strategic business planning; risk management; financial management; people management; operation performance; partnership working; research and campaigns and equality leadership.

### **B. Digital Innovation**

Citizens Advice Manchester is 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 focused on five new areas of innovation:

(i) **Twilio for energy**: which provides our energy team with an Interactive Voice Response system of call-backs and a direct messaging service to clients. Twilio has the flexibility to enable us to improve the adviser's efficiency, through call/message transferring, queue capacity (to handle x number of messages per adviser), and canned responses, which we recently launched.

## CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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(ii) **Dashboards:** During this year we have created dashboards for our key teams so that they can better visualise their data. Performance and quality dashboards provide real-time insights into operations, client engagement, and service effectiveness enabling us to deliver projects to target in terms of quality, time and cost.

(iii) **MAPS Debt Service:** We are creating a document sharing portal for a more seamless client journey that will facilitate:

- Secure and efficient document sharing between advisers and clients
- Appointment/follow-up management with embedded messaging and nudge technology mitigating against clients not attending appointments and disengaging
- Embedded communications channel options such as WhatsApp, SMS, email, together with automated notification systems to alert client and advisers on progress/outstanding tasks

(iv) **Referral technology:** We have commenced the process of transitioning our vast range of referral partners to our new inward referral tool provided by the National team via Casebook which will significantly enhance the client journey and make referrals faster and more effective.

(v) **CADDY:** Recognising the potential of Artificial Intelligence (AI) Citizens Advice Manchester are collaborating with CASORT and national CA to further develop a customer service copilot (named CADDY) that will support our Energy, Adviceline and Welfare Benefit advisors, to quickly find and share information, empowering them to provide high-quality, actionable advice quickly and securely to the people who come to us for help.

### C. Frontline Support Services: Principal Advice Outcomes and Impact

Throughout this year, collectively our teams of local, regional and national advisers have achieved high quality impacts by enabling:

- 151K people to access 546K pages of advice and information from our website
- 3,061 people to access place-based face-to-face advice in their community
- 38,000 people to access our local Adviceline,
- 1,677 people to make inquiries through our self-referral tool on our website
- 894 people to use our video advice service from community venues or their own home
- 3,082 people to claim universal credit
- 2,102 people to access pensions advice through our Pension Wise service
- 4,520 people to be supported by our debt team
- 7,513 people to access welfare rights advice

The main advice areas this year have been welfare benefits advice, debt, housing and fuel poverty and we have achieved outstanding results for clients:

- Increased clients' incomes by **£20 million**
- Helped clients to manage **£68.4million** of debt
- Helped to write off **£7.2 million** of client debt
- Helped provide just over **2,000** fuel vouchers
- Helped over **600** individuals access the Household Support Fund
- Through our energy team and energy champions we have assisted more than 5,900 clients across extensive areas of the North West (Barrow, North Lancs, West Cheshire, Preston, Liverpool, Blackpool and Manchester) through:
  - ❖ Providing advice and information relating to grant funding through ECO4 and charitable support
  - ❖ Carbon monoxide advice on the risks associated with CO in the property to 3671 people and given out 500 alarms.
  - ❖ Supporting clients to sign up for the Priority Services Register (PSR)
  - ❖ Responding to emergency situations by providing emergency cash grants, foodbank & fuel vouchers and applications for charitable grants / trust funds
  - ❖ Encouraging behavioural change through delivering energy efficiency tips to reduce the spending of clients in real time and to improve thermal comfort
  - ❖ Our energy champions have attended 518 community events and delivered 77 training sessions to 1,316 front line workers (such as JCPs, Local Care Organisations, Age UK Cheshire, schools etc)

# CITIZENS ADVICE MANCHESTER

## TRUSTEES' REPORT

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### 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 2023/24 CAM made significant contributions to influencing change, improving policy and practise for our clients' lives:

- 16 pieces of media coverage including appearances on national platforms such as BBC Breakfast and Radio 5 Live;
- Engaging with MPs on a range of issues including the cost-of-living crisis, National Red Index, heat networks and uprating benefits;
- Working in partnership with schools in North Manchester, Manchester City Council, Shelter and other community groups to tackle issues with temporary accommodation.
- Changing Manchester City Council's policy on Council Tax debt collection for the most vulnerable customers
- Energy saving campaigns
- Scams Awareness
- Looking to the future of energy and highlighting work that needs to be done to make heat networks work for consumers
- Local Housing Allowance and the need for better support in the private rented sector

### 3. Focus on our People

2023-24 was a phenomenally successful year for our People Strategy with our key achievements outlined below:

**(i) Growth:** 2023/24 saw further significant success and growth for Citizens Advice Manchester. As our scope of services increased, our staff numbers rose by almost 18%. Our workforce expanded from 159 to 190 employees and throughout the year we welcomed 98 new people into our organisation.

**(ii) 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, strengthening our engagement commitments and driving forward our vision for the future of HR in CAM so we remain an employer of choice. To achieve this we:

- Progressed our Recruitment and Retention Development Plan (2023-25) focusing on:
  - Reducing turnover (reduction from 53% to 38%)
  - Increasing retention (increase from 62% to 71%)
  - Reducing our contact centre attrition rate (15.7%) - national average estimated between 26% - 85%
- Sourced a recruitment platform to support our continued growth - to be developed and introduced throughout 2024, this will offer an improved applicant experience and support automation within recruitment at CAM.
- Sourced a newer, more sophisticated HR system (IntelliHR). To be implemented in 2024, this new system will offer automated processes, streamline onboarding and further improve our employee engagement.
- Focused on development of our EDI Working Group, including setting commitments for each role within the group, establishing EDI Ambassadors across all teams within CAM to promote knowledge and understanding of EDI and empowering teams to celebrate events via our diversity calendar.
- Strengthened our Safeguarding processes and rolled out mandatory training for all staff
- Collaborated with staff to create the Good Citizen Award, a new initiative designed to recognise and reward positive behaviour, fostering a culture of appreciation and motivation.
- Carried out numerous 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.

## CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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**(iii) Union Collaboration:** Recognising the benefits and value of a unionised workplace and to strengthen the voice of our workforce, we took steps to re-ignite our partnership with Unite at CAM. This included:

- Working closely with the Regional Unite Officers to sustain relations with the Union in the absence of workplace representatives.
- Organising, coordinating and facilitating meetings to promote and encourage union membership.
- Supporting the ensuing successful election process for new union representatives.

As we move into 2024-25, we welcome a new, positive and productive working relationship with our union colleagues.

**(iv) Leadership Programme:** Following the success of our Step into Leadership Programme (which launched in April 2022) CAM has gone on to strengthen the support offered to newly promoted Managers and Team Leaders by developing a course recognised by the Institute of Leadership & Management. The course will not only provide our people with a formally recognised qualification, but embeds the skills needed to ensure that CAM leaders are successfully supporting and developing our workforce.

**(v) Wellbeing and Mindfulness:** As the energy crisis and cost of living challenges continued to impact our people this year, we recognised the ongoing detrimental impact this was having, both personally and in their client work. Initiatives to support our people have included:

- Cost of Living payments and continued commitment to the Real Living Wage for entry level employees
- Continued promotion of Individual Wellness Plans and expansion of our accredited Mental Health First Aid Support Team
- Introduction of a life assurance benefit to provide additional security and peace of mind for our employees and their families.
- Promotion of our Employee Assistance Programme and Structured Counselling offer
- Promotion of our Corporate Cash Plan for employees and their dependents, which includes access to a 24/7 GP service
- In house money/ benefits advice provision (for those not comfortable with internal contact, we continued a reciprocal arrangement with another Local Office to offer confidential support)
- Partnering with the NHS Resilience Hub to offer meaningful and effective resilience training for managers and frontline workers
- Introducing a new mechanism for reporting impactful interactions with difficult clients to better support our staff

### **(vi) People Investment & EDI**

Our investment in our people's development over this period can be measured by their own success. Of our 190 employees, 34 (18%) developed their career within CAM. 18 of these people (53%) identified as being from a diverse group, demonstrating the positive results of our ongoing commitment to Equality, Diversity and Inclusion.

Our people commitments over the past year have led to significant improvements in staffing levels, employee retention, engagement, and overall wellbeing. The introduction of new initiatives and benefits has been well-received by our employees, as evidenced by the high engagement score on our annual People Survey. Moving forward, we will continue to build on these achievements to further enhance our workplace culture and support our staff in their professional and personal growth.

### **(vii) 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.

# CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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## 4. Development of CAM's EDI strategy

In early 2024 we developed and finalised the EDI Strategy for 2024- 2027. The strategy was approved by the Trustee Board in early 2024 and work has begun being implemented through the EDI working Group, HR, Business support and management.

Between April 2023 and the end of March 2024 the EDI working group focused on a number of key areas & actions including:

- Creating a Manchester census data presentation that compared Manchester population, CAM clients and their staff
- The development of CAM's Trans Inclusion Policy
- Supporting staff to have conversations with sensitive subject matters and sharing best practice
- Creating and implementing the Safer Spaces agreement for staff to commit to at meetings, helping all to feel welcome and included
- Supporting with the EDI strategy creation
- Recruitment of our first EDI ambassadors for each team
- Setting up donation station to host collections for charities voted for by staff
- Creating an EDI query form that all EDI ambassadors can submit to be raised with EDI chair and LT champion, enabling meetings to be more action-focused

## Awareness and celebrations

- Celebration of Stress Awareness Month with yoga and stretch activities, mindful colouring and 'ask HR' where people could talk about EAP and what support can be offered.
- Celebration of International Women's Day through workplace posts as well as a bake off for a local charity MASH
- Participated in Manchester Pride walk with the advice van
- Movember and Men's mental health awareness month
- Used Workplace to recognise
  - ❖ Trans inclusion week
  - ❖ Neurodiversity Celebration Week
  - ❖ LGBT+ History Month 2024 with the focus on Medicine Under The Scope
  - ❖ And raise awareness of South Asian History Month, through sharing fun facts, food, artists and films.
- Encouraged staff to share their Ramadan stories to see how people celebrate.
- We took part in CAHN's Windrush 75th celebration event

## 5.1 Diversity of Income and New Partnerships

During 2023-24 CAM has benefitted from funding from a wide range of sources including<sup>1</sup>:

1. Manchester City Council: £1,478,667 to deliver a City-Wide universal telephone, digital and face to face service to the residents of Manchester. This amount included £350,000 to provide direct financial assistance via the Household Support Fund to support people with meeting the rising costs of energy and food bills etc and a further £166,667 for provision of cost of living advice & support.

### 2. Citizens Advice

|                                             |            |
|---------------------------------------------|------------|
| ● Consumer Service                          | £1,121,541 |
| ● MAPS National & Local debt advice service | £2,329,873 |
| ● Help to Claim Phone Service               | £194,539   |
| ● Pension Wise Service                      | £376,332   |

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<sup>1</sup>Only funding of over £40,000 is listed. All funding is detailed at **page 32**.

## CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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### 3. Project Income

|                               |          |
|-------------------------------|----------|
| • The Co-operative Bank       | £49,961  |
| • Oddfellows Friendly Society | £93,820  |
| • Major Trauma Project        | £79,488  |
| • Electricity North West      | £875,992 |
| • Legal Aid income            | £55,938  |
| • Cadent Energy               | £757,657 |
| • Bewell (Big Life Group)     | £98,482  |
| • Trussell Trust              | £153,333 |

### 5.2. New Income streams 2023 -24

**(i) MAPS National Contact Centre :** CAM is one of seven LCAs to have been commissioned to deliver a single debt contact centre providing clients with a holistic, quality assured and multi channel debt advice service designed to:

- offers an end-to-end debt advice client journey from initial contact to the agreement of a debt solution and/or strategy
- offer a full Debt Advice session at the point of first contact with a Debt Adviser, with follow up appointments as required

**(ii) MAPs National Debtline Partnership:** An outbound single debt contact centre delivered by Citizens Advice Manchester and CA Caerphilly which provides all clients a consistent, seamless, high quality, holistic, multi-channel debt casework service across England including

- an end-to-end debt advice, from initial contact to the agreement of a debt solution and/or strategy
- a full Debt Advice session at the point of first contact
- multiple channels of engagement and communication
- empower the client to be in control and to take all essential and necessary steps to improve their personal and financial situation
- embeds behavioural science nudges throughout the client journey

**(iii) Probation Service:** CAM has been nominated as lead delivery partner for the CAGM Probation Service pilot which offers high-quality information, advice and casework service through three main channels:

- Telephone via a single local rate number
- Face-to-face drop-in at a Probation Hub (including Video Appointments)
- Partner referral via our secure digital referral platform

**(iv) Hospital Trusts:** This year we have secured funding from Manchester Foundation Trust to deliver a hospital 'in-reach service', providing advice to patients (in North Manchester, Wythenshawe and Manchester Children's Hospital) as part of the hospital discharge process to aid earlier discharge from hospital and reduce the likelihood that the patient may have to return to hospital for the same issue.

**(v) Legal Aid 2024:** We have successfully tendered for and were awarded housing and debt contracts in the following procurement areas, Manchester, Salford, Tameside and Stockport

**(vi) Manchester wide Cost of Living Support Programme:** We persuaded Manchester City Council to invest additional funds into the City-wide Advice Service to provide targeted cost of living crisis support to our most vulnerable residents and communities through expanding the number of advisers/ caseworkers by 6 and providing the MCC COL team a warm transfer for residents into CAM services.

**(vii) British Gas Energy Trust:** To deliver a programme of pop-up advice sessions in Post Offices across the city to engage people in energy advice conversations and to provide follow up advice and casework. The funding also provided additional resourcing to deliver face to face energy advice in the community.

## CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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**(viii) Trussell Trust:** 4 advisers co-located in Trussell Trust food banks across the city to provide advice and casework to people who need emergency food from the Trussell Trust. Clients are referred to CAM advisers by Trussell Trust staff / volunteers. Advisers provide holistic assessment of needs and initial advice in the food bank and deliver follow up advice and casework via telephone or face to face appointment.

**(ix) ENW phase 2:** The purpose is to deliver a high-quality service to customers in fuel poverty through multiple channels primarily consisting of:

- Face-to-face drop-in at local Citizens Advice office or outreach.
- Telephone via a single local rate number
- Inbound referral from Energy champion (Lot 1 Campaign or Company)
- Inbound referrals from front line workers, partner/professional referral via the supplier's secure digital referrals system, 'ReferNet' or Casebook
- Chat Platform - providing 24/7 access to the Service.
- Chatbot providing users with self-help information
- Video appointments if requested

The key aims of the service are:

- Income maximisation or debt support - 50,000 interventions
- Energy efficiency advice or installations (Non-ECO)
- Energy efficiency advice or installations (ECO)
- Energy behavioural change - average saving per customer
- Customer Satisfaction score of 9/10 (90%) or above

### 6. Recruitment of New Trustees

We recruited 4 new trustees during 23/24 with expertise and knowledge in HR; neurodiversity, and finance. Unfortunately the trustee with a financial background left the Board during the year. We have recently recruited (May 2024) two new trustees with expertise in management and finance.

### 7. Contribution of Volunteers

The Trustee Board recognises the hard work and dedication of volunteers, staff, management and leadership teams who collectively have helped to deliver these achievements. In particular the organisation recognised the vital contribution of its volunteers.

Throughout 2023 - 24 we have continued to develop our approach to volunteering with a revised strategy which includes:

- Volunteer management and support structure
- Volunteer wellbeing.
- Targeted recruitment of underrepresented groups
- Key role profiles
- Volunteer Coordinator
- Volunteer Form Filler
- Volunteer - Digital Assist Initial Assessor
- Community Ambassador
- Volunteer Development plan

The intention of rebuilding our volunteer offer is to enhance our City-Wide (Manchester) commissioned Advice service, a principal element of which is to deliver more place-based advice. Using a team of approximately 20 volunteer community ambassadors trained to spot advice issues and knowing when and how to refer people into CAM will be key to achieving this part of the service. We will recruit from the diverse communities in which we work to ensure that our volunteer base reflects the demographics of our great city.

### 8. Financial review

Total income for the year was £8,008,954 (2022/23 £5,792,263). Of this £2,878,232 (2022/23 £3,436,644) related to project restricted activities. Direct expenditure for the year was £7,525,468 (2022/23 £5,627,124).

## **CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT**

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A surplus of £561,991 (2022/23 surplus £121,374) was made in the year.

At 31st March 2024, total funds were £3,645,837 of which £329,843 represented restricted funds (2022/23 £3,083,846 of which £322,790 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 (£1,814,975 at 31/03/24).

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 £864,708 of unrestricted funds for specific purposes as described at note 18 in the accounts.

The unrestricted reserves, therefore, held by the Charity at 31 March 2024 which are not otherwise designated or reserved amounted to £2,451,286, 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.

During 23/24 the majority of the charity's funds have been invested with Flagstone (cash deposit platform) alongside direct deposits with Co-operative Bank Plc, COIF Deposit Fund and Santander because of the levels of interest earned, low cost and ease of access. There is also direct investment with Quilter Cheviot. This policy is reviewed annually.

### **11. Plans for future periods**

The future vision, agreed by the Trustee Board, continues to focus on the core strands of growth, inclusion, technology and financial sustainability. This section explains our priorities for April 2024 to March 2025.

#### **11.1. Mobilising and implementing the new Manchester City wide Advice Service from October 2024.**

The service will consist of three elements:

- A self-referral, multi-channel access advice gateway
  - Website:
  - Phone:
  - Email/web-chat access
  - Place based
- A targeted Place-Based advice service delivered in Manchester 15 priority wards
- A volunteer programme that will deliver two key outcomes:
  - Increase advice capacity in the main contract
  - Provide support and capacity to VCSE and other partners

The contract will run from 1 October 2024 for a period of 3 years, with a value of £960,000 per annum.

## CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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### 11.2. Relocating into new premises

At the TB / LT strategic planning session held in February 2023 it was determined that a key organisational objective should be to **“Agree an approach and negotiate a contract for a 5 / 10 year location strategy”** with the following key attributes:

- Fully accessible building (unassisted access preferable)
- Location within 15 minutes walk of public transport
- Capacity to house up to 160 people / open plan contact centre environment for individual teams of up to 60 per floor - capable of future growth
- Access to multiple meeting / training rooms with capacity for 5 - 30 people (hybrid facilities)
- Eco-friendly with energy performance certification at C or above - reflect CAM's environmental policies
- Reliable high speed data / wifi / internet connection

After an extensive search we identified a new premises that would meet these requirements and provide a modern open plan collaborative workspace. This open plan space will also facilitate a more collaborative way of working between all employees and services that are currently segregated across multiple floors. It will allow for networking, communication and innovation across our teams.

We will relocate our Registered Office and staff teams to Barlow House, Minshull Street, Manchester in August/September 2024 on a 10 year lease subject to suitable break clauses.

**11.3. Regional Innovation Hub:** To achieve our digital ambitions we are considering the feasibility of developing an Innovation Hub in collaboration with Citizens Advice SORT. The Hub's purpose would be to:

- design and deploy new cutting-edge solutions to support our ambitions of meeting the increasing demand for advice services
- explore the integration of AI and other emerging technologies to enhance client services and improve operational efficiencies

**11.4. Developing CAM as a Regional Support Hub:** It is our intention in the coming year to explore the possibility of CAM becoming a regional hub (possibly in collaboration with one or more other LCAs) with the potential to take a lead for the:

- strategic planning of advice and research and campaign
- managing large delivery contracts for Citizens Advice nationally and
- providing infrastructure services to other local Citizens Advice.

This approach would be aligned to CA national programme for transformation of the network which will bring opportunities for growing our existing markets and diversifying into new markets and thereby open up new funding streams.

**11.5. Developing our Corporate Investment:** A key component of our income generation strategy is to continue to develop our portfolio of corporate investors. In 2024 we aim to achieve by expanding our work with Cadent Gas and adding Barclays bank to our banking portfolio.

**11.5.1. Cadent Vulnerable Customer welfare Support Service:** We will endeavour to persuade Cadent to maintain and expand their Vulnerable Customer welfare Support Service. The current contract is due to expire in October 2024 and this operating model (working across the Cadent north west region) designed to deliver vulnerable customers an accessible and inclusive energy and welfare support service) has given Cadent a significant return on their investment through realisable financial, health / wellbeing and energy saving impacts for local communities.

## CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT

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We will be proposing to Cadent a roll out and expansion of this service in partnership with Turn 2 Us and Yes Energy building on the four components described below and to also link those clients that can benefit from digital / online support to the Turn 2 Us welfare benefit support platforms.

- A Tier One Gateway Service
- A tier two Advice with Casework Service
- A tier three specialist legal advice service
- A network of local Energy Champions

**11.5.2 Barclays:** Our proposed service has been designed specifically to

- Help Barclays to identify their consumers who are vulnerable or disadvantaged and to provide an accessible and inclusive money management and financial education support service.
- To improve the well-being and financial situation of the customer ensuring they are accessing necessary benefits or services available to them. By intervening earlier at a point which will reduce the cost and complexity of future interventions
- Support vulnerable consumers to make informed and effective financial decisions, an increasingly complex environment.
- Improve client's self-sufficiency, independence and resilience, so that they are better able to deal with problems themselves initially and also in the future

This will be achieved through the provision an end-to-end debt advice Customer Journey, from initial contact to the agreement of a debt solution

**11.6. Advocacy: Priorities for 2024/25:**

- Consumer campaigns
- Hate Crime Awareness Week
- Responding to proposed reforms in the Health & Disability Green Paper
- Provision of furnished social housing in Greater Manchester
- Working with the Food Security Action Network's Financial Inclusion work on a benefits uptake campaign
- Tackling poor practice from energy suppliers
- Promoting social tariffs and working to make provision more consistent
- Engage positively with returning MPs to push for change

## 12. Risk Management

### 12.1. 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.

### 12.2 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.

### 12.3 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.

## **CITIZENS ADVICE MANCHESTER TRUSTEES' REPORT**

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### **12.4. 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.

### **12.5. Going concern**

Despite challenges and uncertainties as a result of the global pandemic, we do not foresee any financial concerns for 2024 onwards. We have received confirmation from our major funders that income will be sustained through 2024/25, therefore, budgets and financial statements have been prepared on a going concern basis.

### **12.6. 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.

### **13. Reappointment of auditor**

Given the 3 year standing relationship with the current auditor and rising costs of audit services, trustees will seek to re-tender during 2024 to ensure the greatest levels of robustness and value are provided moving forward.

Approved by the trustees of the Charity on the 29th October 2024 and signed on their behalf by:



**Fiona McNair**  
Treasurer/Trustee

# **CITIZENS ADVICE MANCHESTER**

## **STATEMENT OF TRUSTEES RESPONSIBILITIES**

***FOR THE YEAR ENDED 31 MARCH 2024***

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

Company Law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

# CITIZENS ADVICE MANCHESTER

## INDEPENDENT AUDITOR'S REPORT

### TO THE MEMBERS OF CITIZENS ADVICE MANCHESTER

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#### Opinion

We have audited the financial statements of Citizens Advice Manchester (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities, the statement of financial position, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

#### Basis for opinion

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

#### Conclusions relating to going concern

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

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

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

#### Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

#### Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees report has been prepared in accordance with applicable legal requirements.

# CITIZENS ADVICE MANCHESTER

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF CITIZENS ADVICE MANCHESTER

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### **Matters on which we are required to report by exception**

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees report.

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

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustees report and from the requirement to prepare a strategic report.

### **Responsibilities of trustees**

As explained more fully in the statement of trustees responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **Auditor's responsibilities for the audit of the financial statements**

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

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

# CITIZENS ADVICE MANCHESTER

## INDEPENDENT AUDITOR'S REPORT (CONTINUED) TO THE MEMBERS OF CITIZENS ADVICE MANCHESTER

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### **Extent to which the audit was considered capable of detecting irregularities, including fraud**

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above and on the Financial Reporting Council's website, to detect material misstatements in respect of irregularities, including fraud.

We obtain and update our understanding of the entity, its activities, its control environment, and likely future developments, including in relation to the legal and regulatory framework applicable and how the entity is complying with that framework. Based on this understanding, we identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. This includes consideration of the risk of acts by the entity that were contrary to applicable laws and regulations, including fraud.

We identified the following applicable laws and regulations as those most likely to have a material impact on the financial statements: Health and Safety; employment law (including the Working Time Directive); and compliance with both the UK Companies Act and Charities Act.

In response to the risk of irregularities and non-compliance with laws and regulations, including fraud, we designed procedures which included:

- Enquiry of management and those charged with governance around actual and potential litigation and claims as well as actual, suspected and alleged fraud;
- Reviewing minutes of meetings of those charged with governance;
- Assessing the extent of compliance with the laws and regulations considered to have a direct material effect on the financial statements or the operations of the entity through enquiry and inspection;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Performing audit work over the risk of management bias and override of controls, including testing of 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 indicators of potential bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

### **Use of our report**

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an 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 the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

**CITIZENS ADVICE MANCHESTER**

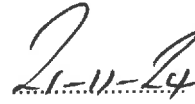
**INDEPENDENT AUDITOR'S REPORT (CONTINUED)**

**TO THE MEMBERS OF CITIZENS ADVICE MANCHESTER**

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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

# CITIZENS ADVICE MANCHESTER

## STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

### Current financial year

|                                                            | Notes | Unrestricted<br>funds<br>2024<br>£ | Restricted<br>funds<br>2024<br>£ | Total<br>2024<br>£ | Total<br>2023<br>£ |
|------------------------------------------------------------|-------|------------------------------------|----------------------------------|--------------------|--------------------|
| <b>Income and endowments from:</b>                         |       |                                    |                                  |                    |                    |
| Donations and legacies                                     | 2     | 50                                 | -                                | 50                 | 92                 |
| Charitable activities                                      | 3     | 5,089,097                          | 2,878,232                        | 7,967,329          | 5,759,586          |
| Investments                                                | 4     | 38,454                             | -                                | 38,454             | 25,073             |
| Other income                                               | 5     | 3,121                              | -                                | 3,121              | 7,512              |
| <b>Total income</b>                                        |       | <b>5,130,722</b>                   | <b>2,878,232</b>                 | <b>8,008,954</b>   | <b>5,792,263</b>   |
| <b>Expenditure on:</b>                                     |       |                                    |                                  |                    |                    |
| Charitable activities                                      | 6     | 4,725,270                          | 2,800,198                        | 7,525,468          | 5,627,124          |
| Net gains/(losses) on investments                          | 10    | 78,505                             | -                                | 78,505             | (43,765)           |
| <b>Net incoming resources before transfers</b>             |       | <b>483,957</b>                     | <b>78,034</b>                    | <b>561,991</b>     | <b>121,374</b>     |
| Gross transfers between funds                              |       | 70,981                             | (70,981)                         | -                  | -                  |
| <b>Net income for the year/<br/>Net incoming resources</b> |       | <b>554,938</b>                     | <b>7,053</b>                     | <b>561,991</b>     | <b>121,374</b>     |
| <b>Other recognised gains and losses</b>                   |       |                                    |                                  |                    |                    |
| Actuarial (loss)/gain on defined benefit pension schemes   |       | -                                  | -                                | -                  | 9,000              |
| <b>Net movement in funds</b>                               |       | <b>554,938</b>                     | <b>7,053</b>                     | <b>561,991</b>     | <b>130,374</b>     |
| Fund balances at 1 April 2023                              |       | 2,761,056                          | 322,790                          | 3,083,846          | 2,953,472          |
| <b>Fund balances at 31 March 2024</b>                      |       | <b>3,315,994</b>                   | <b>329,843</b>                   | <b>3,645,837</b>   | <b>3,083,846</b>   |

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

All income and expenditure derive from continuing activities.

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

# CITIZENS ADVICE MANCHESTER

## STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED) INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2024

| Prior financial year                                       |       | Unrestricted<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>2023<br>£      |
|------------------------------------------------------------|-------|------------------------------------|----------------------------------|-------------------------|
|                                                            | Notes |                                    |                                  |                         |
| <b>Income and endowments from:</b>                         |       |                                    |                                  |                         |
| Donations and legacies                                     | 2     | 92                                 | -                                | 92                      |
| Charitable activities                                      | 3     | 2,322,942                          | 3,436,644                        | 5,759,586               |
| Investments                                                | 4     | 25,073                             | -                                | 25,073                  |
| Other income                                               | 5     | 7,512                              | -                                | 7,512                   |
| <b>Total income</b>                                        |       | <u>2,355,619</u>                   | <u>3,436,644</u>                 | <u>5,792,263</u>        |
| <b>Expenditure on:</b>                                     |       |                                    |                                  |                         |
| Charitable activities                                      | 6     | <u>2,250,995</u>                   | <u>3,376,129</u>                 | <u>5,627,124</u>        |
| Net gains/(losses) on investments                          | 10    | <u>(43,765)</u>                    | <u>-</u>                         | <u>(43,765)</u>         |
| <b>Net incoming resources before transfers</b>             |       | 60,859                             | 60,515                           | 121,374                 |
| Gross transfers between funds                              |       | <u>127,473</u>                     | <u>(127,473)</u>                 | <u>-</u>                |
| <b>Net income for the year/<br/>Net incoming resources</b> |       | 188,332                            | (66,958)                         | 121,374                 |
| <b>Other recognised gains and losses</b>                   |       |                                    |                                  |                         |
| Actuarial (loss)/gain on defined benefit pension schemes   |       | <u>9,000</u>                       | <u>-</u>                         | <u>9,000</u>            |
| <b>Net movement in funds</b>                               |       | 197,332                            | (66,958)                         | 130,374                 |
| Fund balances at 1 April 2022                              |       | <u>2,563,724</u>                   | <u>389,748</u>                   | <u>2,953,472</u>        |
| <b>Fund balances at 31 March 2023</b>                      |       | <u><u>2,761,056</u></u>            | <u><u>322,790</u></u>            | <u><u>3,083,846</u></u> |

# CITIZENS ADVICE MANCHESTER

## STATEMENT OF FINANCIAL POSITION

AS AT 31 MARCH 2024

|                                                       | Notes | 2024             |                         | 2023             |                         |
|-------------------------------------------------------|-------|------------------|-------------------------|------------------|-------------------------|
|                                                       |       | £                | £                       | £                | £                       |
| <b>Fixed assets</b>                                   |       |                  |                         |                  |                         |
| Tangible assets                                       | 12    |                  | 22,146                  |                  | 27,603                  |
| Investments                                           | 13    |                  | 665,630                 |                  | 587,125                 |
|                                                       |       |                  | <u>687,776</u>          |                  | <u>614,728</u>          |
| <b>Current assets</b>                                 |       |                  |                         |                  |                         |
| Debtors                                               | 14    | 2,366,925        |                         | 838,706          |                         |
| Cash at bank and in hand                              |       | 2,298,244        |                         | 2,111,807        |                         |
|                                                       |       | <u>4,665,169</u> |                         | <u>2,950,513</u> |                         |
| <b>Creditors: amounts falling due within one year</b> | 15    | (1,707,108)      |                         | (481,395)        |                         |
| Net current assets                                    |       |                  | <u>2,958,061</u>        |                  | <u>2,469,118</u>        |
| <b>Total assets less current liabilities</b>          |       |                  | <u><u>3,645,837</u></u> |                  | <u><u>3,083,846</u></u> |
| <b>Income funds</b>                                   |       |                  |                         |                  |                         |
| Restricted funds                                      | 17    |                  | 329,843                 |                  | 322,790                 |
| <u>Unrestricted funds - general</u>                   |       |                  |                         |                  |                         |
| Designated funds                                      | 18    | 864,708          |                         | 1,122,692        |                         |
| General unrestricted funds                            |       | 2,451,286        |                         | 1,638,364        |                         |
|                                                       |       |                  | <u>3,315,994</u>        |                  | <u>2,761,056</u>        |
|                                                       |       |                  | <u><u>3,645,837</u></u> |                  | <u><u>3,083,846</u></u> |

The financial statements were approved by the Trustees on 29/10/24



Fiona McNair, Treasurer  
Trustee

Company registration number 02697257

# CITIZENS ADVICE MANCHESTER

## STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2024

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|                                                                   | Notes | 2024<br>£ | £                | 2023<br>£ | £                |
|-------------------------------------------------------------------|-------|-----------|------------------|-----------|------------------|
| <b>Cash flows from operating activities</b>                       |       |           |                  |           |                  |
| Cash generated from operations                                    | 23    |           | 155,935          |           | 22,508           |
| <b>Investing activities</b>                                       |       |           |                  |           |                  |
| Purchase of tangible fixed assets                                 |       | (2,166)   |                  | (34,504)  |                  |
| Purchase of investments                                           |       | (83,746)  |                  | (174,457) |                  |
| Proceeds from disposal of investments                             |       | 77,960    |                  | 164,527   |                  |
| Investment income received                                        |       | 38,454    |                  | 25,073    |                  |
| <b>Net cash generated from/(used in)<br/>investing activities</b> |       |           | 30,502           |           | (19,361)         |
| <b>Net cash used in financing activities</b>                      |       |           | -                |           | -                |
| <b>Net increase in cash and cash equivalents</b>                  |       |           | 186,437          |           | 3,147            |
| Cash and cash equivalents at beginning of year                    |       |           | 2,111,807        |           | 2,108,660        |
| <b>Cash and cash equivalents at end of year</b>                   |       |           | <u>2,298,244</u> |           | <u>2,111,807</u> |

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# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS

### FOR THE YEAR ENDED 31 MARCH 2024

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#### 1 Accounting policies

##### Charity information

Citizens Advice Manchester is a private company limited by guarantee incorporated in England and Wales. The registered office is Albert House, 17 Bloom Street, Manchester, Greater Manchester, M1 3HZ.

#### 1.1 Accounting convention

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

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

The financial statements have been prepared under the historical cost convention, unless otherwise stated in the relevant accounting policies. The principal accounting policies adopted are set out below.

#### 1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

#### 1.3 Charitable funds

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

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

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

#### 1.4 Income

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

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

##### Investment income

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

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2024

#### 1 Accounting policies

(Continued)

##### 1.5 Expenditure

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

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

##### 1.6 Tangible fixed assets

Tangible fixed assets costing £2,000 or more are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

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

|                         |                          |
|-------------------------|--------------------------|
| Furniture and equipment | 10% to 33% straight line |
| Computers               | 33% straight line        |
| Motor vehicles          | 20% straight line        |

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

##### 1.7 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.

##### 1.8 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

##### 1.9 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks and other short-term liquid investments with original maturities of three months or less.

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2024

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#### 1 Accounting policies

(Continued)

##### 1.10 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

##### **Basic financial assets**

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

##### **Basic financial liabilities**

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

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

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

##### **Derecognition of financial liabilities**

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

##### 1.11 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.

##### 1.12 Employee benefits

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

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

##### 1.13 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 2 Donations and legacies

|                     | Unrestricted funds<br>general<br>2024<br>£ | Unrestricted funds<br>general<br>2023<br>£ |
|---------------------|--------------------------------------------|--------------------------------------------|
| Donations and gifts | 50                                         | 92                                         |

### 3 Charitable activities

|                                  | Income from charitable<br>activities<br>2024<br>£ | Income from charitable<br>activities<br>2023<br>£ |
|----------------------------------|---------------------------------------------------|---------------------------------------------------|
| Services provided under contract | 7,967,329                                         | 5,759,586                                         |
| <b>Analysis by fund</b>          |                                                   |                                                   |
| Unrestricted funds - general     | 5,089,097                                         | 2,322,942                                         |
| Restricted funds                 | 2,878,232                                         | 3,436,644                                         |
|                                  | 7,967,329                                         | 5,759,586                                         |

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

### 3 Charitable activities

(Continued)

|                                         | Unrestricted<br>Funds | Restricted<br>funds | Total 2024       | Total 2023       |
|-----------------------------------------|-----------------------|---------------------|------------------|------------------|
|                                         | £                     | £                   | £                | £                |
| Citizens Advice - Consumer service      | -                     | 1,121,541           | 1,121,541        | 1,212,547        |
| Citizens Advice - Energy projects       | 25,620                | -                   | 25,620           | 34,220           |
| Citizens advice - MAS Contact centre    | -                     | -                   | -                | 696,229          |
| Citizens Advice- MAPS F2F               | -                     | 404,805             | 404,805          | 395,914          |
| Citizens Advice- MAPS helpline          | 552                   | -                   | 552              | 282,365          |
| Citizens Advice- MAPS national hub      | 1,365,883             | -                   | 1,365,883        | 239,336          |
| Citizens Advice- MAPS national debtline | 559,185               | -                   | 559,185          | 20,618           |
| Citizens Advice- Help to Claim          | -                     | 194,539             | 194,539          | 204,760          |
| Citizens Advice - Pensionwise           | -                     | 376,332             | 376,332          | 357,798          |
| Citizens Advice- Scams                  | -                     | -                   | -                | 17,031           |
| Good Things Foundation                  | -                     | -                   | -                | 2,820            |
| Manchester City Council                 | 960,000               | -                   | 960,000          | 960,000          |
| Household Support Fund                  | -                     | 350,000             | 350,000          | 275,400          |
| MCC- Vulnerable Renters                 | -                     | -                   | -                | -                |
| Pharmacy Support                        | 34,467                | -                   | 34,467           | 33,299           |
| Cooperative Bank                        | -                     | -                   | -                | 49,961           |
| Oddfellows                              | 93,820                | -                   | 93,820           | 91,087           |
| Trauma Support                          | 79,488                | -                   | 79,488           | 78,155           |
| Electricity North West                  | 875,992               | -                   | 875,992          | 243,539          |
| TDS Foundation                          | -                     | 5,000               | 5,000            | -                |
| Be Well                                 | 98,482                | -                   | 98,482           | 98,482           |
| Advisorflow Trading                     | 3,090                 | -                   | 3,090            | 16,750           |
| Legal                                   | 24,559                | -                   | 24,559           | -                |
| LAA Certificated work                   | 7,502                 | -                   | 7,502            | 6,821            |
| LAA Housing                             | 58,013                | -                   | 58,013           | 49,117           |
| Kickstart                               | -                     | -                   | -                | 5,670            |
| Step                                    | -                     | -                   | -                | 18,821           |
| Hate crime                              | -                     | -                   | -                | 500              |
| YBS                                     | 12,206                | -                   | 12,206           | 9,000            |
| Day One Trauma Support                  | -                     | -                   | -                | 17,625           |
| Cadent                                  | 757,657               | -                   | 757,657          | 324,307          |
| Smart energy                            | -                     | -                   | -                | 9,398            |
| Spot purchase                           | 23,892                | -                   | 23,892           | 12,649           |
| Bureau- other income/funding            | 58,730                | -                   | 58,730           | 33,009           |
| Debt Modernisation                      | -                     | 15,947              | 15,947           | -                |
| COL Core                                | -                     | 166,667             | 166,667          | -                |
| MFT Hospital project                    | -                     | 28,750              | 28,750           | -                |
| Probation Service                       | -                     | 27,198              | 27,198           | -                |
| Trussell Trust                          | -                     | 153,333             | 153,333          | -                |
| Co-Op                                   | 49,960                | -                   | 49,960           | -                |
| BGET Post Office                        | -                     | 34,119              | 34,119           | -                |
| <b>Total</b>                            | <b>5,089,097</b>      | <b>2,878,232</b>    | <b>7,967,329</b> | <b>5,759,586</b> |

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 4 Investments

|                                | Unrestricted<br>funds<br>general<br>2024<br>£ | Unrestricted<br>funds<br>general<br>2023<br>£ |
|--------------------------------|-----------------------------------------------|-----------------------------------------------|
| Income from listed investments | -                                             | 9,931                                         |
| Interest receivable            | 38,454                                        | 15,142                                        |
|                                | <u>38,454</u>                                 | <u>25,073</u>                                 |

### 5 Other income

|              | Unrestricted<br>funds<br>general<br>2024<br>£ | Unrestricted<br>funds<br>general<br>2023<br>£ |
|--------------|-----------------------------------------------|-----------------------------------------------|
| Other income | 3,121                                         | 7,512                                         |

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

### 6 Charitable activities

|                                        | Charitable<br>activities<br>2024<br>£ | Charitable<br>activities<br>2023<br>£ |
|----------------------------------------|---------------------------------------|---------------------------------------|
| Staff costs                            | 5,229,834                             | 3,848,935                             |
| Share of support costs (see note 7)    | 2,271,117                             | 1,748,204                             |
| Share of governance costs (see note 7) | 24,517                                | 29,985                                |
|                                        | <u>7,525,468</u>                      | <u>5,627,124</u>                      |
| <b>Analysis by fund</b>                |                                       |                                       |
| Unrestricted funds - general           | 4,725,270                             | 2,250,995                             |
| Restricted funds                       | 2,800,198                             | 3,376,129                             |
|                                        | <u>7,525,468</u>                      | <u>5,627,124</u>                      |

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 7 Support costs

|                                        | Support costs<br>£ | Governance costs<br>£ | 2024<br>£        | Support costs<br>£ | Governance costs<br>£ | 2023<br>£        |
|----------------------------------------|--------------------|-----------------------|------------------|--------------------|-----------------------|------------------|
| Depreciation                           | 7,623              | -                     | 7,623            | 7,364              | -                     | 7,364            |
| Administration costs                   | 262,115            | -                     | 262,115          | 246,643            | -                     | 246,643          |
| Premises costs including depreciation  | 318,615            | -                     | 318,615          | 295,800            | -                     | 295,800          |
| Other support costs                    | 1,682,764          | -                     | 1,682,764        | 1,198,397          | -                     | 1,198,397        |
| Audit fees                             | -                  | 12,184                | 12,184           | -                  | 8,596                 | 8,596            |
| Legal and professional                 | -                  | 12,150                | 12,150           | -                  | 21,389                | 21,389           |
| Other governance costs                 | -                  | 183                   | 183              | -                  | -                     | -                |
|                                        | <u>2,271,117</u>   | <u>24,517</u>         | <u>2,295,634</u> | <u>1,748,204</u>   | <u>29,985</u>         | <u>1,778,189</u> |
| Analysed between Charitable activities | <u>2,271,117</u>   | <u>24,517</u>         | <u>2,295,634</u> | <u>1,748,204</u>   | <u>29,985</u>         | <u>1,778,189</u> |

### 8 Trustees

None of the trustees (or any persons connected with them) received any remuneration during the year, but 1 of them were reimbursed a total of £182.75 travelling expenses. 2023 no trustees have received any reimbursed expenses or any other benefits from the charity during the year.

### 9 Employees

The average monthly number of employees during the year was:

|                         | 2024<br>Number    | 2023<br>Number    |
|-------------------------|-------------------|-------------------|
| Senior Management       | 7                 | 7                 |
| Operational Management  | 18                | 14                |
| Advice and Advocacy     | 155               | 114               |
| Admin and support       | 5                 | 5                 |
| Total                   | <u>185</u>        | <u>140</u>        |
| <b>Employment costs</b> | <b>2024<br/>£</b> | <b>2023<br/>£</b> |
| Wages and salaries      | 4,649,415         | 3,420,476         |
| Social security costs   | 420,332           | 321,676           |
| Other pension costs     | 160,087           | 106,783           |
|                         | <u>5,229,834</u>  | <u>3,848,935</u>  |

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 9 Employees

(Continued)

The number of employees whose annual remuneration was more than £60,000 is as follows:

|                    | 2024<br>Number    | 2023<br>Number    |
|--------------------|-------------------|-------------------|
| £70,001 to £80,000 | -                 | 1                 |
| £80,001 to £90,000 | 1                 | -                 |
|                    | <u>          </u> | <u>          </u> |

### 10 Net gains/(losses) on investments

|                                    | Unrestricted<br>funds<br>general<br>2024<br>£ | Unrestricted<br>funds<br>general<br>2023<br>£ |
|------------------------------------|-----------------------------------------------|-----------------------------------------------|
| Gain/(loss) on sale of investments | 78,505                                        | (43,765)                                      |
|                                    | <u>          </u>                             | <u>          </u>                             |

### 11 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

### 12 Tangible fixed assets

|                                    | Furniture and<br>equipment<br>£ | Computers<br>£    | Motor vehicles<br>£ | Total<br>£        |
|------------------------------------|---------------------------------|-------------------|---------------------|-------------------|
| <b>Cost</b>                        |                                 |                   |                     |                   |
| At 1 April 2023                    | 13,600                          | -                 | 34,504              | 48,104            |
| Additions                          | -                               | 2,166             | -                   | 2,166             |
|                                    | <u>          </u>               | <u>          </u> | <u>          </u>   | <u>          </u> |
| At 31 March 2024                   | 13,600                          | 2,166             | 34,504              | 50,270            |
|                                    | <u>          </u>               | <u>          </u> | <u>          </u>   | <u>          </u> |
| <b>Depreciation and impairment</b> |                                 |                   |                     |                   |
| At 1 April 2023                    | 13,600                          | -                 | 6,901               | 20,501            |
| Depreciation charged in the year   | -                               | 722               | 6,901               | 7,623             |
|                                    | <u>          </u>               | <u>          </u> | <u>          </u>   | <u>          </u> |
| At 31 March 2024                   | 13,600                          | 722               | 13,802              | 28,124            |
|                                    | <u>          </u>               | <u>          </u> | <u>          </u>   | <u>          </u> |
| <b>Carrying amount</b>             |                                 |                   |                     |                   |
| At 31 March 2024                   | -                               | 1,444             | 20,702              | 22,146            |
|                                    | <u>          </u>               | <u>          </u> | <u>          </u>   | <u>          </u> |
| At 31 March 2023                   | -                               | -                 | 27,603              | 27,603            |
|                                    | <u>          </u>               | <u>          </u> | <u>          </u>   | <u>          </u> |

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 13 Fixed asset investments

|                          | Listed<br>investments<br>£ |
|--------------------------|----------------------------|
| <b>Cost or valuation</b> |                            |
| At 1 April 2023          | 587,125                    |
| Additions                | 83,746                     |
| Valuation changes        | 72,719                     |
| Disposals                | (77,960)                   |
| At 31 March 2024         | <u>665,630</u>             |
| <b>Carrying amount</b>   |                            |
| At 31 March 2024         | <u>665,630</u>             |
| At 31 March 2023         | <u>587,125</u>             |

#### Fixed asset investments revalued

The historical cost of the investments at the balance sheet date was £549,129 (2023: £559,852).

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

Allianz UK & European Investment Funds £43,582  
Vanguard Investments £38,256  
Blackrock Fund Managers £93,680  
Schroder International Selection £57,376

### 14 Debtors

|                                             | 2024<br>£        | 2023<br>£      |
|---------------------------------------------|------------------|----------------|
| <b>Amounts falling due within one year:</b> |                  |                |
| Trade debtors                               | 2,214,601        | 622,810        |
| Other debtors                               | 27,128           | 63,347         |
| Prepayments and accrued income              | 125,196          | 152,549        |
|                                             | <u>2,366,925</u> | <u>838,706</u> |

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 15 Creditors: amounts falling due within one year

|                                    | Notes | 2024<br>£        | 2023<br>£      |
|------------------------------------|-------|------------------|----------------|
| Other taxation and social security |       | 1,014,969        | 218,002        |
| Deferred income                    | 16    | 24,980           | 24,980         |
| Trade creditors                    |       | 601,158          | 53,894         |
| Other creditors                    |       | 52,702           | 137,912        |
| Accruals and deferred income       |       | 13,299           | 46,607         |
|                                    |       | <u>1,707,108</u> | <u>481,395</u> |

### 16 Deferred income

|                       | 2024<br>£     | 2023<br>£     |
|-----------------------|---------------|---------------|
| Other deferred income | <u>24,980</u> | <u>24,980</u> |

Deferred income is included in the financial statements as follows:

|                                     | 2024<br>£     | 2023<br>£     |
|-------------------------------------|---------------|---------------|
| Deferred income is included within: |               |               |
| Current liabilities                 | <u>24,980</u> | <u>24,980</u> |
| Movements in the year:              |               |               |
| Deferred income at 1 April 2023     | 24,980        | 29,480        |
| Released from previous periods      | -             | (29,480)      |
| Resources deferred in the year      | -             | 24,980        |
| Deferred income at 31 March 2024    | <u>24,980</u> | <u>24,980</u> |

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 17 Restricted funds

The income funds of the charity include restricted funds comprising the following unexpended balances of donations and grants held on trust for specific purposes:

|                                      | Movement in funds               |                            |                            |                  | Movement in funds               |                            |                            |                 |                                  |
|--------------------------------------|---------------------------------|----------------------------|----------------------------|------------------|---------------------------------|----------------------------|----------------------------|-----------------|----------------------------------|
|                                      | Balance at<br>1 April 2022<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£   | Balance at<br>1 April 2023<br>£ | Incoming<br>resources<br>£ | Resources<br>expended<br>£ | Transfers<br>£  | Balance at<br>31 March 2024<br>£ |
| BGET Post Office                     | -                               | -                          | -                          | -                | -                               | -                          | -                          | -               | -                                |
| Citizens Advice - Consumer Service   | -                               | 1,212,547                  | (1,212,547)                | -                | -                               | 34,119                     | (34,119)                   | -               | -                                |
| Citizens Advice - MAS Contact Centre | -                               | 696,229                    | (643,741)                  | (52,488)         | -                               | 1,121,542                  | (1,121,542)                | -               | -                                |
| Citizens Advice - Pensionwise        | -                               | 357,798                    | (357,798)                  | -                | -                               | -                          | -                          | -               | -                                |
| Good Things Foundation               | 2,300                           | 2,820                      | (36)                       | (5,084)          | -                               | 376,332                    | (376,332)                  | -               | -                                |
| TDS Foundation                       | 1,781                           | -                          | -                          | -                | 1,781                           | 5,000                      | (6,781)                    | -               | -                                |
| Citizens Advice - Help to Claim      | -                               | 204,760                    | (204,760)                  | -                | -                               | 194,539                    | (194,539)                  | -               | -                                |
| Col Core                             | -                               | -                          | -                          | -                | -                               | 166,667                    | (166,667)                  | -               | -                                |
| Citizens Advice - MAPS F2F           | -                               | 395,914                    | (358,013)                  | (37,901)         | -                               | 404,805                    | (361,924)                  | (42,881)        | -                                |
| Glasspool                            | 19,135                          | -                          | (14,932)                   | -                | 4,203                           | -                          | -                          | -               | 4,203                            |
| MHCC                                 | 66,532                          | -                          | (37,404)                   | -                | 29,128                          | -                          | (3,213)                    | -               | 25,915                           |
| Vulnerable Renters Scheme            | 300,000                         | -                          | (31,722)                   | -                | 268,278                         | -                          | (13,660)                   | -               | 254,618                          |
| MCC - Household Support Fund         | -                               | 275,400                    | (224,000)                  | (32,000)         | 19,400                          | 350,000                    | (319,308)                  | (28,100)        | 21,992                           |
| Citizens Advice - MAPS Helpline      | -                               | 282,365                    | (282,365)                  | -                | -                               | -                          | -                          | -               | -                                |
| Other income/funding <£20k           | -                               | 8,811                      | (8,811)                    | -                | -                               | -                          | -                          | -               | -                                |
| MFT Hospital project                 | -                               | -                          | -                          | -                | -                               | 28,750                     | (28,750)                   | -               | -                                |
| Probation Service                    | -                               | -                          | -                          | -                | -                               | 27,198                     | (4,083)                    | -               | 23,115                           |
| Trussell Trust                       | -                               | -                          | -                          | -                | -                               | 153,333                    | (153,333)                  | -               | -                                |
| Debt Modernisation Fund              | -                               | -                          | -                          | -                | -                               | 15,947                     | (15,947)                   | -               | -                                |
|                                      | <u>389,748</u>                  | <u>3,436,644</u>           | <u>(3,376,129)</u>         | <u>(127,473)</u> | <u>322,790</u>                  | <u>2,878,232</u>           | <u>(2,800,198)</u>         | <u>(70,981)</u> | <u>329,843</u>                   |

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 17 Restricted funds

(Continued)

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

#### **Citizens Advice - Consumer Service**

Citizens Advice Manchester has been delivering the consumer service across England and Wales since 2017. We employ 24 trained advisers to support clients with general consumer, energy and postal issue. We previously worked in partnership with Citizens Advice Sheffield until August 2023, but recognising changes to the delivery model it was mutually agreed that it was no longer feasible or viable to deliver the service under a partnership model.

#### **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**

Delivered since 2008, we employ 7 caseworkers to provide face-to-face, telephone and web chat advice, supporting some of the most vulnerable local people with complex money problems.

#### **Citizens Advice - Money Advice & Pensions Service, National Hub Contact Centre**

Delivered since 1st February 2023, we employ 29 caseworkers to provide telephone (via pre-booked appointments and the designated Debt Helpline), email and web chat advice to residents of England and Wales with money management issues.

#### **Citizens Advice - Money Advice & Pensions Service, National Debtline Partnership**

Delivered since 1st February 2023, we employ 13 caseworkers to provide telephone advice to residents of England. Clients who present at National Debtline, but need casework, are offered a pre-booked appointment with Citizens Advice Manchester Money Advice Caseworkers.

#### **Citizens Advice - Help to Claim**

Since April 2019 we have delivered a comprehensive Universal Credit support service locally and nationally via phone and digital channels.

#### **Citizens Advice 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 (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2024

17 Restricted funds

(Continued)

### **Citizens Advice - Money Advice & Pensions Service, Debt Modernisation Fund**

We received one-off funding to develop a document sharing portal for a more seamless client journey that will facilitate:

- Secure and efficient document sharing between advisers and clients
- Appointment/follow-up management with embedded messaging and nudge technology mitigating against clients not attending appointments and disengaging
- Embedded communications channel options such as WhatsApp, SMS, email, together with automated notification systems to alert client and advisers on progress/outstanding tasks

### **Manchester City Council - 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.

### **Manchester City Council - Cost of Living Support**

We received additional funding from Manchester City Council to support individuals and families in Manchester impacted by cost of living pressures.

### **TDS Foundation**

Working in partnership with a third party developer, Autosermo Ltd, we have supported the foundation to develop a bespoke chatbot service.

### **MFT (Manchester Foundation Foundation Trust) - Hospital Project**

In-patient advice service delivered from North Manchester General Hospital and Manchester Children's Hospital. Providing advice on a range of issues to help patients and their families resolve issues which may be delaying discharge from hospital or increasing the likelihood of readmission to hospital.

### **Probation Wellbeing Service**

Working as part of a Greater Manchester wide partnership, led by the Big Life Group, to deliver the advice element of an innovative service to increase the wellbeing of people on probation and decrease the likelihood of further offending behaviour.

The service is delivered from physical hubs, one in each of the city regions 10 boroughs, and also offers telephone advice following referral.

### **British Gas Energy Trust (BGET) - Post Office Project**

To deliver a series of pop-up energy focused engagement events in Post Offices in Manchester. To engage people in conversations around their energy costs / usage and to deliver energy, income maximisation and energy debt advice.

### **Trussell Trust - Food Bank Project**

Delivery of a holistic advice service delivered from 14 food banks across the city. The service provides advice to people who are using a food bank with a focus on maximising their incomes to prevent the need to rely on food banks in the future.

**CITIZENS ADVICE MANCHESTER**

**NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)  
FOR THE YEAR ENDED 31 MARCH 2024**

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17 Restricted funds

(Continued)

**Fund transfers**

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

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

### 18 Designated funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

|            | Balance at<br>1 April 2022<br>£ | Resources<br>expended<br>£ | Transfers<br>£   | Balance at<br>1 April 2023<br>£ | Resources<br>expended<br>£ | Transfers<br>£   | Balance at<br>31 March 2024<br>£ |
|------------|---------------------------------|----------------------------|------------------|---------------------------------|----------------------------|------------------|----------------------------------|
| Designated | 1,509,542                       | (8,071)                    | (378,779)        | 1,122,692                       | (11,865)                   | (246,119)        | 864,708                          |
|            | <u>1,509,542</u>                | <u>(8,071)</u>             | <u>(378,779)</u> | <u>1,122,692</u>                | <u>(11,865)</u>            | <u>(246,119)</u> | <u>864,708</u>                   |

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.

### 19 Analysis of net assets between funds

|                                                          | Unrestricted<br>funds<br>2024<br>£ | Restricted<br>funds<br>2024<br>£ | Total Unrestricted<br>funds<br>2024<br>£ | Total Unrestricted<br>funds<br>2023<br>£ | Restricted<br>funds<br>2023<br>£ | Total<br>2023<br>£ |
|----------------------------------------------------------|------------------------------------|----------------------------------|------------------------------------------|------------------------------------------|----------------------------------|--------------------|
| Fund balances at 31<br>March 2024 are<br>represented by: |                                    |                                  |                                          |                                          |                                  |                    |
| Tangible assets                                          | 22,146                             | -                                | 22,146                                   | 27,603                                   | -                                | 27,603             |
| Investments                                              | 665,630                            | -                                | 665,630                                  | 587,125                                  | -                                | 587,125            |
| Current assets/(liabilities)                             | 2,628,218                          | 329,843                          | 2,958,061                                | 2,146,328                                | 322,790                          | 2,469,118          |
|                                                          | <u>3,315,994</u>                   | <u>329,843</u>                   | <u>3,645,837</u>                         | <u>2,761,056</u>                         | <u>322,790</u>                   | <u>3,083,846</u>   |

### 20 Financial commitments, guarantees and contingent liabilities

#### 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 £160,087 (2023: £106,783).

There were no amounts outstanding at the year end (2023: £nil).

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

### FOR THE YEAR ENDED 31 MARCH 2024

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#### 21 Operating lease commitments

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

|                            | 2024<br>£      | 2023<br>£      |
|----------------------------|----------------|----------------|
| Within one year            | 225,913        | 159,692        |
| Between two and five years | 479,478        | 4,911          |
|                            | <u>705,391</u> | <u>164,603</u> |

#### 22 Related party transactions

##### Remuneration of key management personnel

The remuneration of key management personnel is as follows.

|                        | 2024<br>£      | 2023<br>£      |
|------------------------|----------------|----------------|
| Aggregate compensation | <u>408,610</u> | <u>295,741</u> |

##### Transactions with related parties

During the year the charity entered into the following transactions with related parties:

##### Advisorflow

Advisorflow Ltd is related to the charity by virtue of a member of key management being a director of the company. The charity incurred costs of £3,600 (2023: £17,153).

##### AMC

AMC Limited is related to the charity by virtue of a member of key management being a director of the company. The charity incurred costs of £5,000 (2023: £Nil). The amount owed at the year end was £5,000.

##### Greater Manchester Citizens Advice

Citizens Advice Greater Manchester Limited is related to the charity by virtue of a member of key management being a director of the company. The charity received income of £47,356 (2023: £60,141) and was owed £nil (2023: £4,217) at the year end. The charity also incurred costs of £7,854 (2023: £6,898) and owed £nil (2023: £6,898) at the year end.

# CITIZENS ADVICE MANCHESTER

## NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2024

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|           |                                                                   |                |               |
|-----------|-------------------------------------------------------------------|----------------|---------------|
| <b>23</b> | <b>Cash generated from operations</b>                             | <b>2024</b>    | <b>2023</b>   |
|           |                                                                   | <b>£</b>       | <b>£</b>      |
|           | Surplus for the year                                              | 561,991        | 121,374       |
|           | Adjustments for:                                                  |                |               |
|           | Investment income recognised in statement of financial activities | (38,454)       | (25,073)      |
|           | (Gain)/loss on disposal of investments                            | (72,719)       | 43,765        |
|           | Depreciation and impairment of tangible fixed assets              | 7,623          | 7,363         |
|           | Movements in working capital:                                     |                |               |
|           | (Increase) in debtors                                             | (1,528,219)    | (284,221)     |
|           | Increase in creditors                                             | 1,225,713      | 163,800       |
|           | (Decrease) in deferred income                                     | -              | (4,500)       |
|           | <b>Cash generated from operations</b>                             | <b>155,935</b> | <b>22,508</b> |

|           |                                          |  |  |
|-----------|------------------------------------------|--|--|
| <b>24</b> | <b>Analysis of changes in net funds</b>  |  |  |
|           | The charity had no debt during the year. |  |  |