

Registered company number
10790017
Registered charity number
1176699

Citizens Advice Greater Manchester Limited
(A company limited by guarantee)
Trustees' Report and Financial Statements

31 March 2020

Citizens Advice Greater Manchester Limited
Report and accounts
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Citizens Advice Greater Manchester Limited Charity Information

Trustees

Philip Aspden
Alison Close (resigned 15 June 2020)
Annette Clowes
Alison Haynes
Patrick Heneghan (resigned 29 January 2020)
Norman Mackie
Jane McGarry
Fiona McNair
Pauline Rowe (resigned 29 April 2020)
Peter Sutcliffe
Karl Tonks (resigned 7 September 2020)
Michael Hanson (resigned 29 January 2020)
Mike Walker (resigned 29 January 2020)
Michael Wolfe
Alan Ferns (appointed 23 April 2019)
Antony Law (appointed 19 August 2019)
Becca Lyon (appointed 24 February 2020)
Beverly D'alessio (appointed 7 October 2020)

Independent Examiner

Stephanie Stevens
Hobday-Stevens Limited
Shaw House
1 Shaw Street
Ashton-under-Lyne
OL6 6QJ

Bankers

Santander Uk
Bridle Road
Bootle
Merseyside
L30 4GB

Registered office

Langworthy Cornerstone
451 Liverpool Street
Salford
Greater Manchester
M6 5QQ

Registered number

10790017

Charity number

1176699

Citizens Advice Greater Manchester Limited
Registered number: 10790017
Trustees' Report

The trustees present their report and financial statements for the year ended 31 March 2020.
The report and financial statements also meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Memorandum and Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Trustees' responsibilities in relation to the financial statements

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the group and of the incoming resources and application of resources, including the income and expenditure, of the charitable group for that period. In preparing the 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to 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 the group and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

Objectives and activities

The Charity's objects are to promote any charitable purpose for the health and benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation for the benefit of the community in Greater Manchester surrounding areas.

Citizens Advice Greater Manchester provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Citizens Advice Greater Manchester will continue to focus on delivering the best possible outcomes to support the policies and campaigns that will turn our city region into one of the best in the world.

Our work will continue to help people in Greater Manchester live independent lives by providing advice on areas such as debt, housing, health and social care, crime and anti-social behaviour and employment.

Citizens Advice Greater Manchester Limited
Registered number: 10790017
Trustees' Report

By addressing these challenges and giving people access to the right support and information, we can create stronger and better-connected communities, reduce demand on public services across the region, and bring money to the local economy in the form of welfare and external funding for our services.

The Citizens Advice Greater Manchester group has been born from a partnership agreement between the local Citizens Advice services working in communities across the 10 Greater Manchester boroughs.

By working collaboratively, our teams will pool resources and expertise to tackle the region's biggest challenges, while our local networks and community infrastructure means that we are ideally placed to deliver services directly to all residents who need them in the way that suits them. Citizens Advice Greater Manchester stands ready to work with our partners across the city region to deliver services and results that will make the biggest impact, while also achieving the financial efficiency that devolution promises to bring.

We have taken the commission's public benefit guidance into account when making any decision it is relevant to.

Achievements and performance

The 7 local citizens advice offices across Greater Manchester boroughs have worked collaboratively and have supported 75,460 clients across the 10 boroughs. Benefits and Tax Credits was the most sought after area of advice and 164k issues were dealt with.

Our evidence shows that clients with issues around benefits and employment (16K issues) also had debt (75K issues) and housing (25k issues) - all of which have an adverse impact on financial wellbeing.

39% of our clients are either disabled or have long term health conditions.

We gained over £64 million of income for our clients in Greater Manchester, had over £5.8 million of debts written off and rescheduled repayments of £1 million.

More importantly for our clients, resolving these practical problems transformed their lives.

Citizens Advice has proudly served the people of Greater Manchester for 80 years.

Citizens Advice Greater Manchester are now working with the Greater Manchester Combined Authority and Mayor to support those living in its communities long into the future.

An agreement between local Citizens Advice services working in communities across the 10 Greater Manchester boroughs and focusing on supporting the policies and campaigns that will turn our city region into one of the best in the world is here to help the people in Greater Manchester live independent lives by providing advice on debt, housing, health and social care, crime and anti-social behaviour and employment.

Financial review

The Trustees confirm that the major risks to which the Charity is exposed have been reviewed and systems established to mitigate those risks.

The financial result for the year, in respect of unrestricted funds, was a surplus of £19,529.

Structure, governance and management

The Charity operates under a memorandum and articles of association is limited by guarantee with no shares.

Citizens Advice Greater Manchester Limited
Registered number: 10790017
Trustees' Report

Trustees' responsibilities in relation to the financial statements

The trustees (who are also the directors of the company for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

Company law requires the trustees to prepare financial statements for each financial year. Under that law the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (Financial Reporting Standard 102 and applicable law). Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. 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;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the company will continue in business.

Disclosure of information to independent examiners

Each person who was a Trustee at the time this report was approved confirms that:

- so far as he is aware, there is no relevant information of which the charity's independent examiner is unaware; and
- he has taken all the steps that he ought to have taken as a director in order to make himself aware of any relevant information and to establish that the charity's independent examiner is aware of that information.

This report was approved by the board on

and signed by its order.

Alison Haynes
Trustee

Citizens Advice Greater Manchester Limited
Independent examiners' report
to the members of Citizens Advice Greater Manchester Limited

I report on the unaudited accounts of Citizens Advice Greater Manchester Limited for the year ended 31 March 2020 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

Respective responsibilities of trustees' and independent examiner

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

I am qualified to undertake the examination, being a qualified member of the Institute of Chartered Accountants in England and Wales (ICAEW).

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of the independent examiner's report

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare accounts which accord with the accounting records, comply with the accounting requirement of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Stephanie Stevens
(Independent Examiner)

Shaw House
1 Shaw Street
Ashton-under-Lyne
OL6 6QJ

Date:

Citizens Advice Greater Manchester Limited
Statement of financial activities
for the year ended 31 March 2020

	Notes	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Income and endowments from:					
Charitable activities	3	34,538	-	34,538	75,862
Investments	4	11	-	11	20
Other	5	109	-	109	-
Total		34,658	-	34,658	75,882
Expenditure on:					
Raising funds	6	7,857	-	7,857	4,700
Charitable activities	7	2,989	-	2,989	3,009
Other	8	27,369	-	27,369	53,648
Total		38,215	-	38,215	61,357
(Net expenditure)/net income		(3,557)	-	(3,557)	14,525
Transfers between funds		-	-	-	-
Net movement in funds		(3,557)	-	(3,557)	14,525
Reconciliation of funds:					
Total funds brought forward	15	23,086	-	23,086	8,561
Total funds carried forward		19,529	-	19,529	23,086

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Citizens Advice Greater Manchester Limited
Balance sheet
as at 31 March 2020

	Notes	Unrestricted £	Restricted £	2020 £	2019 £
Fixed assets:					
Tangible assets	12	150	-	150	300
Current assets:					
Debtors	13	6,861	-	6,861	2,153
Cash at bank and in hand		13,908	-	13,908	21,651
		20,769	-	20,769	23,804
Liabilities:					
Creditors: amounts falling due within one year	14	(1,390)	-	(1,390)	(1,018)
Net current assets		19,379	-	19,379	22,786
Net assets		19,529	-	19,529	23,086
The funds of the charity:					
Unrestricted income funds	15	19,529	-	19,529	23,086
Total charity funds		19,529	-	19,529	23,086

The trustees (who are also the directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

The trustees are satisfied that the company is entitled to exemption from the requirement to obtain an audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit in accordance with section 476 of the Act.

The trustees have acknowledged on the balance sheet as at 31 March 2020 their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of accounts.

The accounts have been prepared in accordance with the provisions in Part 15 of the Companies Act 2006 applicable to companies subject to the small companies regime.

Alison Haynes
 Director
 Approved by the board on.....

Citizens Advice Greater Manchester Limited
Statement of Cash Flows
for the year ended 31 March 2020

	Notes	2020 £	2019 £
Cash flows from operating activities:			
<i>Net cash provided by/ (used in) operating activities</i>		(7,743)	(9,606)
Cash flows from investing activities:			
Payments to acquire tangible fixed assets		-	(450)
<i>Net cash provided by/ (used in) investing activities</i>		(7,743)	(10,056)
Cash and cash equivalents at the beginning of the reporting period		21,651	31,707
Cash and cash equivalents at the end of the reporting period		13,908	21,651
Net income/ (expenditure) for the reporting period		(3,557)	14,525
Adjustments for:			
Depreciation	12	150	150
(Increase)/decrease in debtors	13	(4,708)	10,851
Increase/(decrease) in creditors	14	372	(35,132)
<i>Net cash provided by/ (used in) operating activities</i>		(7,743)	(9,606)
Analysis of cash and cash equivalents			
Cash at bank		13,908	21,651
Total cash and cash equivalents		13,908	21,651

Citizens Advice Greater Manchester Limited
Notes to the Accounts
for the year ended 31 March 2020

1 Summary of significant accounting policies

Basis of preparation

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

The Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Income

Income is recognised when the charity has entitlement to the funds, any performance conditions attached to the item(s) of income have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether 'capital' grants or 'revenue' grants, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

For legacies, entitlement is taken as the earlier of the date on which either: the charity is aware that probate has been granted, the estate has been finalised and notification has been made by the executor(s) to the Trust that a distribution will be made, or when a distribution is received from the estate. Receipt of a legacy, in whole or in part, is only considered probable when the amount can be measured reliably and the charity has been notified of the executor's intention to make a distribution. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is treated as a contingent asset and disclosed if material.

Income received in advance of the provision of specified services it is deferred until the criteria for income recognition is met.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Fund accounting

Unrestricted funds are available to spend on activities that further any of the purposes of charity. Designated funds are unrestricted funds of the charity which the trustees have decided at their discretion to set aside to use for a specific purpose. Restricted funds are donations which the donor has specified are to be solely used for particular areas of the Charity's work or for specific projects being undertaken by the Charity.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

Citizens Advice Greater Manchester Limited
Notes to the Accounts
for the year ended 31 March 2020

Cash at bank and in hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

2 Legal status of the Charity

The Charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per Trustee of the Charity.

3 Income from charitable activities	Unrestricted	Restricted	Total 2020	Total 2019
	£	£	£	£
Grants	26,100	-	26,100	16,862
Fees	8,438	-	8,438	59,000
	<u>34,538</u>	<u>-</u>	<u>34,538</u>	<u>75,862</u>
4 Investment income	Unrestricted	Restricted	Total 2020	Total 2019
	£	£	£	£
Bank interest	11	-	11	20
	<u>11</u>	<u>-</u>	<u>11</u>	<u>20</u>
5 Other income	Unrestricted	Restricted	Total 2020	Total 2019
	£	£	£	£
Other income	109	-	109	-
	<u>109</u>	<u>-</u>	<u>109</u>	<u>-</u>
6 Expenditure on raising funds	Unrestricted	Restricted	Total 2020	Total 2019
	£	£	£	£
Advertising and marketing	7,857	-	7,857	4,700
	<u>7,857</u>	<u>-</u>	<u>7,857</u>	<u>4,700</u>

Citizens Advice Greater Manchester Limited
Notes to the Accounts
for the year ended 31 March 2020

7 Expenditure on charitable activities	Unrestricted	Restricted	Total 2020	Total 2019
	£	£	£	£
Depreciation	150	-	150	150
Insurance	253	-	253	248
Recruitment	60	-	60	-
Room hire	-	-	-	55
Staff training & welfare	614	-	614	827
Subscriptions	630	-	630	749
Sundry	200	-	200	-
Telephone and fax	532	-	532	280
Travel and subsistence	499	-	499	194
Trustee expenses	-	-	-	424
Volunteer expenses	51	-	51	82
	<u>2,989</u>	<u>-</u>	<u>2,989</u>	<u>3,009</u>

8 Other expenditure	Unrestricted	Restricted	Total 2020	Total 2019
	£	£	£	£
Accountancy fees	900	-	900	1,050
Bank charges	19	-	19	20
Governance	678	-	678	683
Legal and professional fees	-	-	-	290
Wages and salaries	25,772	-	25,772	51,605
	<u>27,369</u>	<u>-</u>	<u>27,369</u>	<u>53,648</u>

9 Net income/ (expenditure) for the year	2020	2019
	£	£
This is stated after charging:		
Depreciation of owned fixed assets	150	150
Independent examiners' fee	<u>900</u>	<u>900</u>

10 Staff costs

	Unrestricted	Restricted	Total 2020	Total 2019
	£	£	£	£
Wages and salaries	25,772	-	25,772	45,206
Social security costs	-	-	-	5,072
Other pension costs	-	-	-	1,327
	<u>25,772</u>	<u>-</u>	<u>25,772</u>	<u>51,605</u>

Citizens Advice Greater Manchester Limited
Notes to the Accounts
for the year ended 31 March 2020

Average number of employees during the year	Number	Number
Management	<u>1</u>	<u>1</u>

No employees had employee benefits in excess of £60,000.

The charity trustees were not paid, nor received any other benefits from employment with the charity in the year. No charity trustee received payment for professional or other services supplied to the charity. £nil (2019: £424) was paid to trustees to reimburse expenses.

11 Government grants

Income from government grants comprises of grants made by local authorities to fund projects in line with the charities objectives. See the 'analysis of charitable funds' note for more information regarding the amounts of these grants.

12 Tangible fixed assets

	Plant and machinery <i>At cost</i> £
Cost or valuation	
At 1 April 2019	450
Additions	-
At 31 March 2020	<u>450</u>
Depreciation	
At 1 April 2019	150
Charge for the year	150
At 31 March 2020	<u>300</u>
Carrying amount	
At 31 March 2020	<u>150</u>
At 31 March 2019	<u>300</u>

13 Debtors	Unrestricted £	Restricted £	Total 2020 £	Total 2019 £
Trade debtors	1,943	-	1,943	-
Prepayments and accrued income	4,918	-	4,918	2,153
	<u>6,861</u>	<u>-</u>	<u>6,861</u>	<u>2,153</u>

Citizens Advice Greater Manchester Limited
Notes to the Accounts
for the year ended 31 March 2020

14 Creditors: amounts falling due within one year	Unrestricted	Restricted	Total 2020	Total 2019
	£	£	£	£
Trade creditors	490	-	490	118
Accruals and deferred income	900	-	900	900
	<u>1,390</u>	<u>-</u>	<u>1,390</u>	<u>1,018</u>

15 Analysis of charitable funds

Analysis of movements in unrestricted funds

	At 1 April 2019	Incoming resources	Resources expended	Transfers	At 31 March 2020
General fund	23,086	34,658	(38,215)	-	19,529
	<u>23,086</u>	<u>34,658</u>	<u>(38,215)</u>	<u>-</u>	<u>19,529</u>

Name of unrestricted fund	Description, nature and purpose of the fund
General fund	The 'free reserves' after allowing for all designated funds.

16 Presentation currency

The financial statements are presented in Sterling.

17 Principal place of business

The address of the company's principal place of business and registered office is:

Langworthy Cornerstone
451 Liverpool Street
Salford
Greater Manchester
M6 5QQ

Citizens Advice Greater Manchester Limited
Detailed statement of financial activities
for the year ended 31 March 2020

	Unrestricted 2020 £	Restricted 2020 £	TOTAL 2020 £	TOTAL 2019 £
Income				
Fees	8,438	-	8,438	59,000
Grants	26,100	-	26,100	16,862
Interest receivable	11	-	11	20
Other income	109	-	109	-
	<u>34,658</u>	<u>-</u>	<u>34,658</u>	<u>75,882</u>
Expenses				
Accountancy fees	900	-	900	1,050
Advertising and PR	7,857	-	7,857	4,700
Bank charges	19	-	19	20
Consultancy fees	-	-	-	-
Depreciation	150	-	150	150
Governance	678	-	678	683
Insurance	253	-	253	248
Legal & professional fees	-	-	-	290
Rent	-	-	-	55
Staff and Volunteer	51	-	51	82
Staff training & welfare	674	-	674	827
Subscriptions	630	-	630	749
Sundry	200	-	200	-
Telephone and fax	532	-	532	280
Temps and recruitment	-	-	-	-
Travel and subsistence	499	-	499	194
Trustee expenses	-	-	-	424
Wages and salaries	25,772	-	25,772	51,605
	<u>38,215</u>	<u>-</u>	<u>38,215</u>	<u>61,357</u>
(Net expenditure)/net income	<u>(3,557)</u>	<u>-</u>	<u>(3,557)</u>	<u>14,525</u>