

WESTMINSTER CITIZENS ADVICE BUREAU SERVICE

England & Wales · Charity number 1059419

Details

Other names WESTMINSTER CITIZENS ADVICE

Status Registered

Legal form Charitable company

Company number [03039752](#)

Registered 1996-12-02

Register [View on the Charity Commission register](#)

Contact

Address 258 Harrow Road
The Stowe Centre
London
W2 5ES

Phone 02077066010

Email feedback@westminstercab.org.uk

Website www.westminstercab.org.uk

Activities

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

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

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** LONDON BOROUGH OF WESTMINSTER AND SURROUNDING AREAS
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,693,501	£1,648,090	£321,015	36
2024-03-31	£1,642,245	£1,579,079	£275,604	34
2023-03-31	£1,453,189	£1,451,340	£212,438	30
2022-03-31	£1,371,195	£1,330,464	£210,589	26
2021-03-31	£1,285,513	£1,423,709	£169,858	24

Trustees

Name	Role	Appointed
MARK RUSSEL GRAY	Chair	2024-09-10
CHERYL SCHLOMIT CRESPO PIZARRO		2023-03-07
CHRISTOPHER DAVID LILLYWHITE		2024-09-10
JULIE FEWTRELL		2022-05-24
John Robinson		2021-05-27
KAREN PARTICIA BUCK		2024-09-10
KUSMINA GERASIMINA LAURA DJOHAN SPENDER		2026-03-10
MARIA ISABEL PANAMBO EUBANAS		2026-03-10
RICHARD GELLER		2017-09-12
Ruth Melissa TOLOKONNIKOV		2026-03-10
Srishti Mahhajan		2020-10-07

WESTMINSTER CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1059419

Accounts

Company number: 03039752
Charity Number: 1059419

Westminster Citizens Advice Bureau Service

Operating as Citizens Advice Westminster

Report and financial statements
For the year ended 31 March 2025

Westminster Citizens Advice Bureau Service

Contents

For the year ended 31 March 2025

Reference and administrative information	1
Trustees' annual report	2
Independent auditor's report	17
Statement of financial activities (incorporating an income and expenditure account)	21
Balance sheet	22
Statement of cash flows	23
Notes to the financial statements	24

Westminster Citizens Advice Bureau Service

Reference and administrative information

For the year ended 31 March 2025

Company number 03039752

Charity number 1059419

**Registered office
and operational address** The Stowe Centre, 258 Harrow Road
London
W2 5ES

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Ksenia Zheltoukhova	Resigned – 30 November 2024
Mark Russel Gray	Appointed – 10 September 2024, Chair from 06 November 2024
Cheryl Schlomit Crespo Pizarro	
Christopher Lillywhite	Appointed – 10 September 2024
Gwyneth Macaulay	Resigned – 10 September 2024
John Robinson	Treasurer
Julie Fewtrell	
Karen Buck	Appointed – 10 September 2024
Richard Geller	
Shing Yang (Rodney) Chau	Resigned – 11 June 2024
Srishti Mahhajan	
Trisha Manners	

**Company
Secretary** Sital Zielonka

Senior staff	Joanna Cain	Chief Executive Officer
	Foridul Islam	Head of Contracts and Services
	Gilda Artholme	Head of People Development and Volunteering – Resigned 30 April 2025
	Sital Zielonka	Head of Business Support

Bankers National Westminster Bank plc
Strand, London Branch PO Box 414
38 Strand WC2N 5JB

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
110 Golden Lane
LONDON
EC1Y 0TG

Trustees' annual report

For the year ended 31 March 2025

The Trustees, who are also the directors of the charity for the purposes of the Companies Act, present their report together with the audited financial statements for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 27 to 29 and comply with the Companies Act and applicable law.

The Trustee Board have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

1. Overview of 2024 – 25

Highlights:

- Gave advice and casework to 4,915 (4,822) clients. 66% (64%) from global majority backgrounds, 68% (62%) with health conditions
- Managed 20,804 (23,397)* issues and 5,887 (6,485) cases
- Improved access on our helpline by 56%, taking over 14,843 calls – a direct result of extending our phonenumber hours which run for 37 hours across the week
- Delivered financial gains of £3.15million (£2.5m) for clients, £244k worth of debts written off, £42k in charitable support
- Represented residents at 72 (89) Licencing hearings
- Administered and allocated £414,990 funds to 1,427 households via the Support funds
- Delivered 27 Advice Training Programme sessions to 188 attendees across 36 organisations
- Extended our face-to-face sessions across the borough
- Achieved grant funding from Westminster Almshouses and the Julia Rausing Trust
- Developed new delivery model and extended partnership to inform the tender for the Westminster Advice Services Partnership
- Introduced new approach and tools to support volunteer recruitment and retention
- Campaigned on issues including statutory body communications and temporary accommodation as part of the Westminster Temporary Accommodation Action Group

Note: a revised approach to recording means numbers of unique clients are not directly comparable across 2023– 4 and 2024 – 5.

Here is what some of our clients have told us

- *"[I] was drowning in debt and at wits end...they helped me get a debt relief order...had some bills reduced...others cancelled. So grateful...it changed my financial life to something with hope."*
- *"Thank you for all your much-appreciated and invaluable help with the Licence variations and the (non) Hearing."*
- *"Just a note to thank Richard Brown for all of the hard work and invaluable advice he has provided over the last few months"*
- *"Noreen was so helpful i came with so many issues and she sorted me out. she helped more than what i was expecting."*

Trustees' annual report

For the year ended 31 March 2025

- *"I had a call with Sabrina Citizen Adviser, she is very nice, polite and patience adviser. She explain to me clearly and sent me email with some information for me to call and read. She understand my feeling and give me advise where to contact. After I talked to her, I can feel I find a nice person to help me and understand my situation and my sad feeling. Thank you very much Sabrina..."*
- *"Dear Barbara... I am pleased to inform you that I have completed the signing process for the contract with Westminster Council today...I extend my sincerest gratitude for your invaluable assistance and unwavering attention throughout this process."*
- *"Dear Miss Sam and Mr Angus...I am writing to thank you for all the support, assistance, kindness you very patiently and humbly provided me, enabled me to receive the social benefit and whatever I am lawfully entitled to. Your act of kindness in assisting people like me and those who need help is admirable and as for me, it is a kindness I shall never forget. Please continue and carry on the good job you are doing for people who are in need of. Thank you for being a kind person who makes a world brighter"*
- *"They were so nice and lovely over the phone...relevant information was provided. I am satisfied with their service."*

Overview of the year

Key challenges linked to the cost of living crisis have continued to impact Westminster residents over the last 12 months, with energy prices ending the year 10% higher than in April 2024. Alongside this, many residents in Westminster were impacted by serious changes in housing supply caused by private landlords leaving the market and the closure of Home Office run hotels for asylum seekers. CAW saw the impact of this in continuing high numbers of housing related cases including relating to poor conditions in temporary accommodation.

Despite this difficult context we are making progress towards our goal and strategic objectives. We have significantly improved our quality outcomes as measured by the CA Quality of Advice and Assessment standard. Focused work on the Adviceline service led to an overall increase in percentage calls answered to 70% over the year, despite an increase in overall demand from 17,000 to 20,000 calls. Our network of referral partners now extends to 41 and we worked from over 30 outreach venues during the year across 15 of the City's 18 wards.

Through project funding we are now able to deliver regular outreach assessments and advice at foodbanks, GP surgeries in areas of greatest need, and alongside community partners.

Our systems and processes are currently undergoing a comprehensive overhaul, with clear evidence of continuous improvement as we work towards achieving our underpinning objective. One notable example is the introduction of a new volunteer recruitment and management tool, which is enhancing our ability to attract, onboard, and retain dedicated volunteers. This tool is streamlining administrative tasks, improving communication, and helping to ensure that our volunteer base is well-supported, aligned with our values, and equipped to contribute meaningfully to our mission. Our data recording process has also changed over the year so that very simple, uncomplicated requests for the information are no longer recorded and the time

saved has been reallocated to seeing more clients which accounts for some of the changes from last year.

2. Activities

Information and advice

The organisation's main area of activity is to provide a generalist advice service, which meets quality mark standards in a range of subjects pertaining to English civil law, including: Benefits, Consumer, Money Advice, Education, Employment, Family/Relationship, Health & Community Care, Housing & Homelessness, Immigration & Nationality and Legal issues. In addition, the organisation provides specialist help/advice in the areas of: Welfare Benefits, Debt, Housing and Homelessness, and Licensing law.

During 2024 – 25 benefits was our largest advice area, with 7,935 (8,092) issues handled in total. Issues related to personal independence payments (PIP), energy bills and food banks remained the highest focus.

WASP contract

Our advice and casework services are funded by Westminster City Council (WCC) and through project funding. WCC funds us to manage the Westminster Advice Service Partnership (WASP), alongside Age UK Westminster, Asylum Aid and DeafPlus, to deliver the advice services contract for local Westminster residents.

During 2024 we engaged actively in the market warming and consultation exercises to help shape the scope of the new Westminster Advice Services Partnership. With a strengthened partnership including Groundwork London, providers of the Green Doctors service, CAW successfully submitted a tender to deliver the service until 2030, with potential extension to 2034.

Our services include delivery of Advice Shop, an open access assessment session which we deliver alongside other advice providers including Shelter, The Passage, Carers Network and our WASP partners. We also deliver advice from the WCC Children's Centres and WCC Housing services. Our Licensing Advice Project provides specialist advice and support to residents with concerns about local licensed premises.

In addition to the WASP contract WCC funded CAW to deliver the Cost-of-Living Support Fund, building on our experience of delivering the previous Hardship Funds. The Support Fund requires that a client is engaging with an adviser so that we can address wider issues including income maximisation. The Support Fund vouchers are available from all Westminster advice agencies and the scheme is co-ordinated by CAW.

Projects

In addition to our funding from Westminster City Council, we are very grateful to have been able to work collaboratively with partners and funders to deliver the following contracts:

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

Advice on Prescription funded by the Kensington and Chelsea Social Council, takes referrals from GPs in the West London CCG area to provide practical advice and support for over 65's with disabilities, long-term health conditions or mental health needs.

Carer's Advice Project funded by Carers Network; it is integrated into the wider Carers Network services for carers, providing support groups, care assessments and respite care.

Debt Free Advice, which is a Money and Pension Service funded project delivering debt advice across London.

Energy projects support clients to access discounts and provide information and advice about energy saving and smart meters, funded via national Citizens Advice and via Westminster City Council who funded energy vouchers available from Charis.

National Grid Energy casework project A one year project from January 2024 to provide casework to vulnerable clients who are facing issues arising from high energy bills arising from the cost of living crisis.

City Bridge Trust project A 5 year project to develop debt and energy hubs in community centres funded by City Bridge Foundation. The project funds a project manager and debt adviser and provides debt advice in outreach locations, volunteer development and debt and energy awareness training.

GLA Crisis Prevention project Providing information, advice and casework service to Westminster residents facing crisis issues including homelessness, eviction, bailiff actions and food poverty. Delivering training to Westminster agencies to identify advice issues.

Advice Training project funds a CAW trainer to deliver introductory courses on welfare benefits, debt, disability benefits and housing to volunteers and staff of Westminster community organisations.

Support Funds Administration and management of applications from the public for support via the Household Support Fund, on behalf of WCC.

Advice in Health Settings A one year innovation project funded by national Citizens Advice to deliver advice in GP surgeries and build relationships with the NHS. The contract ended in November 2024 however we were able to build on the relationships to continue to offer advice from the Marven surgery in Pimlico.

Kings College London Project provides debt advice to Kings College students. Funding for this project ended in July 2024.

Trustees' annual report

For the year ended 31 March 2025

Trussell Trust Delivering debt, benefits, energy and advice on other generalist areas for residents experiencing food hardship.

Policy and Campaigns Work

In the past year Citizens Advice Westminster's front-line advisers have raised a total of 558 evidence forms, dealing with a wide range of issues including:

- Impact of the cost-of-living crisis
- Energy costs including hidden costs in tenancy agreements and issues relating to landlord obligations
- Delays in processing overpayments or other detriments causing hardship
- Problems with housing and delays in getting issues including damp and repairs dealt with in a timely fashion

Campaigns

The policy and campaigns team initiated a new Campaign spotlight, with 2 editions published so far, on the impact of negative budgets and on temporary accommodation. The team has also participated in campaigns both at local and national levels using evidence gathered from our frontline advisers:

Scams Awareness Fortnight: a national campaign run by the Consumer Protection Partnership and led by Citizens Advice with key support from partners such as the Trading Standards service.

The campaign is an annual opportunity to empower the public against scams. Through the campaign, we aim to create a network of informed, confident consumers who know how to:

- recognise scams when they see them
- report scams to the appropriate channels
- talk about their experiences to help raise public awareness of scams

Putting it Right: This campaign raises formal complaints on behalf of clients on issues of malpractice and/or official error on the part of statutory bodies in order to influence positive change and improvement to their services – both in terms of policy and procedure. Under this campaign we have secured a number of successes on behalf of our clients:

- Supporting a client who was victim of a major investment scam to write to the Financial Services Ombudsman
- Supported clients complaining about lack of responses from Housing services, leading to responses and also improved communications with relevant teams

Trustees' annual report

For the year ended 31 March 2025

11 Disability Benefits Consortium: We have regularly attended the Consortium which campaigns on creating a fairer benefits system.

Energy Saving Winter: We took the original national campaign of Energy Saving Week and made it a full Winter, as the problems of keeping warm last several months. We followed the messaging from head office as the energy crisis was growing and it was important to not steer people in the wrong direction (such as switching which was no longer an option).

Influencing work

In the run up to the 2024 general election CAW supported national CA activity to promote the interests of our clients, in particular in relation to the cost of living, the benefits of the housing support fund and welfare benefits. We have established good working relationships with the 3 new MPs whose constituencies cover the City of Westminster. We provided a detailed briefing to Westminster City Council and MPs on the impact of proposed welfare cuts, and we engaged actively in consultation on the local authority's housing allocation and homeless prevention strategies.

Social media activity

The CAW X (formerly Twitter) account goes from strength to strength with at least 10 posts a week. In May 2025 we launched our new BlueSky account and have secured 52 followers in our first month, with 76 posts. Our social media accounts enable us to get important information out to followers who may not have any other contact with us as well as keeping up to date with what's happening in our borough. We also use the account to promote our own services as well as at the main CAW website. In addition, we use the accounts to keep in touch with local bodies and partners such as Age UK Westminster, Libraries, the Council, and our MPs.

Research

The research team carried out a number of research projects including

- mapping of our impact by ward in comparison to demographic data
- investigation into gambling issues and into issues in the South Kilburn area
- analysis of areas where there are pockets of deprivation surrounded by areas of wealth
- analysis of issues facing clients in the Harrow Road area

This work contributed both to how we allocated resources as part of the Crisis Prevention Project, the development of several funding bids and also to ongoing work with the North Paddington Board on which we are represented.

Temporary accommodation and housing allocations

The CEO is the chair of the Temporary Accommodation (TA) Working Group and worked closely with partners including the Cardinal Hume Centre, Unfold and Asylum Aid to promote improved communications with residents placed in TA, to campaign on national issues and to highlight the poor quality of much TA. This was supported by many Evidence Forms submitted by advisers to highlight issues facing our clients living in TA.

Volunteering

CAW are committed to providing high quality volunteering opportunities. In April 2024 we increased the capacity for volunteer recruitment and support by retaining both a Volunteer Co-ordinator and an Advice Assessment Supervisor, with financial support from the Westminster Almshouses Foundation.

The benefits of volunteering to CAW as an organisation are also highly significant. Trained and active volunteers directly support service delivery both of our generalist and contract and specific projects. This is most evident in the Gateway team, where there is a direct correlation between the amount of volunteer time on the service and the amount of demand from residents that we can meet. Volunteers have also proved a very positive source of recruits to paid roles. Over the last year, one volunteer took up a paid frontline role within CAW. This has brought significant benefits to the team and the volunteers, including savings in recruitment and induction, flexibility in relation to being able to respond quickly to new opportunities, and for volunteers the benefit of gaining valuable paid work experience. Four other volunteers secured paid work elsewhere in the advice sector.

Volunteers get involved in a variety of roles, including as Trustees, Client Support, Adviser and Trainee adviser, Gateway Assessor, Financial Capability trainer, Digital Money Coach, and Communications assistant.

Income generation

We are committed to growing our ability to deliver high quality advice in Westminster and beyond, and there are 3 strands to our income generation strategy:

- to build strong local partnerships which will provide the basis for collaborative working leading to successful bids in the future
- to bid for grant and contract funding which will support client needs and support our financial sustainability
- to create opportunities for individual and corporate giving

During 2024–25 we maintained our existing grant and contract funding and gained new funding as described above.

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified supervisors. Each assessor or adviser has a number of their case records checked; the ratio is determined by their own level of competency. The quality scores of individual cases reviewed with feedback is provided to frontline assessor and advisers. Where training needs are identified, this is discussed and fed back to the Head of People Development and Volunteering who may address these needs through individual learning activities, in-house group sessions or arranging external training. We have also now introduced a Quality and Partnership Manager role

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

to ensure a strong focus on the quality of our outcomes for clients and the administration of cases.

Partnership Working

CAW is an active member of the new London Citizens Advice charity which was incorporated during 2024.

The Westminster Advice Forum is regularly attended by over 20 representatives of Westminster Advice agencies. We continue to develop our strategy to build partnerships and offer face to face advice in outreach locations, especially through the GLA funded Advising Londoners Project and the City Bridge Debt and Energy project, through which we delivered energy and debt advice at WCC Community hubs, Mary Smiths pantry and the Abbey Centre. Partner development was also supported by delivery of the Advice Training project, providing introductory training to community partners in advice areas, and the steady growth of the Refernet platform.

Structure, Governance and Management

Citizens Advice Westminster is the operating name of Westminster Citizens Advice Bureau Service and a registered company limited by guarantee and under the number 03039752. Governed by its Articles of Association, the organisation is also a registered charity with the Charity Commission under the number 1059419.

Trustee Board members are drawn from the local community of Westminster and surrounding areas, or have a strong local connection. They can stand as representatives of local community groups (member organisations) or as individuals and are elected to hold office for a period of three years, after which time they may be reappointed for a maximum of nine years. Currently the Board consists of 9 Trustees.

The Trustee Board meets at least four times a year (plus the Annual General Meeting) to discuss and make decisions concerning the business of the organisation. The Finance and General Purposes Committee also meets quarterly.

The organisation is a member of the national body, Citizens Advice, which undertakes an external audit of the organisation every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of the organisation meet standards for membership and that the organisation is operating in adherence to Citizen Advices' aims and principles.

Objectives

The objects for which the local office was established, as defined by the Articles of Association, are: the promotion of any charitable purposes for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

distress in particular, but without limitation, for the benefit of the community in Westminster and surrounding areas.

The aims of the Citizens Advice Westminster service are:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

Our Goal and strategic objectives are set out in our Business Plan:

Goal:

Citizens Advice Westminster works with local community organisations to make a difference to the lives of people in Westminster through advice, research and campaigning. We deliver a high quality, agile advice service which reflects the issues and needs of client groups facing disadvantage.

Our strategic objectives to meet this goal:

- Provide an agile and responsive advice service which is high quality, accessible and which promotes diversity and equity
- Develop our influence through research and campaigning to make a difference to people's lives in Westminster
- Develop strong relationships with stakeholders and partners in Westminster and across London in order to broaden the reach of our advice service and attract new funding/resources to tackle disadvantage through advice
- Recruit and sustain a highly skilled, creative and engaged workforce committed to the values of Citizens Advice and able to meet business needs

Underpinning these objectives, we will

- Manage our resources and governance effectively and efficiently in order to deliver our strategic objectives

1 Financial Review

The company had net incoming resources on unrestricted funds of £53,347 for the year. Together with an accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £286,207. Total incoming resources for the year amounted to £1,693,501 of which £1,371,309 was received from Westminster City Council as payment of fees, grants and contracts.

Principal Funding Resources

Citizens Advice Westminster generates income from contracts with Westminster City Council for services provided to Westminster residents. These services are enhanced by the receipt of grants, fundraising and contracts other than Westminster City Council amounting to 19% of income (2024 19%) These funds were used to support the core generalist service, the specialist advice service

Trustees' annual report

For the year ended 31 March 2025

and generalist advice services to specific groups of clients. All these services are free at the point of delivery and are open to anyone primarily living or working in and around the Westminster area.

Fundraising policy

Citizens Advice Westminster has a Fundraising Strategy which aims to increase funds to the organisation in order to increase and improve access to our advice and information services for the local community. Additionally, the organisation aims to increase our funding base and diversify streams of income that it receives. The organisation will look to increase its level of unrestricted funding, year on year in order to ensure it is able to meet its future liabilities.

Communication and building relationships with key, relevant stakeholders will play a vital role in raising awareness of the impact of the work the organisation does and in direct marketing, to solicit support for the organisation and increase donor giving and create opportunities for funded joint partnership work.

Grant and contract funding will remain key to the organisation, as it is highly cost effective in terms of potential return and an annual target of £50,000 for new funding per year from this source has been agreed by the trustees as a reasonable aim.

The organisation will also explore alternate sources of funding, including paid-for services, corporate sponsorship through the social responsibility policies of companies, in-kind support and individual giving. Our strategy is to focus on a small number of specific activities each year, to include:

- 1 or 2 major giving opportunities per year, either London Legal Walk or a time limited activity which could be linked to the translation services.
- Development of a simple structure for giving, in the form of a Friends of Citizens Advice Westminster

Going Concern Statement

There are no material uncertainties which cast doubt on the charity's going concern.

The financial statements have been prepared on the going concern basis. A three-year financial plan is prepared and annual budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Management accounts are presented quarterly to the Finance and General Purposes Committee and the Trustee board. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure the charity spends within its available resources. Secured income for 2025/26 is £1.9 million and breakeven is anticipated. Additional grant/contract applications are being undertaken to increase income. From September 2025 the outlook is positive with council funding of around £1.6 million per annum secure up to March 2031 with a 5½-year contract renewable for up to a further 4 years. Cashflow remains good with an average balance of around £780,000 up to September 2026.

Trustees' annual report

For the year ended 31 March 2025

Investment Policy

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are no funds for long term investment. The policy of the Board of Trustees is to invest the amount that it has available and grants received in advance on the money market.

Reserves Policy

The Board of Trustees examines the charity's level of reserves on a regular basis in light of the main risks to the organisation. As the main aim of the charity is to use its funds for the benefit of the people of Westminster it does not aim to keep reserves beyond those prudently required (a) to meet fluctuations in the timing of receipts and expenditure; (b) to ensure that operations are not disrupted by unexpected events; and (c) to enable necessary capital and other expenditures to be made when required. This gives a target of around £400,000 in general funds. At the balance sheet date the charity had unrestricted reserves, excluding long term pension liabilities, of £477,472.

2 Risk Management

The Trustee Board, in collaboration with the Chief Executive, regularly reviews the major risks facing Citizens Advice Westminster as part of its strategic planning process. Risk analysis is conducted to assess both the likelihood and potential impact of key risks, ensuring that the organisation remains resilient in the face of uncertainty.

An annual review of the Risk Assessment Policy was completed during the year, and the Risk Register is reviewed quarterly by the Trustees. The Risk Register outlines the key risks and sets out the mitigation measures and management processes in place to address them effectively.

Citizens Advice Westminster is committed to fostering a culture of proactive risk management aligned with its strategic objectives. This includes the adoption of a Risk Appetite Statement, which defines the level and types of risk the organisation is willing to accept in pursuit of its goals. The risk appetite varies across different categories of risk and is subject to periodic review. The responsibility for setting and maintaining the Risk Appetite Statement lies with the Trustee Board.

All policies and procedures have been updated to comply with the UK General Data Protection Regulation and Data Protection Act 2018.

Key risks identified and mitigations include:

Lack of strategic direction and forward planning:

- Strategic Business and Development Plan in place which sets out the key aims and objectives for the organisation; and is regularly reviewed by Trustees
- Annual advice needs analysis undertaken; unmet advice needs identified; service development initiated, and reported to Trustees

Trustees' annual report

For the year ended 31 March 2025

- Annual staffing review undertaken to ensure the organisation enlists the right skills mix at the appropriate level to appropriately support the organisations strategic objectives

Poor budgetary control and financial planning:

- Relevant staff and Trustees recruited with requisite financial skills to develop and interpret financial reports
- Robust monitoring procedures adhered to, with accurate and timely reporting to Trustees
- All fundraising bids costed on a Full Cost Recovery basis
- Regular review by Trustees of budget, income and expenditure, cash flow, level of reserves and financial procedures
- Independent financial audit undertaken and outcome report signed off by chair and reported to Trustees

Operations and service delivery:

- All funding bids appraised on FCR principles and reviewed to ensure they are line with the Business and Development Plan
- Monitoring and reporting procedures implemented in line with funder needs
- Performance Tracker adopted to improve management oversight of contract delivery and to ensure transparency
- Where appropriate, constitution of a sub-committee of the Trustee Board to monitor and oversee project delivery
- All staff and volunteers are fully trained and supervised to carry out their role
- Advice Quality Standards requirements for advice are assessed quarterly and reported to Trustees

Information Management:

- All staff, volunteers and Trustees are required to adhere to, and must sign, the organisation's Confidentiality Policy
- Financial data is stored onto the network server drive, with restricted access to key staff
- Electronic client data records are securely transmitted onto the Citizens Advice's database, which has a two-step sign in authentication.
- The cloud network is backed up daily by an external contractor, and recovery procedures are in place for business continuity

People:

- Robust recruitment processes are in place which ensures the right people with the appropriate skills are recruited
- Job descriptions, person specifications, employment contracts and the Employment Handbook for paid staff, sets out the expected activities and standards
- Induction, training and development for all roles within the organisation is a requirement
- These recruitment processes are reviewed regularly to ensure continued effectiveness
- Annual goal setting, quarterly appraisals, individual support and supervision meetings and monthly team meetings to update, inform and up-skill staff and volunteers

Trustees' annual report

For the year ended 31 March 2025

- Staff and volunteers surveyed every year in relation to their welfare, support, learning and development; and an action plan developed, with results reported to Trustees

3 Plans for Future Period

As described above the difficult economic and housing challenges remain significant for our clients. Our focus is set out in the Business Plan and includes:

- Creating and implementing systems and processes leading to a measurable improvement in our ability to prioritise vulnerable clients and deliver the right advice or information at the earliest point of contact possible
- Improving our in house training especially for assessors and trainee advisers
- Recruiting new cohorts of volunteers who are able to meet specific areas of priority including disability benefits champions
- Achievement of Advice Quality Standard accreditation by March 2026
- Adapting our delivery of debt advice to ensure this is fully compliant with FCA requirements

Our longer-term aspirations

Our service must be robust enough to respond to the impact of further economic shocks and ongoing underfunding of public services. We will continue to develop relationships with funders including Trusts and Foundations. However we cannot rely only or largely on paid staff and short term funded contracts. A crucial shift must be to have a resilient and broad base of volunteers, trained and supported to deliver advice as well as assessment to residents in key area of priority.

The quality of our advice and assessment should not only reach or exceed regulatory and funder requirements. We want every client to have a professional, high quality experience. Clients should understand that their adviser has empathy and understanding of their situation. They should feel confident in the options before them and supported to follow through the next steps in a way which accords with their capability and needs. Quality of advice should run through all our training, support and supervision.

4 Remuneration Policy

Our pay policy and framework established in 2022 recognises the importance of providing a fair and transparent pay and rewards system which:

- facilitates the attraction and retention of the best employees
- is fair in its application and non-discriminatory
- promotes employee confidence, improves morale and enhances efficiency
- recognises employee's progression and development of competency and knowledge

The Pay Framework establishes pay and progression routes for all staff including senior management level and this was further refined in 2024 to provide further guidance on internal progression.

5 Statement of responsibilities of the Trustees

The Trustees (who are also directors of Westminster Citizens Advice Bureau Service for the purposes of company law) are responsible for preparing the report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2025 was 9 (2024; 9). The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

6 Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the Trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees on 16 September 2025 and signed on their behalf by

Mark Russel Gray
Chair

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Opinion

We have audited the financial statements of Westminster Citizens Advice Bureau Service (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, 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 FRS 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 2025 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
- 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 charitable company 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 Westminster Citizens Advice Bureau Service'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.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Other Information

The other information comprises the information included in the trustees' 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 the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual 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 directors 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' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting
- documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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 is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's 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.

Farrah Kitabi (Senior statutory auditor)

23 September 2025

for and on behalf of Sayer Vincent LLP, Statutory Auditor, 110 Golden Lane, LONDON, EC1Y 0TG

Westminster Citizens Advice Bureau Service

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Restricted £	Unrestricted £	2025 Total £	Restricted £	Unrestricted £	2024 Total £
Income from:							
Donations and legacies		–	2,381	2,381	–	2,314	2,314
Investment income		–	12,338	12,338	–	7,897	7,897
Charitable activities	2	288,892	1,388,380	1,677,272	319,613	1,311,221	1,630,834
Other		–	1,510	1,510	–	1,200	1,200
Total income		288,892	1,404,609	1,693,501	319,613	1,322,632	1,642,245
Expenditure on:							
Charitable activities	3a	300,940	1,347,150	1,648,090	366,234	1,212,845	1,579,079
Total expenditure		300,940	1,347,150	1,648,090	366,234	1,212,845	1,579,079
Net income/(expenditure) before transfers	4	(12,048)	57,459	45,411	(46,621)	109,787	63,166
Gross transfers between funds		4,112	(4,112)	–	14,071	(14,071)	–
Net income / (expenditure) and net movement in funds		(7,936)	53,347	45,411	(32,550)	95,716	63,166
Reconciliation of funds							
Total funds brought forward		42,744	232,860	275,604	75,294	137,144	212,438
Total funds carried forward		34,808	286,207	321,015	42,744	232,860	275,604

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 14 to the financial statements.

Westminster Citizens Advice Bureau Service

Balance sheet

Company no. 03039752

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets					
Tangible fixed assets	8		<u>4,207</u>		<u>2,861</u>
Current assets					
Debtors	9	19,834		7,202	
Cash at bank and in hand		<u>594,774</u>		<u>577,235</u>	
		<u>614,608</u>		<u>584,437</u>	
Liabilities					
Creditors: amounts falling due within one year	10	<u>124,535</u>		<u>119,405</u>	
Net current assets			<u>490,073</u>		<u>465,032</u>
Total assets less current liabilities			<u>494,280</u>		<u>467,893</u>
Creditors: amounts falling due after one year	11		<u>173,265</u>		<u>192,289</u>
Total net assets	13a		<u><u>321,015</u></u>		<u><u>275,604</u></u>
The funds of the charity					
Restricted funds	15a		<u>34,808</u>		<u>42,744</u>
Unrestricted funds			<u>286,207</u>		<u>232,860</u>
Total charity funds			<u><u>321,015</u></u>		<u><u>275,604</u></u>

Approved by the trustees on 16th September 2025 and signed on their behalf by

Mark Gray
Chair

John Robinson
Treasurer

Statement of cash flows

Company no. 03039752

As at 31 March 2025

Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	45,411	63,166
Depreciation charges	1,922	761
Dividends, interest and rent from investments	(12,338)	(7,897)
(Increase)/decrease in debtors	(12,633)	34,331
Increase/(decrease) in creditors	(13,893)	(178,853)
Net cash provided by / (used in) operating activities	8,469	(88,492)

	2025 £	£	2024 £	£
Cash flows from operating activities				
Net cash provided by / (used in) operating activities		8,469		(88,492)
Cash flows from investing activities:				
Dividends, interest and rents from investments	12,338		7,897	
Purchase of fixed assets	(3,268)		(3,622)	
Net cash provided by / (used in) investing activities		9,070		4,275
Change in cash and cash equivalents in the year		17,539		(84,217)
Cash and cash equivalents at the beginning of the year		577,235		661,452
Cash and cash equivalents at the end of the year		594,774		577,235

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

a) Statutory information

Westminster Citizens Advice Bureau Service is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is The Stowe Centre, 258 Harrow Road, London W2 1ES.

b) Basis of preparation of financial statements

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) – (Charities SORP FRS 102) -and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Incoming resources

Voluntary income is donations. They are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts. Grant income included in this category is recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. It is only deferred when:

- The donor or grantor specifies that the donation or grant is to be used in future accounting periods, or
- The donor or grantor has imposed conditions which must be met before the charity has unconditional entitlement to its receipt.

Grants received for services and activities which are not completed at the year end are included in income at the full amount and the unused portion is carried forward in restricted funds at the end of the year.

The charity relies on volunteer advisors to assist in the delivery of the service. These financial statements do not include the value of this work.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

f) Resources expended

Expenditure is recognised when a liability is incurred. Contractual arrangements and performance related grants are recognised as goods or services are supplied. Partnership payments are accrued when services are supplied irrespective of whether an invoice has been received.

- Charitable activities include expenditure associated with specialised advice, advocacy, training and ICT support services and include both the direct and support costs relating to these activities.
- Governance costs include the cost of the preparation and audit/examination of the statutory accounts, the costs of trustees meetings and the cost of any legal advice to the trustees on governance or constitutional matters. They have been allocated to various activities in the same proportion as support costs below.
- Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity or floor space.

g) Irrecoverable VAT

All resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred. The charity is not registered for VAT.

h) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Equipment	25% Straight line
Computer equipment	33% Straight line

i) Operating and finance leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred. Equipment purchased with finance leases, where the benefits and risks of ownership remain with the lessor, is capitalised and the outstanding lease payments, less any finance charges, are included in accruals. Finance charges, if any, are included in the Statement of Financial Activities.

j) Pensions

Westminster Citizens Advice participated in the National Association of Citizens Advice Bureau Pension and Assurance Plan (1991) which was a defined benefit scheme. It operated in the UK and was closed on 31 March 2008. More than one employer participated in the scheme and Westminster Citizens Advice is unable to identify its share of the underlying assets and liabilities in the scheme and so contributions are treated as though it was a defined contributions scheme.

The charity has recognised a liability for commitments to pay an annual payment towards the funding shortfall, as shown in notes 11 and 16.

The charitable company also operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

k) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose. All other funds are unrestricted income funds.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

l) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

2 Income from charitable activities

	Restricted Grants £	Unrestricted Fees for services £	2025 Total £	Restricted Grants £	Unrestricted Fees for services £	2024 Total £
Areas of activity						
Generalist services – Paddington bureau	–	1,326,147	1,326,147	–	1,232,618	1,232,618
Special projects						
GLA Crisis Project	45,630	–	45,630	41,500	–	41,500
Trussel Trust	33,121	–	33,121	32,489	–	32,489
Advice on Prescription	–	17,113	17,113	–	20,301	20,301
Carers Network	–	21,285	21,285	–	20,220	20,220
Energy Vouchers	25,602	–	25,602	–	–	–
Debt Free London	36,879	–	36,879	32,591	–	32,591
Kings College	–	4,167	4,167	–	16,667	16,667
Energy Advice Programme	–	19,668	19,668	–	21,415	21,415
National Grid Project	41,750	–	41,750	13,917	–	13,917
City Bridge Trust	62,600	–	62,600	61,400	–	61,400
Additional Advice Line	–	–	–	72,466	–	72,466
Building Capacity in the Advice Sector	19,560	–	19,560	24,000	–	24,000
Advice in Health Settings	13,750	–	13,750	41,250	–	41,250
Westminster Almshouses	10,000	–	10,000	–	–	–
	288,892	1,388,380	1,677,272	319,613	1,311,221	1,630,834

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2025

3a Analysis of expenditure (current year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2025 Total £	2024 Total £
Contracts and Fees for Services							
Generalist services	990,005	201,122	45,265	45,137	11,114	1,292,643	1,142,239
Kings College	3,458	-	122	104	30	3,714	14,495
Energy Advice Programmes	13,975	-	560	475	138	15,148	23,549
Carers Network	20,285	-	742	630	182	21,839	21,285
Advice on Prescription	12,640	-	557	472	137	13,806	11,277
Total Unrestricted	1,040,363	201,122	47,246	46,818	11,601	1,347,150	1,212,845
Grants							
Energy Vouchers	2,560	23,042	-	-	-	25,602	-
Westminster Almshouses	5,426	-	-	-	-	5,426	-
Trussel Trust	30,512	31	1,207	1,023	296	33,069	34,105
Additional Advice Line	-	-	-	-	-	-	83,327
GLA Crisis Project	37,568	1,874	1,704	1,445	418	43,009	50,031
Debt Free London	35,867	-	1,485	1,259	365	38,976	33,646
Digital Project	-	-	-	-	-	-	48,625
City Bridge Trust	52,752	294	2,105	1,785	517	57,453	49,977
Advice in Health Settings	28,980	48	1,407	1,193	345	31,973	19,576
Building Capacity in the Advice Sector	17,878	1,739	743	630	182	21,172	15,073
National Grid Project	41,074	137	1,456	1,235	358	44,260	13,422
Citizens Advice	-	-	-	-	-	-	18,452
Total Restricted	252,617	27,165	10,107	8,570	2,481	300,940	366,234
Total charitable resource expended 2025	1,292,980	228,287	57,353	55,388	14,082	1,648,090	1,579,079
Total charitable resource expended 2024	1,236,723	225,804	62,462	40,653	13,437		1,579,079

Other activity costs includes payments to partners of £150,564 (2024: £150,566) as follows:

	2025	2024
Age UK Westminster	77,575	77,575
Asylum Aid	65,597	65,597
Deafplus	7,392	7,394
	150,564	150,566

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2025

3b Analysis of expenditure (prior year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2024 Total £
Contracts and Fees for Services						
Generalist services	849,865	209,396	44,470	28,941	9,567	1,142,239
Kings College	13,455	–	557	363	120	14,495
Energy Advice Programmes	21,733	–	973	634	209	23,549
Carers Network	19,732	–	832	542	179	21,285
Advice on Prescription	10,409	–	465	303	100	11,277
Total Unrestricted	915,194	209,396	47,297	30,783	10,175	1,212,845
Grants						
Trussel Trust	31,591	–	1,347	877	290	34,105
Additional Advice Line	76,693	–	3,556	2,314	764	83,327
GLA Crisis Project	44,057	2,091	2,081	1,354	448	50,031
Debt Free London	30,737	–	1,559	1,015	335	33,646
Digital Project	33,018	12,136	1,860	1,211	400	48,625
City Bridge Trust	45,635	720	1,941	1,263	418	49,977
Advice in Health Settings	17,708	148	922	600	198	19,576
Building Capacity in the Advice Sector	12,666	1,313	586	382	126	15,073
National Grid Project	12,515	–	486	316	105	13,422
Citizens Advice	16,909	–	827	538	178	18,452
Total Restricted	321,529	16,408	15,165	9,870	3,262	366,234
Total charitable resource expended 2024	1,236,723	225,804	62,462	40,653	13,437	1,579,079

Notes to the financial statements

For the year ended 31 March 2025

4 Net expenditure for the year

This is stated after charging / crediting:

	2025 £	2024 £
Depreciation	1,922	761
Auditor's remuneration (excluding VAT):		
▪ audit	10,900	10,375
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	76	108
	<u>1,922</u>	<u>761</u>

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £76 (2024: £108) incurred by 12 (2024: 12) members relating to attendance at meetings on behalf of the charity.

5 Staff costs and numbers

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	1,147,042	1,067,781
Working from Home Allowances	8,943	8,721
Employer's National Insurance	114,240	98,750
Employer's Pension contributions – Defined contribution schemes	23,779	22,321
Increase/(Decrease) in pension deficit	(1,024)	39,150
	<u>1,292,980</u>	<u>1,236,723</u>
Total emoluments paid to staff were:	<u>1,161,143</u>	<u>1,078,796</u>

No employees received more than £60,000 during the year (2024: None)

The average weekly number of employees during the year was 36 (2024: 34).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £226,645 (2024: £183,320).

6 Related party transactions

There are no related party transactions to disclose for 2025 (2024: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties. Aggregate donations from trustees were £118.

Notes to the financial statements

For the year ended 31 March 2025

7 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

8 Tangible fixed assets

	Equipment £	Computer equipment £	Total £
Cost			
At the start of the year	9,822	82,511	92,333
Additions in year	–	3,268	3,268
At the end of the year	9,822	85,779	95,601
Depreciation			
At the start of the year	6,961	82,511	89,472
Charge for the year	905	1,017	1,922
At the end of the year	7,866	83,528	91,394
Net book value			
At the end of the year	1,956	2,251	4,207
At the start of the year	2,861	–	2,861

9 Debtors

	2025 £	2024 £
Trade debtors	4,786	–
Other debtors	6,543	3,302
Prepayments	8,505	3,900
	19,834	7,202

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	22,731	19,308
Defined Contribution Pension Scheme	5,064	5,148
HMRC –Taxation and social security	25,605	27,027
Accruals	48,849	47,107
Grants and other income in advance	4,286	2,815
Pension Deficit Contributions	18,000	18,000
	124,535	119,405

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2025

11 Creditors: amounts falling due after one year

	2025 £	2024 £
Pension Deficit Provision brought forward	210,289	189,139
Employer contributions to Pension Recovery Plan	(18,000)	(18,000)
Unwinding of the discount	(1,024)	39,150
Net movement	<u>(19,024)</u>	<u>21,150</u>
Provision carried forward	191,265	210,289
Due in less than one year	<u>(18,000)</u>	<u>(18,000)</u>
Due in more than one year	<u>173,265</u>	<u>192,289</u>

Westminster Citizens Advice annual deficit payments from 1st April 2021 are £18,000 per annum until 30th September 2040. If Citizens Advice Westminster paid its annual contributions as planned, using an actuarial discount rate of 5.8 %, the net present value would be £191,265 (2023/2024 £210,289 and 4.9% discount).

12 Financial instruments

	2025 £	2024 £
Financial liabilities measured at fair value through profit or loss		
Defined pension scheme liability	191,265	210,289
	<u>191,265</u>	<u>210,289</u>

13a Analysis of net assets between funds (current year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	4,207	4,207
Net current assets	34,808	455,265	490,073
Long term liabilities	-	(173,265)	(173,265)
Net assets at 31 March 2025	<u>34,808</u>	<u>286,207</u>	<u>321,015</u>

13b Analysis of net assets between funds (prior year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	2,861	2,861
Net current assets	42,744	422,288	465,032
Long term liabilities	-	(192,289)	(192,289)
Net assets at 31 March 2024	<u>42,744</u>	<u>232,860</u>	<u>275,604</u>

Notes to the financial statements

For the year ended 31 March 2025

14a Movements in funds (current year)

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Restricted funds:					
Advice in Health Settings	21,674	13,750	(31,974)	-	3,450
Building Capacity in the Advice Sector	8,927	19,560	(21,172)	-	7,315
Childcare	225	-	-	-	225
National Grid Project	494	41,750	(44,259)	2,015	-
Westminster Almshouses Foundation	-	10,000	(5,426)	-	4,574
City Bridge Trust	11,424	62,600	(57,453)	-	16,571
GLA Crisis Project	-	45,630	(43,009)	-	2,621
Trussel Trust	-	33,121	(33,069)	-	52
Energy Vouchers	-	25,602	(25,602)	-	-
Debt Free London	-	36,879	(38,976)	2,097	-
Total restricted funds	42,744	288,892	(300,940)	4,112	34,808
Unrestricted funds:					
General funds	443,149	1,342,375	(1,292,643)	(15,409)	477,472
<i>Designated funds</i>					
Energy Advice Programmes	-	19,668	(15,148)	(4,520)	-
Kings College	-	4,167	(3,714)	(453)	-
Advice on Prescription	-	17,114	(13,806)	(3,308)	-
Carers Network	-	21,285	(21,839)	554	-
Total unrestricted funds	443,149	1,404,609	(1,347,150)	(23,136)	477,472
Pension reserve	(210,289)	-	-	19,024	(191,265)
Total unrestricted funds including pension reserve	232,860	1,404,609	(1,347,150)	(4,112)	286,207
Total funds	275,604	1,693,501	(1,648,090)	-	321,015

14b Movements in funds (prior year)

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted funds:					
Citizens Advice	15,000	-	(18,452)	3,452	-
Advice in Health Settings	-	41,250	(19,576)	-	21,674
Building Capacity in the Advice Sector	-	24,000	(15,073)	-	8,927
Childcare	225	-	-	-	225
National Grid Project	-	13,917	(13,423)	-	494
City Bridge Trust	-	61,400	(49,976)	-	11,424
GLA Crisis Project	-	41,500	(50,031)	8,531	-
Trussel Trust	261	32,489	(34,105)	1,355	-
Additional Advice Line	10,843	72,466	(83,327)	18	-
Digital Project	48,965	-	(48,625)	(340)	-
Debt Free London	-	32,591	(33,646)	1,055	-
Total restricted funds	75,294	319,613	(366,234)	14,071	42,744
Unrestricted funds:					
General funds	326,283	1,244,029	(1,142,239)	15,076	443,149
<i>Designated funds</i>					
Energy Advice Programmes	-	21,415	(23,549)	2,134	-
Kings College	-	16,667	(14,495)	(2,172)	-
Advice on Prescription	-	20,301	(11,277)	(9,024)	-
Carers Network	-	20,220	(21,285)	1,065	-
Total unrestricted funds	326,283	1,322,632	(1,212,845)	7,079	443,149
Pension reserve	(189,139)	-	-	(21,150)	(210,289)
Total unrestricted funds including pension reserve	137,144	1,322,632	(1,212,845)	(14,071)	232,860
Total funds	212,438	1,642,245	(1,579,079)	-	275,604

Purposes of designated funds**Energy Advice Programme**

Funds were provided via Citizens Advice to provide one-to-one energy and smart meter advice to fuel poor and vulnerable clients who are struggling to pay their bills.

Advice on Prescription

This programme, funded by Kensington and Chelsea Social Council, provides advice to patients on the recommendations of GP's in the West London Clinical Commissioning Group area.

Kings College

This contract with Kings College London is for the provision of debt advice/casework for students. The contract commenced in November 2021. The project ended in July 2024.

Carers Network

This project, funded by the Carers' Network, provides specialist advice to unpaid carers.

14b Movements in funds (continued)

Purposes of restricted funds

Citizens' Advice

A grant for additional advice staffing, to be spent by March 2024.

Westminster Almshouses Foundation

A grant of £10,000 has enabled us to extend the capacity of your current volunteer support by providing the cost of the volunteer co-ordination 1 day a week over 12 months.

Childcare

To assist volunteers with childcare costs while undergoing training

National Grid Project

A one year project from January 2024 to provide casework to vulnerable clients who are facing issues arising from high energy bills arising from the cost of living crisis. The project is funded by National Grid and managed by national Citizens Advice.

Advice in Health Settings

A one year innovation project funded by national Citizens Advice from national fundraising linked to the cost of living crisis. CAW were successful in winning funding to pay for an adviser for 1 year to deliver advice in GP surgeries. The project runs from October 2024 – October 2025

City Bridge Trust

A 5 year project to develop debt and energy hubs in community centres, funded by City Bridge Foundation. The project funds a project manager and debt adviser and provides debt advice in outreach locations, volunteer development and debt and energy awareness training.

Building Capacity in the Advice Sector

Funded from Westminster City Council's cost of living funding, this project funds a CAW trainer to deliver introductory courses on welfare benefits, debt, disability benefits and housing to volunteers and staff of Westminster community organisations.

Energy Vouchers

Funds were provided by Westminster Council Cost of Living Fund to provide vouchers for energy costs to Westminster residents who are experiencing difficulty in paying their energy bills or have energy debt and are working with an energy advice service to help resolve these issues.

Greater London Authority Crisis Project

The Greater London Authority via London Citizens Advice funds CAW to employ a Crisis Support Adviser to provide information and advice for those facing urgent issues including homelessness, eviction, bailiff actions and food poverty. This is delivered both in outreach locations and by phone.

Digital Project

This project was funded by additional funding from Westminster City Council to enhance the charity's digital services. Funding is £75,000 p.a. for two years. The project ended in 23/24 and the work was absorbed into the council contract.

Debt Free London

Funds were provided by the Money Advice Service (now the Money and Pension Service) via Toynbee Hall to provide debt advice.

Trussel Trust

We are funded by Trussell Trust to deliver face-to-face generalist advice at Westminster Chapel foodbank on both a drop-in basis and by appointment

Additional Advice Line

Funds were provided by Westminster Council to provide four additional telephone advisers in response to the cost of living crisis. The project ended in 23/24 and the work was absorbed into the council contract.

Notes to the financial statements

For the year ended 31 March 2025

15 Operating lease commitments

There were no operating lease commitments in 24/25 or 23/24.

16 Pension cost and commitments

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions agreed by the Employer and Trustee in August 2023, the contributions to the Plan for the year ending 31 March 2025 have been £3,218,000, which includes £2,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

An actuarial valuation of the Plan was carried out as at 31 March 2025 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 10 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

The major assumptions used by the actuary were (in nominal terms) as follows:

	2025	2024
	%	%
Discount Rate	5.80	4.90
Inflation (RPI)	3.10	3.20
Inflation (CPI)	2.75	2.80
Revaluation of deferred pensions in excess of GMP	2.75	2.80
Pension in payment increases of:		
CPI or 5% pa if less	2.70	2.80
CPI inflation since retirement or 5% pa if less	2.70	2.80
CPI or 3% pa if less	2.30	2.50
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

16 Pension cost and commitments (continued)

The mortality assumptions adopted at 31 March 2019 imply the following life expectancies:

	Life expectancy at age 65 (Years)	
	2025	2024
Retiring today – Males	20.6	20.6
Retiring today – Females	23.4	23.4
Retiring in 20 years time – Males	21.9	21.8
Retiring in 20 years time – Females	24.6	24.5

	Value at 31/03/2025 £000s	Value at 31/03/2024 £000s
The assets in the Plan were:		
Multi asset funds	25,527	26,047
Structured Equity	29,553	33,448
Cash	831	1,100
Fair value of Plan assets	55,911	60,595

The actual return on assets over the period was:	(2,113)	307
Present value of funded obligations	(96,535)	(107,082)
Fair value of Plan assets	55,911	60,594
Surplus/(deficit) in funded scheme	(40,624)	(46,487)

WESTMINSTER CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1059419

Accounts

Company number: 03039752
Charity Number: 1059419

Westminster Citizens Advice Bureau Service

Operating as Citizens Advice Westminster

Report and financial statements
For the year ended 31 March 2024



Westminster Citizens Advice Bureau Service

Contents

For the year ended 31 March 2024

Reference and administrative information	1
Trustees' annual report	2
Independent auditor's report	17
Statement of financial activities (incorporating an income and expenditure account)	21
Balance sheet	22
Statement of cash flows	23
Notes to the financial statements	24

Westminster Citizens Advice Bureau Service

Reference and administrative information

For the year ended 31 March 2024

Company number 03039752

Charity number 1059419

**Registered office
and operational address** The Stowe Centre, 258 Harrow Road
London
W2 5ES

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Ksenia Zheltoukhova	Chair
Mark Russel Gray	Chair-elect, appointed – 10 September 2024
Cheryl Schlomit Crespo Pizarro	
Christopher Lillywhite	Appointed – 10 September 2024
Gwyneth Macaulay	Resigned – 10 September 2024
John Robinson	Treasurer
Julie Fewtrell	
Karen Buck	Appointed – 10 September 2024
Matt Mckenna	Resigned – 27 November 2023
Richard Geller	
Shing Yang (Rodney) Chau	Resigned – 11 June 2024
Srishti Mahhajan	
Trisha Manners	

**Company
Secretary** Sital Zielonka

Senior staff	Joanna Cain	Chief Executive Officer
	Foridul Islam	Head of Contracts and Services
	Gilda Artholme	Head of People Development and Volunteering
	Sital Zielonka	Head of Business Support

Bankers National Westminster Bank plc
Strand, London Branch PO Box 414
38 Strand WC2N 5JB

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
Invicta House
110 Golden Lane
LONDON
EC1Y 0TG

Trustees' annual report

For the year ended 31 March 2024

The Trustees, who are also the directors of the charity for the purposes of the Companies Act, present their report together with the audited financial statements for the year ended 31 March 2024. The financial statements have been prepared in accordance with the accounting policies set out on pages 27 to 29 and comply with the Companies Act and applicable law.

The Trustee Board have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

1. Overview of 2023 – 24

Highlights:

- Gave advice and casework to 4,822 (5,371) clients, with 4,231 clients receiving information or signposting. 64% (74%) from global majority backgrounds, 62% (61%) with health conditions
- Managed 23,397 (24,910) issues and 6,485 (6,852) cases
- Improved access on our helpline by 35%, taking over 9,500 calls
- Delivered financial gains of £2.5 million (£1.8m) for clients, £74k worth of debts written off, £30k in charitable support
- Represented residents at 89 (59) Licencing hearings
- Administered and allocated £471,910 funds to 1,831 households via the Support funds
- Established 4 new projects, Energy Casework, Advice Training, Advice in Health Settings and the City Bridge debt and energy hubs
- Launched our webchat service and extended our phonenumber hours for an additional evening a week
- Campaigned on issues including negative budgets and temporary accommodation as part of the Westminster Temporary Accommodation Action Group
- Restructured senior team leading to stronger focus on volunteering, people development and business support.

Here is what some of our clients have told us

- *"I really appreciate your help and support, helping me and my family and saving us from being evicted. Just a big thank you from me and my family"*
- *"Barbara – I was a homeless and... you did help me a lot and ... finally I got a permanent council flat"*
- *"The go-to organisation in Westminster and all over the region, your work is appreciated by so many"*
- *"Noreen – I just wanted to thank you for your email & let you know that I really appreciate your help with these matters. It is very reassuring to know that someone is there to help me understand the system & break things down so I can understand them better as it can be very confusing & frustrating at times give the amount of misinformation I have previously received from Universal Credit. Again many thank for your help & support."*
- *"I really much appreciated your great guidance, knowledge, assistance and understanding. I am so full of gratitude."*

Trustees' annual report

For the year ended 31 March 2024

- *"Hello Dorothy, just wanted to share my good news with. I won my P.I.P appeal at the tribunal today. Thank you for all your encouragement and support throughout this ordeal. I would not have seen it through without you."*

Overview of the year

In April 2023, energy prices remained 200% higher than they had been in winter 2020/21 and food inflation was at around 19%. Alongside this, many residents in Westminster were impacted by serious changes in housing supply caused by private landlords leaving the market and the closure of Home Office run hotels for asylum seekers. CAW saw the impact of this in a significant increase in housing related cases, with a 20% increase in homeless issues and a 27% increase in issues relating to local authority housing. In particular, we saw many cases relating to poor conditions in temporary accommodation. Overall, we saw a slight increase in the complexity cases, from 4.6 to 4.8 issues per client.

Despite this difficult context as of February 2024 we are making progress towards our goal and strategic objectives. We have embedded some new ways of working, including digital tools such as webchat in our offer.

We have fully reopened our face-to-face service and council outreach, including Advice Shop drop-ins. Through project funding we are now able to deliver regular outreach assessments and advice at the 3 main foodbanks in Westminster, at 3 GP surgeries in areas of greatest need, and with other community partners.

We have successfully achieved a contract extension for the WASP project and we delivered our project targets and outcomes.

Our referral platform, Refernet, is a highly regarded and well used platform now used by 35 council and voluntary sector agencies. Through Refernet partnerships with social prescribers and our current Advice in Health settings project, we are making good progress in building relationships within the North London NHS Integrated Care Board.

Our helpline team is significantly larger and following the ending of the Pan-London adviceline partnership we are now able to much more effectively understand and manage demand.

We have completed a senior management team restructure and brought in additional resource focused on people development and volunteering.

Our systems and processes are being overhauled and there is evidence of continuous improvement towards achieving our underpinning objective, enhanced with the introduction of the Head of Business Support role.

2. Activities

Information and advice

The organisation's main area of activity is to provide a generalist advice service, which meets quality mark standards in a range of subjects pertaining to English civil law, including: Benefits, Consumer, Money Advice, Education, Employment, Family/Relationship, Health & Community Care, Housing & Homelessness, Immigration & Nationality and Legal issues. In addition, the organisation provides specialist help/advice in the areas of: Welfare Benefits, Debt, Housing and Homelessness, and Licensing law.

During 2023 - 24 benefits was our largest advice area, with 8,092 issues handled in total. Issues related to personal independence payments (PIP) remained the highest focus. Compared with the previous year we saw an increase in cases relating to housing.

WASP contract

Our advice and casework services are funded by Westminster City Council (WCC) and through project funding. WCC funds us to manage the Westminster Advice Partnership Service (WASP), alongside Age UK Westminster, Asylum Aid and DeafPlus, to deliver the advice services contract for local Westminster residents.

Our services include delivery of Advice Shop, an open access assessment session which we deliver alongside other advice providers including Shelter, The Passage, Carers Network and our WASP partners. We also deliver advice from the WCC Children's Centres and WCC Housing services. Our Licensing Advice Project provides specialist advice and support to residents with concerns about local licensed premises.

In September 2023 CAW was awarded a 2-year contract, with additional funding to support digital work including Refernet and to fund telephone assessors built into the contract. We agreed revised key performance indicators and we are now reporting on the numbers of clients seen and the spread of activity between information, advice and casework.

In addition to the WASP contract WCC funded CAW to deliver the Cost-of-Living Support Fund, building on our experience of delivering the previous Hardship Funds. The Support Fund requires that a client is engaging with an adviser so that we can address wider issues including income maximisation. The Support Fund vouchers are available from all Westminster advice agencies and the scheme is co-ordinated by CAW.

Projects

In addition to our funding from Westminster City Council, we are very grateful to have been able to work collaboratively with partners and funders to deliver the following contracts:

Advice on Prescription funded by the Kensington and Chelsea Social Council, takes referrals from GPs in the West London CCG area to provide practical advice and support for over 65's with disabilities, long-term health conditions or mental health needs.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2024

Carer's Advice Project funded by Carers Network; it is integrated into the wider Carers Network services for carers, providing support groups, care assessments and respite care.

Debt Free Advice, which is a Money and Pension Service funded project delivering debt advice across London.

Energy projects support clients to access discounts and provide information and advice about energy saving and smart meters, funded via national Citizens Advice.

National Grid Energy casework project A one year project from January 2024 to provide casework to vulnerable clients who are facing issues arising from high energy bills arising from the cost of living crisis.

City Bridge Trust project A 5 year project to develop debt and energy hubs in community centres funded by City Bridge Foundation. The project funds a project manager and debt adviser and provides debt advice in outreach locations, volunteer development and debt and energy awareness training.

GLA Crisis Prevention project Providing information, advice and casework service to Westminster residents facing crisis issues including homelessness, eviction, bailiff actions and food poverty. Delivering training to Westminster agencies to identify advice issues.

Advice Training project funds a CAW trainer to deliver introductory courses on welfare benefits, debt, disability benefits and housing to volunteers and staff of Westminster community organisations.

Support Funds Administration and management of applications from the public for support via the Household Support Fund, on behalf of WCC.

Advice in Health Settings A one year innovation project funded by national Citizens Advice to deliver advice in GP surgeries and build relationships with the NHS.

Kings College London Project provides debt advice to Kings College students.

Trussell Trust Delivering debt, benefits, energy and advice on other generalist areas for residents experiencing food hardship.

Policy and Campaigns Work

In the past year Citizens Advice Westminster's front-line advisers have raised a total of 558 evidence forms, dealing with a wide range of issues including:

- Impact of the cost-of-living crisis

Trustees' annual report

For the year ended 31 March 2024

- Energy costs including hidden costs in tenancy agreements and issues relating to landlord obligations
- Delays in processing overpayments or other detriments causing hardship
- Problems with housing and delays in getting issues including damp and repairs dealt with in a timely fashion

Campaigns

The policy and campaigns team initiated a new Campaign spotlight, with 2 editions published so far, on the impact of negative budgets and on temporary accommodation. The team, along with many staff and volunteers from CAW, joined Shelter to mark World Homeless day in October 2023 with an event outside the Stowe Centre. The team has also participated in campaigns both at local and national levels using evidence gathered from our frontline advisers:

Scams Awareness Fortnight: a national campaign run by the Consumer Protection Partnership and led by Citizens Advice with key support from partners such as the Trading Standards service. The campaign is an annual opportunity to empower the public against scams. Through the campaign, we aim to create a network of informed, confident consumers who know how to:

- recognise scams when they see them
- report scams to the appropriate channels
- talk about their experiences to help raise public awareness of scams

Putting it Right: This campaign raises formal complaints on behalf of clients on issues of malpractice and/or official error on the part of statutory bodies in order to influence positive change and improvement to their services – both in terms of policy and procedure. Under this campaign we have secured a number of successes on behalf of our clients:

- Supporting a client who was victim of a major investment scam to write to the Financial Services Ombudsman
- Supported clients complaining about lack of responses from Housing services, leading to responses and also improved communications with relevant teams

Disability Benefits Consortium: We have regularly attended the Consortium which campaigns on creating a fairer benefits system.

Energy Saving Winter: We took the original national campaign of Energy Saving Week and made it a full Winter, as the problems of keeping warm last several months. We followed the messaging from head office as the energy crisis was growing and it was important to not steer people in the wrong direction (such as switching which was no longer an option).

Influencing work

Using data and a template supplied from Head Office, supplemented with locally sourced data, we wrote to our two MPs with detailed figures about impact of the rise in energy prices in our 2

Trustees' annual report

For the year ended 31 March 2024

constituencies. We were pleased to host a meeting with the Minister for Energy Affordability in early April 2023 when our advisers were able to give her first hand examples of the challenges faced by clients in Westminster, and the way in which multiple overlapping issues affected their wellbeing and ability to pay for basic commodities including food and energy. Alongside the national Citizens Advice service, advocating for more financial support for those on low incomes to help mitigate the worst of the cost-of-living crisis is now our main influencing priority.

Social media activity

The CAW X (formerly Twitter) account goes from strength to strength with a regular posting of at least 10 tweets a week to a growing number of followers. We have increased our followers during the year by 22 (we now have 1,760 followers) and regularly hit over 10,000 impressions per month. Our account enables us to get important information out to followers who may not have any other contact with us as well as keeping up to date with what's happening in our borough. We also use the account to promote our own services as well as at the main CAW website. In addition, we use the account to keep in touch with local bodies and partners such as Age UK Westminster, Libraries, the Council, and our MPs.

Research

The research team carried out a number of research projects including

- mapping of our impact by ward in comparison to demographic data,
- investigation into gambling issues and into issues in the South Kilburn area,
- analysis of areas where there are pockets of deprivation surrounded by areas of wealth
- Analysis of issues facing clients in the Harrow Road area.

This work contributed both to how we allocated resources as part of the Crisis Prevention Project, the development of several funding bids and also to ongoing work with the North Paddington Board on which we are represented.

Temporary accommodation and housing allocations

The CEO became chair of the Temporary Accommodation (TA) Working Group and worked closely with partners including the Cardinal Hume Centre, Unfold and Asylum Aid to promote improved communications with residents placed in TA, to campaign on national issues and to highlight the poor quality of much TA. This was supported by many Evidence Forms submitted by advisers to highlight issues facing our clients living in TA.

CAW hosted a consultation event for the local authority on its housing allocation scheme and also actively participated in the development of the WCC Homelessness strategy.

Volunteering

CAW are committed to providing high quality volunteering opportunities. In January 2024 following a senior management team restructure we appointed a Head of Volunteering and People Development and have now introduced a new approach to volunteer recruitment which is focused on rolling recruitment with a strong focus on local residents.

Trustees' annual report

For the year ended 31 March 2024

The benefits of volunteering to CAW as an organisation are also highly significant. Trained and active volunteers directly support service delivery both of our generalist and contract and specific projects. This is most evident in the Gateway team, where there is a direct correlation between the amount of volunteer time on the service and the amount of demand from residents that we can meet. Volunteers have also proved a very positive source of recruits to paid roles. Over the last year, one volunteer took up a paid frontline role within CAW. This has brought significant benefits to the team and the volunteers, including savings in recruitment and induction, flexibility in relation to being able to respond quickly to new opportunities, and for volunteers the benefit of gaining valuable paid work experience.

Volunteers get involved in a variety of roles, including as Trustees, Client Support, Adviser and Trainee adviser, Gateway Assessor, Financial Capability trainer, Digital Money Coach, and Communications assistant.

Income generation

We are committed to growing our ability to deliver high quality advice in Westminster and beyond, and there are 3 strands to our income generation strategy:

- To build strong local partnerships which will provide the basis for collaborative working leading to successful bids in the future
- To bid for grant and contract funding which will support client needs and support our financial sustainability
- To create opportunities for individual and corporate giving

During 2023–24 we maintained our existing grant and contract funding and gained new funding as described above.

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified supervisors. Each assessor or adviser has a number of their case records checked; the ratio is determined by their own level of competency. The quality scores of individual cases reviewed with feedback is provided to frontline assessor and advisers. Where training needs are identified, this is discussed and fed back to the Head of People Development and Volunteering who may address these needs through individual learning activities, in-house group sessions or arranging external training. We have also now introduced a Quality and Partnership Manager role to ensure a strong focus on the quality of our outcomes for clients and the administration of cases.

Trustees' annual report

For the year ended 31 March 2024

Partnership Working

CAW remains an active member of London Citizens Advice Group and the CEO has been active on the steering group of the CEO Forum which has managed the transition towards establishing a new London Citizens Advice charity which was approved by all LCAs in February 2024.

The Westminster Advice Forum is regularly attended by over 20 representatives of Westminster Advice agencies. We continue to develop our strategy to build partnerships and offer face to face advice in outreach locations, especially through the GLA funded Crisis Prevention Project and the new City Bridge Debt and Energy project, through which we delivered energy and debt advice at North Paddington Foodbank and in a Pimlico hub. The Advice in health settings project has opened new outreach locations in 3 GP surgeries across the City. Partner development was also supported by delivery of the Advice Training project, providing introductory training to community partners in advice areas, and the steady growth of the Refernet platform.

Structure, Governance and Management

Citizens Advice Westminster is the operating name of Westminster Citizens Advice Bureau Service and a registered company limited by guarantee and under the number 03039752. Governed by its Articles of Association, the organisation is also a registered charity with the Charity Commission under the number 1059419.

Trustee Board members are drawn from the local community of Westminster and surrounding areas. They can stand as representatives of local community groups (member organisations) or as individuals and are elected to hold office for a period of three years, after which time they may be reappointed for a maximum of nine years. Currently the Board consists of 9 Trustees.

The Trustee Board meets at least four times a year (plus the Annual General Meeting) to discuss and make decisions concerning the business of the organisation. The Finance and General Purposes Committee also meets quarterly.

The organisation is a member of the national body, Citizens Advice, which undertakes an external audit of the organisation every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of the organisation meet standards for membership and that the organisation is operating in adherence to Citizen Advice's aims and principles.

Objectives

The objects for which the local office was established, as defined by the Articles of Association, are: the promotion of any charitable purposes for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Westminster and surrounding areas.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2024

The aims of the Citizens Advice Westminster service are:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

Our Goal and strategic objectives are set out in our Business Plan:

Goal:

Citizens Advice Westminster works with local community organisations to make a difference to the lives of people in Westminster through advice, research and campaigning. We deliver a high quality, agile advice service which reflects the issues and needs of our communities and which puts clients first.

Our strategic objectives to meet this goal:

- Provide an agile and responsive advice service which is high quality, accessible and which promotes diversity and equity
- Develop our influence through research and campaigning to make a difference to people's lives in Westminster
- Develop strong relationships with stakeholders and partners in Westminster and across London in order to broaden the reach of our advice service and attract new funding/resources to tackle disadvantage through advice
- Recruit and sustain a highly skilled, creative, and engaged workforce committed to the values of Citizens Advice

Underpinning these objectives, we will

- Manage our resources and governance effectively and efficiently in order to deliver our strategic objectives

1 Financial Review

The company had net incoming resources on unrestricted funds of £95,716 for the year. Together with an accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £232,860. Total incoming resources for the year amounted to £1,642,245 which £1,329,085 was received from Westminster City Council as payment of fees, grants and contracts.

Principal Funding Resources

Citizens Advice Westminster generates income from contracts with Westminster City Council for services provided to Westminster residents. These services are enhanced by the receipt of grants, fundraising and contracts other than Westminster City Council amounting to 19% of income (2023 18%) These funds were used to support the core generalist service, the specialist advice service and generalist advice services to specific groups of clients. All these services are free at the point of delivery and are open to anyone primarily living or working in and around the Westminster area.

Trustees' annual report

For the year ended 31 March 2024

Fundraising policy

Citizens Advice Westminster has a Fundraising Strategy which aims to increase funds to the organisation in order to increase and improve access to our advice and information services for the local community. Additionally, the organisation aims to increase our funding base and diversify streams of income that it receives. The organisation will look to increase its level of unrestricted funding, year on year in order to ensure it is able to meet its future liabilities.

Communication and building relationships with key, relevant stakeholders will play a vital role in raising awareness of the impact of the work the organisation does and in direct marketing, to solicit support for the organisation and increase donor giving and create opportunities for funded joint partnership work.

Grant and contract funding will remain key to the organisation, as it is highly cost effective in terms of potential return and an annual target of £50,000 for new funding per year from this source has been agreed by the trustees as a reasonable aim.

The organisation will also explore alternate sources of funding, including paid-for services, corporate sponsorship through the social responsibility policies of companies, in-kind support and individual giving. Our strategy is to focus on a small number of specific activities each year, to include:

- 1 or 2 major giving opportunities per year, either London Legal Walk or a time limited activity which could be linked to the new office move.
- Development of a simple structure for giving, in the form of a Friends of Citizens Advice Westminster

Going Concern Statement

The financial statements have been prepared on the going concern basis. A three-year financial plan is prepared and annual budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Management accounts are presented quarterly to the Finance and General Purposes Committee and the Trustee board. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure the charity spends within its available resources. Secured income for 2024/25 is £1.6m and breakeven is anticipated. Additional grant/contract applications are being undertaken to increase income. From September 2024 the outlook is positive with council funding of around £1.3 million secure up to September 2025. Cashflow remains good with an average balance of around £770,000 up to September 2025.

There are no material uncertainties which cast doubt on the charity's going concern.

Investment Policy

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are no funds for long term investment. The policy of the Board of

Trustees' annual report

For the year ended 31 March 2024

Trustees is to invest the amount that it has available and grants received in advance on the money market.

Reserves Policy

The Board of Trustees examines the charity's level of reserves on a regular basis in light of the main risks to the organisation. As the main aim of the charity is to use its funds for the benefit of the people of Westminster it does not aim to keep reserves beyond those prudently required (a) to meet fluctuations in the timing of receipts and expenditure; (b) to ensure that operations are not disrupted by unexpected events; and (c) to enable necessary capital and other expenditures to be made when required. This gives a target of around £400,000 in general funds. At the balance sheet date the charity had unrestricted reserves, excluding long term pension liabilities, of £440,288.

2 Risk Management

The Chief Executive together with the Trustee Board, analyse the major risks to the charity periodically when preparing and updating the strategic plan. Risk analysis evaluates the likelihood and severity of the impact to the organisation in relation to the principal risks and uncertainties facing the organisation, as identified by Trustees.

The annual review of the Risk Assessment Policy was conducted, and the Risk Register is reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed in order to effectively manage these potential risks.

All policies and procedures have been updated to comply with the UK General Data Protection Regulation and Data Protection Act 2018.

Key risks identified and mitigations include:

Lack of strategic direction and forward planning:

- Strategic Business and Development Plan in place which sets out the key aims and objectives for the organisation; and is regularly reviewed by Trustees
- Annual advice needs analysis undertaken; unmet advice needs identified; service development initiated, and reported to Trustees
- Annual staffing review undertaken to ensure the organisation enlists the right skills mix
- at the appropriate level to appropriately support the organisations strategic objectives

Poor budgetary control and financial planning:

- Relevant staff and Trustees recruited with requisite financial skills to develop and interpret financial reports
- Robust monitoring procedures adhered to, with accurate and timely reporting to Trustees
- All fundraising bids costed on a Full Cost Recovery basis
- Regular review by Trustees of budget, income and expenditure, cash flow, level of

Trustees' annual report

For the year ended 31 March 2024

- reserves and financial procedures
- Independent financial audit undertaken and outcome report signed off by chair and reported to Trustees

Operations and service delivery:

- All funding bids appraised on FCR principles and reviewed to ensure they are in line with the Business and Development Plan
- Monitoring and reporting procedures implemented in line with funder needs
- Performance Tracker adopted to improve management oversight of contract delivery and to ensure transparency
- All staff and volunteers are fully trained and supervised to carry out their role
- Advice Quality Standards requirements for advice are assessed quarterly and reported to Trustees

Information Management:

- All staff, volunteers and Trustees are required to adhere to, and must sign, the organisation's Confidentiality Policy
- Financial data is stored onto the network server drive, with restricted access to key staff
- Electronic client data records are securely transmitted onto the Citizens Advice's database, which has a two-step sign in authentication.
- The network server is backed up daily by an external contractor via remote access, and recovery procedures are in place

People:

- Robust recruitment processes are in place which ensures the right people with the appropriate skills are recruited
- Job descriptions, person specifications, employment contracts and the Employment Handbook for paid staff, sets out the expected activities and standards
- Induction, training and development for all roles within the organisation is a requirement.
- These recruitment processes are reviewed regularly to ensure continued effectiveness
- Annual goal setting, quarterly appraisals, individual support and supervision meetings and monthly team meetings to update, inform and up-skill staff and volunteers
- Staff and volunteers surveyed every year in relation to their welfare, support, learning and development; and an action plan developed, with results reported to Trustees

3 Plans for Future Period

As described above the difficult economic and housing challenges remain significant for our clients. Our focus is set out in the Business Plan and includes:

- Improving our in house training especially for assessors and trainee advisers
- Recruiting new cohorts of volunteers who are able to meet specific areas of priority including disability benefits form filling volunteers
- Continuing to improve our management of adviceline leading to a significant increase in demand met by December 2024

Trustees' annual report

For the year ended 31 March 2024

- Full implementation of our quality improvement plan
- Adapt our delivery of debt advice to ensure this is fully compliant with FCA requirements

Our longer-term aspirations

Our service must be robust enough to respond to the impact of further economic shocks and ongoing underfunding of public services. We will continue to develop relationships with funders with the NHS being a high priority. However we cannot rely only or largely on paid staff and short term funded contracts. A crucial shift must be to have a resilient and broad base of volunteers, trained and supported to deliver advice as well as assessment to residents in key area of priority.

The quality of our advice and assessment should not only reach or exceed regulatory and funder requirements. We want every client to have a professional, high quality experience. Clients should understand that their adviser has empathy and understanding of their situation. They should feel confident in the options before them and supported to follow through the next steps in a way which accords with their capability and needs. Quality of advice should run through all our training, support and supervision.

4. Remuneration Policy

From April 2022 a new pay policy and framework has been established. The policy recognises the importance of providing a fair and transparent pay and rewards system which:

- Facilitates the attraction and retention of the best employees
- Is fair in its application and non discriminatory
- Promotes employee confidence, improves morale and enhances efficiency
- Recognises employee's progression and development of competency and knowledge

The Pay Framework establishes pay and progression routes for all staff including senior management level.

5. Statement of responsibilities of the Trustees

The Trustees (who are also directors of Westminster Citizens Advice Bureau Service for the purposes of company law) are responsible for preparing the report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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;

Trustees' annual report

For the year ended 31 March 2024

- State whether applicable UK Accounting Standards and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2024 was 9 (2023; 12). The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

Trustees' annual report

For the year ended 31 March 2024

4 Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the Trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees on 10th September 2024 and signed on their behalf by

Ksenia Zheltoukhova

Chair

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Opinion

We have audited the financial statements of Westminster Citizens Advice Bureau Service (the 'charitable company') for the year ended 31 March 2024 which comprise the statement of financial activities, balance sheet, 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 FRS 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
- 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 charitable company 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 Westminster Citizens Advice Bureau'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.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Other Information

The other information comprises the information included in the trustees' 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 the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual 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 directors 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' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting
- documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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 is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's 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.

Joanna Pittman (Senior statutory auditor)

24 September 2024

for and on behalf of Sayer Vincent LLP, Statutory Auditor Invicta House, 110 Golden Lane,
LONDON, EC1Y 0TG

Westminster Citizens Advice Bureau Service

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2024

	Note	Restricted £	Unrestricted £	2024 Total £	Restricted £	Unrestricted £	2023 Total £
Income from:							
Donations and legacies		-	2,314	2,314	-	2,299	2,299
Investment income		-	7,897	7,897	-	3,005	3,005
Charitable activities	2	319,613	1,311,221	1,630,834	314,212	1,133,340	1,447,552
Other		-	1,200	1,200	-	333	333
Total income		319,613	1,322,632	1,642,245	314,212	1,138,977	1,453,189
Expenditure on:							
Charitable activities	4a	366,234	1,212,845	1,579,079	305,509	1,145,831	1,451,340
Total expenditure		366,234	1,212,845	1,579,079	305,509	1,145,831	1,451,340
Net income/(expenditure) before transfers	5	(46,621)	109,787	63,166	8,703	(6,854)	1,849
Gross transfers between funds		14,071	(14,071)	-	19,950	(19,950)	-
Net income / (expenditure) and net movement in funds		(32,550)	95,716	63,166	28,653	(26,804)	1,849
Reconciliation of funds							
Total funds brought forward		75,294	137,144	212,438	46,641	163,948	210,589
Total funds carried forward		42,744	232,860	275,604	75,294	137,144	212,438

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the financial statements.

Westminster Citizens Advice Bureau Service

Balance sheet

Company no. 03039752

As at 31 March 2024

	Note	£	2024 £	£	2023 £
Fixed assets					
Tangible fixed assets	9		<u>2,861</u>		<u>-</u>
Current assets					
Debtors	10	7,202		41,533	
Cash at bank and in hand		<u>577,235</u>		<u>661,452</u>	
			<u>584,437</u>		<u>702,985</u>
Liabilities					
Creditors: amounts falling due within one year	11	<u>119,405</u>		<u>319,408</u>	
Net current assets			<u>465,032</u>		<u>383,577</u>
Total assets less current liabilities			<u>467,893</u>		<u>383,577</u>
Creditors: amounts falling due after one year	12		<u>192,289</u>		<u>171,139</u>
Total net assets	14a		<u><u>275,604</u></u>		<u><u>212,438</u></u>
The funds of the charity	15a				
Restricted funds			<u>42,744</u>		<u>75,294</u>
Unrestricted funds			<u>232,860</u>		<u>137,144</u>
Total charity funds			<u><u>275,604</u></u>		<u><u>212,438</u></u>

Approved by the trustees on 10th September 2024 and signed on their behalf by

Ksenia Zheltoukhova
Chair

John Robinson
Treasurer

Statement of cash flows

Company no. 03039752

As at 31 March 2024

Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2024 £	2023 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	63,166	1,849
Depreciation charges	761	20,827
Dividends, interest and rent from investments	(7,897)	(3,005)
(Increase)/decrease in debtors	34,331	22,019
Increase/(decrease) in creditors	(178,853)	(116,420)
Net cash provided by / (used in) operating activities	(88,492)	(74,730)

	2024 £	£	2023 £	£
Cash flows from operating activities				
Net cash provided by / (used in) operating activities	(88,492)		(74,730)	
Cash flows from investing activities:				
Dividends, interest and rents from investments	7,897		3,005	
Purchase of fixed assets	(3,622)		-	
Net cash provided by / (used in) investing activities	4,275		3,005	
Change in cash and cash equivalents in the year	(84,217)		(71,725)	
Cash and cash equivalents at the beginning of the year	661,452		733,177	
Cash and cash equivalents at the end of the year	577,235		661,452	

Notes to the financial statements

For the year ended 31 March 2024

1 Accounting policies

a) Statutory information

Westminster Citizens Advice Bureau Service is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is The Stowe Centre, 258 Harrow Road, London W2 1ES. Until the 6th September 2022 the registered office address was 21a Conduit Place, London W2 1HS.

b) Basis of preparation of financial statements

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) – (Charities SORP FRS 102) – and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Incoming resources

Voluntary income is donations. They are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts. Grant income included in this category is recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. It is only deferred when:

- The donor or grantor specifies that the donation or grant is to be used in future accounting periods, or
- The donor or grantor has imposed conditions which must be met before the charity has unconditional entitlement to its receipt.

Grants received for services and activities which are not completed at the year end are included in income at the full amount and the unused portion is carried forward in restricted funds at the end of the year.

The charity relies on volunteer advisors to assist in the delivery of the service. These financial statements do not include the value of this work.

Notes to the financial statements

For the year ended 31 March 2024

1 Accounting policies (continued)

f) Resources expended

Expenditure is recognised when a liability is incurred. Contractual arrangements and performance related grants are recognised as goods or services are supplied. Partnership payments are accrued when services are supplied irrespective of whether an invoice has been received.

- Charitable activities include expenditure associated with specialised advice, advocacy, training and ICT support services and include both the direct and support costs relating to these activities.
- Governance costs include the cost of the preparation and audit/examination of the statutory accounts, the costs of trustees meetings and the cost of any legal advice to the trustees on governance or constitutional matters. They have been allocated to various activities in the same proportion as support costs below.
- Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity or floor space.

g) Irrecoverable VAT

All resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred. The charity is not registered for VAT.

h) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Equipment	25% Straight line
Computer equipment	33% Straight line
Leasehold Improvements	6.7% Over period of lease 15 years, straight line

i) Operating and finance leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred. Equipment purchased with finance leases, where the benefits and risks of ownership remain with the lessor, is capitalised and the outstanding lease payments, less any finance charges, are included in accruals. Finance charges, if any, are included in the Statement of Financial Activities.

j) Pensions

Westminster Citizens Advice participated in the National Association of Citizens Advice Bureau Pension and Assurance Plan (1991) which was a defined benefit scheme. It operated in the UK and was closed on 31 March 2008. More than one employer participated in the scheme and Westminster Citizens Advice is unable to identify its share of the underlying assets and liabilities in the scheme and so contributions are treated as though it was a defined contributions scheme.

The charity has recognised a liability for commitments to pay an annual payment towards the funding shortfall, as shown in notes 12 and 18.

The charitable company also operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

Notes to the financial statements

For the year ended 31 March 2024

1 Accounting policies (continued)

k) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose. All other funds are unrestricted income funds.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

l) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

2 Income from charitable activities

	Grants £	Fees for services £	2024 Total £	Grants £	Fees for services £	2023 Total £
Areas of activity						
Generalist services – Paddington bureau	–	1,232,618	1,232,618	–	1,027,978	1,027,978
Special projects						
Citizens Advice	–	–	–	15,000	–	15,000
One Westminster	–	–	–	6,000	–	6,000
Clothworkers Foundation	–	–	–	10,000	–	10,000
GLA Crisis Project	41,500	–	41,500	24,000	–	24,000
Trussel Trust	32,489	–	32,489	8,080	–	8,080
Advice on Prescription	–	20,301	20,301	–	18,476	18,476
Carers Network	–	20,220	20,220	–	18,090	18,090
Thames Water	–	–	–	25,860	–	25,860
Citizens Advice – Universal Credit	–	–	–	(2,246)	–	(2,246)
Debt Free London	32,591	–	32,591	51,498	–	51,498
Kings College	–	16,667	16,667	–	28,926	28,926
Energy Advice Programme	–	21,415	21,415	–	39,870	39,870
National Grid Project	13,917	–	13,917	–	–	–
City Bridge Trust	61,400	–	61,400	–	–	–
Additional Advice Line	72,466	–	72,466	91,995	–	91,995
North Paddington Foodbank	–	–	–	9,025	–	9,025
Building Capacity in the Advice Sector	24,000	–	24,000	–	–	–
Advice in Health Settings	41,250	–	41,250	–	–	–
Digital Project	–	–	–	75,000	–	75,000
	319,613	1,311,221	1,630,834	314,212	1,133,340	1,447,552

Notes to the financial statements

For the year ended 31 March 2024

3 Grants received

	2024 £	2023 £
Citizens Advice	–	15,000
One Westminster	–	6,000
Clothworkers Foundation	–	10,000
GLA Crisis Project	41,500	24,000
Additional Advice Line	72,466	91,995
Thames Water	–	25,860
Citizens Advice – Universal Credit	–	(2,246)
Trussel Trust	32,489	8,080
Debt Free London	32,591	51,498
National Grid Project	13,917	–
City Bridge Trust	61,400	–
Building Capacity in the Advice Sector	24,000	
Advice in Health Settings	41,250	
North Paddington Foodbank	–	9,025
Digital Project	–	75,000
	319,613	314,212

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2024

4a Analysis of expenditure (current year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2024 Total £	2023 Total £
Contracts and Fees for Services							
Generalist services	849,865	209,396	44,470	28,941	9,567	1,142,239	1,050,065
Kings College	13,455	-	557	363	120	14,495	26,334
Energy Advice Programmes	21,733	-	973	634	209	23,549	30,626
Carers Network	19,732	-	832	542	179	21,285	22,473
Advice on Prescription	10,409	-	465	303	100	11,277	16,333
Total Unrestricted	915,194	209,396	47,297	30,783	10,175	1,212,845	1,145,831
Grants							
One Westminster	-	-	-	-	-	-	6,571
Clothworkers Foundation	-	-	-	-	-	-	10,000
Trussel Trust	31,591	-	1,347	877	290	34,105	7,818
Additional Advice Line	76,693	-	3,556	2,314	764	83,327	81,152
Thames Water	-	-	-	-	-	-	27,011
GLA Crisis Project	44,057	2,091	2,081	1,354	448	50,031	27,490
Debt Free London	30,737	-	1,559	1,015	335	33,646	62,015
Financial Literacy	-	-	-	-	-	-	2,357
North Paddington Foodbank	-	-	-	-	-	-	10,644
Digital Project	33,018	12,136	1,860	1,211	400	48,625	70,451
City Bridge Trust	45,635	720	1,941	1,263	418	49,977	-
Advice in Health Settings	17,708	148	922	600	198	19,576	-
Building Capacity in the Advice Sector	12,666	1,313	586	382	126	15,073	-
National Grid Project	12,515	-	486	316	105	13,422	-
Citizens Advice	16,909	-	827	538	178	18,452	-
Total Restricted	321,529	16,408	15,165	9,870	3,262	366,234	305,509
Total charitable resource expended 2024	1,236,723	225,804	62,462	40,653	13,437	1,579,079	1,451,340
Total charitable resource expended 2023	985,418	193,851	108,704	151,294	12,073		1,451,340

Other activity costs includes payments to partners of £150,566 (2023: £140,718) as follows:

	2024	2023
Age UK Westminster	77,575	72,500
Asylum Aid	65,597	61,306
Deafplus	7,394	6,912
	150,566	140,718

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2024

4b Analysis of expenditure (prior year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2023 Total £
Contracts and Fees for Services						
Generalist services	669,542	178,102	77,632	116,120	8,669	1,050,065
Kings College	22,585	-	1,951	1,581	217	26,334
Energy Advice Programmes	26,133	-	2,338	1,895	260	30,626
Carers Network	19,281	-	1,662	1,346	184	22,473
Advice on Prescription	13,999	-	1,215	984	135	16,333
Total Unrestricted	751,540	178,102	84,798	121,926	9,465	1,145,831
Grants						
One Westminster	5,712	-	472	382	5	6,571
Clothworkers Foundation				10,000		10,000
Trussel Trust	6,793	-	534	432	59	7,818
Additional Advice Line	66,503	-	7,624	6,178	847	81,152
Thames Water	23,819	-	1,661	1,346	185	27,011
GLA Crisis Project	23,357	-	2,151	1,743	239	27,490
Debt Free London	51,617	-	5,412	4,385	601	62,015
Financial Literacy	2,081	-	144	116	16	2,357
North Paddington Foodbank	9,138	-	784	635	87	10,644
Digital Project	44,858	15,749	5,124	4,151	569	70,451
Energy Advice Programme	-	-	-	-	-	-
Total Restricted	233,878	15,749	23,906	29,368	2,608	305,509
Total charitable resource expended 2023	985,418	193,851	108,704	151,294	12,073	1,451,340

Notes to the financial statements

For the year ended 31 March 2024

5 Net expenditure for the year

This is stated after charging / crediting:

	2024 £	2023 £
Depreciation	761	20,827
Operating lease rentals:		
▪ property	–	49,200
Auditor's remuneration (excluding VAT):		
▪ audit	10,375	9,700
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	108	105
	<u>108</u>	<u>105</u>

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2023: £nil). No charity trustee received payment for professional or other services supplied to the charity (2023: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £108 (2023: £105) incurred by 12 (2023: 12) members relating to attendance at meetings on behalf of the charity.

6 Staff costs and numbers

Staff costs were as follows:

	2024 £	2023 £
Salaries and wages	1,067,781	888,379
Working from Home Allowances	8,721	7,621
Contract & Agency Staff	–	3,094
Redundancy and Termination Costs	–	–
Employer's National Insurance	98,750	84,612
Employer's Pension contributions – Defined contribution schemes	22,321	18,702
Increase/(Decrease) in pension deficit	39,150	(16,990)
	<u>1,236,723</u>	<u>985,418</u>
Total emoluments paid to staff were:	<u>1,078,796</u>	<u>896,000</u>

No employees received more than £60,000 during the year (2023: None)

The average weekly number of employees during the year was 34 (2022:30).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £183,320 (2023: £176,314).

7 Related party transactions

There are no related party transactions to disclose for 2024 (2023: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Notes to the financial statements

For the year ended 31 March 2024

8 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

9 Tangible fixed assets

	Leasehold improvements £	Equipment £	Computer equipment £	Total £
Cost				
At the start of the year	-	10,551	82,511	93,062
Additions in year	-	3,622	-	3,622
Disposals in year	-	(4,351)	-	(4,351)
At the end of the year	-	9,822	82,511	92,333
Depreciation				
At the start of the year	-	10,551	82,511	93,062
Charge for the year	-	761	-	761
Eliminated on disposal	-	(4,351)	-	(4,351)
At the end of the year	-	6,961	82,511	89,472
Net book value				
At the end of the year	-	2,861	-	2,861
At the start of the year	-	-	-	-

10 Debtors

	2024 £	2023 £
Trade debtors	-	6,550
Other debtors	3,302	31,383
Prepayments	3,900	3,600
	7,202	41,533

11 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	19,308	10,828
Defined Contribution Pension Scheme	5,148	4,662
HMRC –Taxation and social security	27,027	22,797
Accruals	47,107	53,920
Grants and other income in advance	2,815	209,201
Pension Deficit Contributions	18,000	18,000
	119,405	319,408

Notes to the financial statements

For the year ended 31 March 2024

12 Creditors: amounts falling due after one year

	2024 £	2023 £
Pension Deficit Provision brought forward	189,139	224,129
Employer contributions to Pension Recovery Plan	(18,000)	(18,000)
Unwinding of the discount	39,150	(16,990)
Net movement	<u>21,150</u>	<u>(34,990)</u>
Provision carried forward	210,289	189,139
Due in less than one year	<u>(18,000)</u>	<u>(18,000)</u>
Due in more than one year	<u>192,289</u>	<u>171,139</u>

Westminster Citizens Advice annual deficit payments from 1st April 2021 are £18,000 per annum until 30th September 2040(2022/2023 until 31st March 2037). If Citizens Advice Westminster paid its annual contributions as planned, using an actuarial discount rate of 4.9 %, the net present value would be £210,289 (2022/2023 £189,139 and 4.8% discount).

13 Financial instruments

	2024 £	2023 £
Financial liabilities measured at fair value through profit or loss		
Defined pension scheme liability	210,289	189,139
	<u>210,289</u>	<u>189,139</u>

14a Analysis of net assets between funds (current year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	2,861	2,861
Net current assets	42,744	422,288	465,032
Long term liabilities	-	(192,289)	(192,289)
Net assets at 31 March 2024	<u>42,744</u>	<u>232,860</u>	<u>275,604</u>

14b Analysis of net assets between funds (prior year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	-	-
Net current assets	75,294	308,283	383,577
Long term liabilities	-	(171,139)	(171,139)
Net assets at 1 April 2023	<u>75,294</u>	<u>137,144</u>	<u>212,438</u>

Notes to the financial statements

For the year ended 31 March 2024

15a Movements in funds (current year)

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted funds:					
Citizens Advice	15,000	-	(18,452)	3,452	-
Advice in Health Settings	-	41,250	(19,576)	-	21,674
Building Capacity in the Advice Sector	-	24,000	(15,073)	-	8,927
Childcare	225	-	-	-	225
National Grid Project	-	13,917	(13,423)	-	494
Thames Water	-	-	-	-	-
City Bridge Trust	-	61,400	(49,976)	-	11,424
GLA Crisis Project	-	41,500	(50,031)	8,531	-
Trussel Trust	261	32,489	(34,105)	1,355	-
Additional Advice Line	10,843	72,466	(83,327)	18	-
North Paddington Foodbank	-	-	-	-	-
Digital Project	48,965	-	(48,625)	(340)	-
Debt Free London	-	32,591	(33,646)	1,055	-
Total restricted funds	75,294	319,613	(366,234)	14,071	42,744
Unrestricted funds:					
General funds	326,283	1,244,029	(1,142,239)	15,076	443,149
<i>Designated funds</i>					
Energy Advice Programmes	-	21,415	(23,549)	2,134	-
Kings College	-	16,667	(14,495)	(2,172)	-
Advice on Prescription	-	20,301	(11,277)	(9,024)	-
Carers Network	-	20,220	(21,285)	1,065	-
Total unrestricted funds	326,283	1,322,632	(1,212,845)	7,079	443,149
Pension reserve	(189,139)	-	-	(21,150)	(210,289)
Premises reserve	-	-	-	-	-
Total unrestricted funds including pension reserve	137,144	1,322,632	(1,212,845)	(14,071)	232,860
Total funds	212,438	1,642,245	(1,579,079)	-	275,604

Notes to the financial statements

For the year ended 31 March 2024

15b Movements in funds (prior year)

	At 31 March 2022 £	Income £	Expenditure £	Transfers £	At 1 April 2023 £
Restricted funds:					
Citizens Advice	-	15,000	-	-	15,000
One Westminster	-	6,000	(6,571)	571	-
Clothworkers Foundation	-	10,000	(10,000)	-	-
Childcare	225	-	-	-	225
Financial literacy	2,000	-	(2,357)	357	-
Thames Water	-	25,860	(27,011)	1,151	-
Citizens Advice – Universal Credit	-	(2,246)	-	2,246	-
GLA Crisis Project	-	24,000	(27,490)	3,490	-
Trussel Trust	-	8,079	(7,818)	-	261
Additional Advice Line	-	91,995	(81,152)	-	10,843
North Paddington Foodbank	-	9,025	(10,644)	1,619	-
Digital Project	44,416	75,000	(70,451)	-	48,965
Debt Free London	-	51,499	(62,015)	10,516	-
Total restricted funds	46,641	314,212	(305,509)	19,950	75,294
Unrestricted funds:					
General funds	442,107	1,033,615	(1,050,065)	(99,374)	326,283
<i>Designated funds</i>					
Energy Advice Programmes	-	39,870	(30,626)	(9,244)	-
Kings College	-	28,926	(26,334)	(2,592)	-
Advice on Prescription	-	18,476	(16,333)	(2,143)	-
Carers Network	-	18,090	(22,473)	4,383	-
Total unrestricted funds	442,107	1,138,977	(1,145,831)	(108,970)	326,283
Pension reserve	(224,129)	-	-	34,990	(189,139)
Premises reserve	(54,030)	-	-	54,030	-
Total unrestricted funds including pension reserve	217,978	1,138,977	(1,145,831)	(73,980)	137,144
Total funds	264,619	1,453,189	(1,451,340)	(54,030)	212,438

Purposes of designated funds**Energy Advice Programme**

Funds were provided via Citizens Advice to provide one-to-one energy and smart meter advice to fuel poor and vulnerable clients who are struggling to pay their bills.

Advice on Prescription

This programme, funded by Kensington and Chelsea Social Council, provides advice to patients on the recommendations of GP's in the West London Clinical Commissioning Group area.

Kings College

This contract with Kings College London is for the provision of debt advice/casework for students. The contract commenced in November 2021.

Carers Network

This project, funded by the Carers' Network, provides specialist advice to unpaid carers.

15 Movements in funds (continued)

Purposes of restricted funds

Citizens' Advice

A grant for additional advice staffing, to be spent by March 2024.

One Westminster

A grant to pilot public health approaches via adviceline and advice shop.

Clothworkers' Foundation

Contribution towards refurbishment of the new offices

Childcare

To assist volunteers with childcare costs while undergoing training

National Grid Project

A one year project from January 2024 to provide casework to vulnerable clients who are facing issues arising from high energy bills arising from the cost of living crisis. The project is funded by National Grid and managed by national Citizens Advice.

Advice in Health Settings

A one year innovation project funded by national Citizens Advice from national fundraising linked to the cost of living crisis. CAW were successful in winning funding to pay for an adviser for 1 year to deliver advice in GP surgeries. The project runs from October 2024 – October 2025

City Bridge Trust

A 5 year project to develop debt and energy hubs in community centres, funded by City Bridge Foundation. The project funds a project manager and debt adviser and provides debt advice in outreach locations, volunteer development and debt and energy awareness training.

Building Capacity in the Advice Sector

Funded from Westminster City Council's cost of living funding, this project funds a CAW trainer to deliver introductory courses on welfare benefits, debt, disability benefits and housing to volunteers and staff of Westminster community organisations.

15 Movements in funds (continued)

Thames Water

Thames Water provided funding from February 2018 to March 2023 to employ a debt advice worker for two days a week to provide debt/money advice to individuals within the Thames water area.

Financial literacy

To assist in expanding the advice given about debt and financial management. The balance brought forward (a grant from the Tesco carrier bag fund) was spent in 2021/22. Income of £2000 received in 2021/22 was a grant from the Pimlico Millions Fund. This was spent in 2022/23.

North Paddington Foodbank

Funds were provided by North Paddington Foodbank for an advisor to attend to provide advice and practical support and assistance to help the service user/s resolve their debt, money matters and budgeting problems.

Citizens Advice – Universal Credit

Funds were provided via National Citizens Advice by the Department for Work and Pensions to provide advice to persons claiming Universal Credit. This funding ceased in March 2023. £2246 of accrued income in the 21/22 accounts was not recoverable in 22/23.

Greater London Authority Crisis Project

The Greater London Authority via London Citizens Advice funds CAW to employ a Crisis Support Adviser to provide information and advice for those facing urgent issues including homelessness, eviction, bailiff actions and food poverty. This is delivered both in outreach locations and by phone. The funding is for one year until October 2023.

Digital Project

This project is funded by additional funding from Westminster City Council to enhance the charity's digital services. Funding is £75,000 p.a. for two years. The project ended in 23/24 and the work was absorbed into the council contract.

Debt Free London

Funds were provided by the Money Advice Service (now the Money and Pension Service) via Toynbee Hall to provide debt advice.

Trussel Trust

We are funded by Trussell Trust to deliver face-to-face generalist advice at Westminster Chapel foodbank on both a drop-in basis and by appointment

Additional Advice Line

Funds were provided by Westminster Council to provide four additional telephone advisers in response to the cost of living crisis. The project ended in 23/24 and the work was absorbed into the council contract.

Notes to the financial statements

For the year ended 31 March 2024

16 Operating lease commitments

There were no operating lease commitments in 23/24 or 22/23

17 Pension cost and commitments

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions agreed by the Employer and Trustee in August 2023, the contributions to the Plan for the year ending 31 March 2024 have been £5,218,000, which includes £4,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

An actuarial valuation of the Plan was carried out as at 31 March 2024 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 11 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

Assumptions

	2024	2023
	%	%
Discount Rate	4.90	4.80
Inflation (RPI)	3.20	3.30
Inflation (CPI)	3.80	2.85
Revaluation of deferred pensions in excess of GMP	2.80	2.85
Pension in payment increases of:		
CPI or 5% pa if less	2.80	2.85
CPI inflation since retirement or 5% pa if less	2.80	2.85
CPI or 3% pa if less	2.50	2.50
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

Notes to the financial statements

For the year ended 31 March 2024

17 Pension cost and commitments (continued)

The mortality assumptions adopted at 31 March 2019 imply the following life expectancies:

	Life expectancy at age 65 (Years)	
Retiring today – Males	20.6	20.8
Retiring today – Females	23.4	23.6
Retiring in 20 years time – Males	21.8	22
Retiring in 20 years time – Females	24.5	24.7
	Value at 31/03/2024 £000s	Value at 31/03/2023 £000s
The assets in the Plan were:		
Multi asset funds	26,047	24,903
Structured Equity	33,448	35,116
Cash	1,100	726
Fair value of Plan assets	60,594	60,745
The actual return on assets over the period was:	307	(37,084)
Present value of funded obligations	107,082	111,169
Fair value of Plan assets	60,594	60,745
Surplus/(deficit) in funded scheme	(46,488)	(50,424)

WESTMINSTER CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1059419

Accounts

Company number: 03039752
Charity Number: 1059419

Westminster Citizens Advice Bureau Service

Operating as Citizens Advice Westminster

Report and financial statements
For the year ended 31 March 2023

Westminster Citizens Advice Bureau Service

Contents

For the year ended 31 March 2023

Reference and administrative information	1
Trustees' annual report	2
Independent auditor's report	17
Statement of financial activities (incorporating an income and expenditure account)	21
Balance sheet	22
Statement of cash flows	23
Notes to the financial statements	24

Westminster Citizens Advice Bureau Service

Reference and administrative information

For the year ended 31 March 2023

Company number 03039752

Charity number 1059419

**Registered office
and operational address** The Stowe Centre, 258 Harrow Road
London
W2 5ES

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Ksenia Zheltoukhova	Chair
Cheryl Schlomit Crespo Pizarro	Joined – 07 March 2023
Gwyneth Macaulay	
Georgia Ackland	Resigned – 31 December 2022
John Robinson	Treasurer
Julie Fewtrell	Joined – 24 May 2022
Matt Mckenna	
Richard Geller	
Shing Yang (Rodney) Chau	
Simon Duong	Resigned – 07 March 2023
Srishti Mahhajan	
Trisha Manners	Joined – 07 March 2023

**Company
Secretary** Sital Zielonka

Senior staff	Joanna Cain	Chief Executive Officer
	Nowsar Hussain	Performance and Quality Manager
	Foridul Islam	Head of Contracts and Services

Bankers National Westminster Bank plc
Strand, London Branch PO Box 414
38 Strand WC2N 5JB

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
Invicta House
108–114 Golden Lane
LONDON
EC1Y 0TL

Trustees' annual report

For the year ended 31 March 2023

The Trustees, who are also the directors of the charity for the purposes of the Companies Act, present their report together with the audited financial statements for the year ended 31 March 2023. The financial statements have been prepared in accordance with the accounting policies set out on pages 27 to 29 and comply with the Companies Act and applicable law.

The Trustee Board have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

1. Overview of 2022 – 23

Highlights:

- Gave advice and casework to 5,371 clients, with 4,110 clients receiving information or signposting. 74% from global majority backgrounds, 61% with health conditions
- Managed 24910 issues and 6852 cases
- Delivered financial gains of £1.8 million for clients
- Moved office to The Stowe Centre in Westbourne Ward
- Established 5 new projects – Health Adviceline, Crisis Prevention, Phone Assessors, Westminster Chapel Foodbank and Debt and Energy hubs
- Developed the Refernet partnership and relaunched Westminster Advice Forum
- Increased number of cases in Westminster by 25% with an 8% increase in Westminster clients
- Recruited 30 volunteers
- Achieved Advice Quality Standard Certification in debt, Disability, Housing, Welfare Benefits, Health and Community Care and Older People
- Represented residents at 59 Licencing hearings
- Administered and allocated 785,260 funds to 2,933 clients via the Hardship Fund and Support funds
- Took over 7,000 calls on Adviceline

Here is what some of our clients have told us

- *"I want to say a big thanks to a lady called Sherill who is still fighting for my case, she's very helpful"*
- *"The Specialist Debt Adviser, Dorothy from Westminster CAB was so helpful, sympathetic and expert at her job. She helped me tremendously both practically and emotionally. She is such a kind and dedicated person, it was a pleasure to speak to her"*
- *"Gavin who helped me was extremely professional, polite and called me back when he said he would and I couldn't have done it without his help as I did try myself, so a massive thank you to him & the cab"*
- *"My advisor, Noreen, was excellent showing advocacy, knowledge and care. She also followed up when I was overwhelmed."*
- *"I had an urgent issue that I needed help with and Liz went above and beyond to help me. She dedicated a lot of her time and energy to helping me and I will always be very grateful."*

Trustees' annual report

For the year ended 31 March 2023

- *"Last time I was in big trouble and stressed, when I called Westminster advice I found one guy he called Nihad he was very knowledgeable and helpful – because of his help now I am so happy."*
- *"Gurminder – your diligence and attention and support for my case transpired (a successful PIP appeal) .. thank you ever so much.. Your support are a ray of hope on an otherwise quite bleak recent past."*
- *"I had a very good experience with the person who helped me with my housing issues. She was very helpful, experienced and patient with me at all time. The team is very helpful specially Barbara."*
- *"The help Richard provides Westminster residents continues to be invaluable in navigation licensing issues and contributing to their peace of mind and quality of life. An enormous thank you."*
- *"The adviser that helped me was Dawn. Am amazing adviser always replies quickly to my emails and helped me so much with the issue I had. thank you so much for helping me."*
- *"Rumanna – you went above and beyond to make sure I had the right advice and information, not just for this application but for other helpful resources – you have relived a lot of stress for me and I couldn't have done it without you."*
- *"Brenda – I am very happy and appreciate a lot .. I cannot thank you enough since your email has lifted a heavy burden of stress and anxiety I have been enduring for months and is the best news I have received in a long time"*
- *"Shivani – Thank you so much for your help and I'm so grateful that you took me out of the big amount of arrears. It was really stressing me out . Thank you again I'm so grateful for your effort and help ."*

Overview of the year

At the start of April 2022 the impact of the cost of living crisis was already being felt in rising food and energy prices. This impacted demand for our services, with steep rises in calls to advice line and an increase in clients experiencing anxiety and mental health issues. Cases were also increasingly complex, with clients in Westminster supported with 4.4 issues on average, an increase from 3.8 issues in the previous year.

Our strategic priority to provide an agile and responsive service has been tested to the full and we have delivered against key performance indicators and in addition supported the delivery of 3 rounds of Hardship Fund grants in partnership with the local authority.

In May 2022 a new administration was elected in Westminster, and we have continued to work very closely with the local authority, benefiting from a significant increase in funding to support 4 paid Telephone Assessors. The new team have also enabled a widening of our Advice Shop activities with very popular drop ins now re-established at both the Beethoven Centre and our new base at the Stowe Centre. Both these and our other Advice Shops at Church St Library and Ebury Edge near Victoria have been well supported by an increasing number of community and local authority partners.

Trustees' annual report

For the year ended 31 March 2023

The move from Conduit Place in September 2022 and the establishment of the new office was a significant piece of work, with both a rebuild of the new office space and a major clear out required as we moved towards a paperless working environment. Being at the heart of Westbourne ward, one of the most deprived local areas in the country, has enabled us to reach greater numbers of speakers of Arabic and has helped us to create new relationships including with Healthwatch and Paddington Development Trust, both also based at the Stowe. We have been able to take advantage of the new space for team meetings and training, and in November 2022 welcomed Mayor Hamza Taouzzale to our AGM to formally open the new office.

The move to the Stowe Centre has also enabled us to reduce our overheads which in this year helped fund the new office refurbishment, which was also supported by a £10,000 grant from the Clothworkers Foundation. In future years we will be able to focus a greater percentage of our income into front line service delivery, enhanced by additional funding including from new projects funded by the Trussell Trust and the City Bridge Trust.

We remain committed to campaigning and research which leads to improvements in the underlying issues which face our clients and Westminster residents, including those placed in temporary accommodation. During 2022 – 23 we actively supported research in this area. Two key areas of campaign focus remain the experience of tenants both in private rented accommodation and in council managed housing, and the impact of the digital divide on Westminster residents.

2. Activities

Information and advice

The organisation's main area of activity is to provide a generalist advice service, which meets quality mark standards in a range of subjects pertaining to English civil law, including: Benefits, Consumer, Money Advice, Education, Employment, Family/Relationship, Health & Community Care, Housing & Homelessness, Immigration & Nationality and Legal issues. In addition, the organisation provides specialist help/advice in the areas of: Welfare Benefits, Debt, Housing and Homelessness, and Licensing law.

During 2022 – 23 benefits was our largest advice area, with 6,161 issues handled in total. Issues related to personal independence payments (PIP) remained the highest focus. Compared with the previous year we saw an increase in cases relating to debt, utilities and communications.

WASP contract

Our advice and casework services are funded by Westminster City Council (WCC) and through project funding. WCC funds us to manage the Westminster Advice Partnership Service (WASP), alongside Age UK Westminster, Asylum Aid and DeafPlus, to deliver the advice services contract for local Westminster residents.

Our services include delivery of Advice Shop, an open access assessment session which we deliver alongside other advice providers including Shelter, The Passage, Carers Network and our WASP

Trustees' annual report

For the year ended 31 March 2023

partners. We also deliver advice from the WCC Children's Centres and WCC Housing services. Our Licensing Advice Project provides specialist advice and support to residents with concerns about local licensed premises.

During 2022 – 23 we received additional funding for Telephone Assessors, and we have continued to develop our digital offer, with a webchat service launched in August 2022. While take up of this has been small, we continue to experiment how and when we offer the service.

Between April and December we administered 2 rounds of the WCC Hardship Fund, reaching 2,702 Westminster residents. We worked closely with the Council team to develop a new Cost of Living Support Fund which launched in January 2023, and is a referral only scheme available to advice agencies in Westminster. Until March 2023, 231 grocery vouchers were distributed.

Projects

In addition to our funding from Westminster City Council, we are very grateful to have been able to work collaboratively with partners and funders to deliver the following contracts:-

Advice on Prescription funded by the Kensington and Chelsea Social Council, takes referrals from GPs in the West London CCG area to provide practical advice and support for over 65's with disabilities, long-term health conditions or mental health needs.

Carer's Advice Project funded by Carers Network; it is integrated into the wider Carers Network services for carers, providing support groups, care assessments and respite care.

Debt Free London (now Debt Free Advice), which is a Money and Pension Service funded project delivering debt advice across London.

Energy projects support clients to access discounts and provide information and advice about energy saving and smart meters, and also provide access to Carbon monoxide testing equipment.

GLA project Providing information, advice and casework service to Westminster residents facing crisis issues including homelessness, eviction, bailiff actions and food poverty. Delivering training to Westminster agencies to identify advice issues.

Hardship and Support Funds Administration and management of applications from the public for support via the Household Support Fund, on behalf of WCC.

Health project A 3 month project to pilot use of health questions on adviceline to promote vaccinations

Kings College London Project provides debt advice to Kings College students.

North Paddington Foodbank Project provided debt and money advice to users of the foodbank's service users.

Trustees' annual report

For the year ended 31 March 2023

Thames Water Trust project helps Thames Water customers with one-to-one budgeting advice; accessing hardship fund and help in applying for grants and social tariff schemes to pay off water debts.

Trussell Trust Delivering debt, benefits, energy and advice on other generalist areas for residents experiencing food hardship.

Policy and Campaigns Work

In the past year Citizens Advice Westminster's front-line advisers have raised a total of 570 evidence forms, dealing with a wide range of issues including:

- Impact of the cost of living crisis
- Energy costs including hidden costs in tenancy agreements and issues relating to landlord obligations
- Delays in processing overpayments or other detriments causing hardship
- Consumer issues including delays in getting refunds after a company went into receivership
- Problems with housing and delays in getting issues including damp and repairs dealt with in a timely fashion

Campaigns

Over the past year, our Policy and Campaigns team has participated in campaigns both at local and national levels using evidence gathered from our frontline advisers:

Scams Awareness Fortnight

This was the first opportunity in 2 years to have in person events, so we held 2 events across the 2 weeks of the campaign. 3 of our volunteer team set up information stalls in Church Street and Victoria Libraries. Around 40 individual contacts with clients took place giving out leaflets and talking through problems to highlight the need to be always on the look out for scams. These events were supplemented by our social media campaign on twitter making good use of the central messaging and graphics.

Putting it Right. This campaign raises formal complaints on behalf of clients on issues of malpractice and/or official error on the part of statutory bodies in order to influence positive change and improvement to their services – both in terms of policy and procedure. Under this campaign we have secured a number of successes on behalf of our clients:

- Supporting a client who was victim of a major investment scam to write to the Financial Services Ombudsman
- Supported clients complaining about lack of responses from Housing services, leading to responses and also improved communications with relevant teams

Trustees' annual report

For the year ended 31 March 2023

Disability Benefits Consortium

We have regularly attended the Consortium which campaigns on creating a fairer benefits system.

Energy Saving Winter

We took the original national campaign of Energy Saving Week and made it a full Winter as the problems of keeping warm last several months. We followed the messaging from head office as the energy crisis was growing and it was important to not steer people in the wrong direction such as switching which was no longer an option.

Influencing work

Using data and a template supplied from Head Office, supplemented with locally sourced data, we wrote to our 2 MPs with detailed figures about impact of the rise in energy prices in our 2 constituencies. We were pleased to host a meeting with the Minister for Energy Affordability in early April 2023 when our advisers were able to give her first hand examples of the challenges faced by clients in Westminster, and the way in which multiple overlapping issues affected their wellbeing and ability to pay for basic commodities including food and energy.

The research team played a big part in supporting the CEO in building relationships with newly elected Councillors and Cabinet members following the May 2022 Local Government elections. CAW were represented in a number of community events during the year, including the South West Fest, the Walerton and Elgin summer festival and community events across the year.

Social media activity

The WCC twitter account goes from strength to strength with a regular posting of at least 10 tweets a week to a growing number of followers. We have increased our followers during the year by 17 (we now have 1,738 followers) and regularly hit over 10,000 impressions per month. Our account enables us to get important information out to followers who may not have any other contact with us as well as keeping up to date with what's happening in our borough. We also use the account to promote our own services as well at the main CAW website. In addition, we use the account to keep in touch with local bodies and partners such as Age UK Westminster, Libraries, the Council, and our MPs.

Research

The research team carried out a number of research projects including

- mapping of our impact by ward in comparison to demographic data,
- investigation into gambling issues and into issues in the South Kilburn area,
- analysis of areas where there are pockets of deprivation surrounded by areas of wealth
- Analysis of issues facing clients in the Harrow Road area.

This work contributed both to how we allocated resources as part of the Crisis Prevention Project, the development of several funding bids and also to ongoing work with the North Paddington Board on which we are represented.

Trustees' annual report

For the year ended 31 March 2023

Temporary accommodation

We concluded our work with Cardinal Hume Centre to co-ordinate responses to their research project on families living in temporary accommodation. The team were able to supply great examples to CH for their report and they were most appreciative of our partnership working. This has led to us joining the Temporary Accommodation Action Group now established in Westminster.

Volunteering

CAW are committed to providing high quality volunteering opportunities and during 2022 –23 we have created a new volunteer role, the client support volunteer, which has proved both popular with volunteers and very successful in supporting service delivery.

The benefits of volunteering to CAW as an organisation are also highly significant. Trained and active volunteers directly support service delivery both of our generalist and contract and specific projects. This is most evident in the Gateway team, where there is a direct correlation between the amount of volunteer time on the service and the amount of demand from residents that we can meet. Volunteers have also proved a very positive source of recruits to paid roles. During 2022 – 23 three volunteers took up paid roles within CAW. This has brought significant benefits to the team and the volunteers, including savings in recruitment and induction, flexibility in relation to being able to respond quickly to new opportunities, and for volunteers the benefit of gaining valuable paid work experience.

Volunteers get involved in a variety of roles, including as Trustees, Receptionist/Information assistant, Advice Administrator, Adviser and Trainee adviser, Gateway Assessor, Financial Capability trainer, Digital Money Coach, Digital Media assistant, Fundraiser.

Income generation

We are committed to growing our ability to deliver high quality advice in Westminster and beyond, and there are 3 strands to our income generation strategy:

- To build strong local partnerships which will provide the basis for collaborative working leading to successful bids in the future
- To bid for grant and contract funding which will support client needs and support our financial sustainability
- To create opportunities for individual and corporate giving

During 2022–23 we maintained our existing grant and contract funding and gained new funding as described above. Our Thames Water project ended on 31 March 2023 following a change of focus from the Thames Water Trust.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2023

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified supervisors. Each assessor or adviser has a number of their case records checked; the ratio is determined by their own level of competency. The quality scores of individual cases reviewed with feedback is provided to frontline assessor and advisers. Where training needs are identified, this is discussed and fed back to the Performance and Quality Manager who may address these needs through individual learning activities, in-house group sessions or arranging external training. Our overall quality standard is Green.

Partnership Working

CAW remains an active member of the London Adviceline partnership and the Pan London Citizens Advice Group. During 2022 – 23 we re-established the Westminster Advice Forum which is regularly attended by over 20 representatives of Westminster Advice agencies. The Refernet partnership now has 33 active members with referral numbers steadily increasing during the year. New projects including the Crisis Prevention Project and the Westminster Foodbank project have enabled us to reach clients in new parts of the City and to build new partnerships.

Structure, Governance and Management

Citizens Advice Westminster is the operating name of Westminster Citizens Advice Bureau Service and a registered company limited by guarantee and under the number 03039752. Governed by its Articles of Association, the organisation is also a registered charity with the Charity Commission under the number 1059419.

Trustee Board members are drawn from the local community of Westminster and surrounding areas. They can stand as representatives of local community groups (member organisations) or as individuals and are elected to hold office for a period of three years, after which time they may be reappointed for a maximum of nine years. Currently the Board consists of 10 Trustees.

The Trustee Board meets at least four times a year (plus the Annual General Meeting) to discuss and make decisions concerning the business of the organisation. The Finance and General Purposes Committee also meets quarterly.

The organisation is a member of the national body, Citizens Advice, which undertakes an external audit of the organisation every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of the organisation meet standards for membership and that the organisation is operating in adherence to Citizen Advice's aims and principles.

Objectives

The objects for which the local office was established, as defined by the Articles of Association, are: the promotion of any charitable purposes for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2023

distress in particular, but without limitation, for the benefit of the community in Westminster and surrounding areas.

The aims of the Citizens Advice Westminster service are:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

Our Goal and strategic objectives are set out in our Business Plan:

Goal:

Citizens Advice Westminster works with local community organisations to make a difference to the lives of people in Westminster through advice, research and campaigning. We deliver a high quality, agile advice service which reflects the issues and needs of our communities and which puts clients first.

Our strategic objectives to meet this goal:

- Provide an agile and responsive advice service which is high quality and accessible
- Develop influence through research and campaigning to make a difference to people's lives in Westminster
- Develop strong relationships with stakeholders and partners in Westminster and across London in order to broaden the reach of our service and attract new funding
- Sustain a highly skilled, creative and engaged workforce committed to the values of Citizens Advice
- Underpinning these objectives, we will
- Manage our resources and governance effectively and efficiently in order to deliver our strategic objectives

1 Financial Review

The company had net outgoing resources on unrestricted funds of £26,804 for the year. Together with an accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £137,144. Total incoming resources for the year amounted to £1,453,189 of which £1,194,973 was received from Westminster City Council as payment of fees, grants and contracts.

Principal Funding Resources

Citizens Advice Westminster generates income from contracts with Westminster City Council for services provided to Westminster residents. These services are enhanced by the receipt of grants, fundraising and contracts other than Westminster City Council amounting to 18% of income (2022 22%) These funds were used to support the core generalist service, the specialist advice service and generalist advice services to specific groups of clients. All these services are free at the point of delivery and are open to anyone primarily living or working in and around the Westminster area.

Trustees' annual report

For the year ended 31 March 2023

Fundraising policy

Citizens Advice Westminster has a Fundraising Strategy which aims to increase funds to the organisation in order to increase and improve access to our advice and information services for the local community. Additionally, the organisation aims to increase our funding base and diversify streams of income that it receives. The organisation will look to increase its level of unrestricted funding, year on year in order to ensure it is able to meet its future liabilities.

Communication and building relationships with key, relevant stakeholders will play a vital role in raising awareness of the impact of the work the organisation does and in direct marketing, to solicit support for the organisation and increase donor giving and create opportunities for funded joint partnership work.

Grant and contract funding will remain key to the organisation, as it is highly cost effective in terms of potential return and an annual target of £25,000 for new funding per year from this source has been agreed by the trustees as a reasonable aim.

The organisation will also explore alternate sources of funding, including paid-for services, corporate sponsorship through the social responsibility policies of companies, in-kind support and individual giving. Our strategy is to focus on a small number of specific activities each year, to include:

- 1 or 2 major giving opportunities per year, either London Legal Walk or a time limited activity which could be linked to the new office move.
- Development of a simple structure for giving, in the form of a Friends of Citizens Advice Westminster

Going Concern Statement

The financial statements have been prepared on the going concern basis. A three-year financial plan is prepared and annual budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Management accounts are presented quarterly to the Finance and General Purposes Committee and the Trustee board. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure the charity spends within its available resources. Secured income for 2023/24 is £1.5m and breakeven or a small surplus is anticipated. Additional grant/contract applications are being undertaken to increase income. From September 2023 the outlook is positive with two year council funding of around £1.3 million expected to be secure up to September 2025. Cashflow remains good with an average balance of around £650,000 up to September 2024.

There are no material uncertainties which cast doubt on the charity's going concern.

Trustees' annual report

For the year ended 31 March 2023

Investment Policy

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are no funds for long term investment. The policy of the Board of Trustees is to invest the amount that it has available and grants received in advance on the money market.

Reserves Policy

The Board of Trustees examines the charity's level of reserves on a regular basis in light of the main risks to the organisation. As the main aim of the charity is to use its funds for the benefit of the people of Westminster it does not aim to keep reserves beyond those prudently required (a) to meet fluctuations in the timing of receipts and expenditure; (b) to ensure that operations are not disrupted by unexpected events; and (c) to enable necessary capital and other expenditures to be made when required. This gives a target of around £300,000 in general funds. At the balance sheet date the charity had unrestricted reserves, excluding long term pension liabilities, of £308,283.

2 Risk Management

The Chief Executive together with the Trustee Board, analyse the major risks to the charity periodically when preparing and updating the strategic plan. Risk analysis evaluates the likelihood and severity of the impact to the organisation in relation to the principal risks and uncertainties facing the organisation, as identified by Trustees.

The annual review of the Risk Assessment Policy was conducted, and the Risk Register is reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed in order to effectively manage these potential risks.

All policies and procedures have been updated to comply with the General Data Protection Regulation and Data Protection Act 2018.

Key risks identified and mitigations include:

Lack of strategic direction and forward planning:

- Strategic Business and Development Plan in place which sets out the key aims and objectives for the organisation; and is regularly reviewed by Trustees
- Annual advice needs analysis undertaken; unmet advice needs identified; service development initiated, and reported to Trustees
- Annual staffing review undertaken to ensure the organisation enlists the right skills mix at the appropriate level to appropriately support the organisations strategic objectives

Poor budgetary control and financial planning:

- Relevant staff and Trustees recruited with requisite financial skills to develop and interpret financial reports

Trustees' annual report

For the year ended 31 March 2023

- Robust monitoring procedures adhered to, with accurate and timely reporting to
- Trustees
- All fundraising bids costed on a Full Cost Recovery basis
- Regular review by Trustees of budget, income and expenditure, cash flow, level of
- reserves and financial procedures
- Independent financial audit undertaken and outcome report signed off by chair and
- reported to Trustees

Operations and service delivery:

- All funding bids appraised on FCR principles and reviewed to ensure they are line with the Business and Development Plan
- Monitoring and reporting procedures implemented in line with funder needs
- Performance Tracker adopted to improve management oversight of contract delivery and to ensure transparency
- All staff and volunteers are fully trained and supervised to carry out their role
- Advice Quality Standards requirements for advice are assessed quarterly and reported to Trustees

Information Management:

- All staff, volunteers and Trustees are required to adhere to, and must sign, the
- organisation's Confidentiality Policy
- Financial data is stored onto the network server drive, with restricted access to key staff
- Electronic client data records are securely transmitted onto the Citizens Advice's
- database, which has a two-step sign in authentication.
- The network server is backed up daily by an external contractor via remote access, and
- recovery procedures are in place

People:

- Robust recruitment processes are in place which ensures the right people with the
- appropriate skills are recruited
- Job descriptions, person specifications, employment contracts and the Employment
- Handbook for paid staff, sets out the expected activities and standards
- Induction, training and development for all roles within the organisation is a
- requirement.
- These recruitment processes are reviewed regularly to ensure continued effectiveness
- Annual goal setting, quarterly appraisals, individual support and supervision meetings
- and monthly team meetings to update, inform and up-skill staff and volunteers
- Staff and volunteers surveyed every year in relation to their welfare, support, learning
- and development; and an action plan developed, with results reported to Trustees

3 Plans for Future Period

The need to deliver our service remotely during the pandemic has been transformative in terms of our approach to service delivery. Going forward we are committed to retaining a hybrid approach both for volunteers and staff and for our clients. Underpinning this is our commitment to ensuring that clients are able to receive the level of information or advice they require with as few steps as possible.

We will continue to offer face to face and drop in advice for those who need it most, and also retain and develop our phone and digital advice service. Over the next year we will be continuing to deliver a digital offer including via webchat and Zoom 1 drop ins, and we will introduce advice booths situated in partner organisations so that their service users can access drop ins and attend advice appointments remotely. We will continue to make the most of our new office in the Stowe Centre in Westbourne ward, which is right at the heart of communities facing multiple deprivation. We will build on our involvement in the Westminster City Council North Paddington project with new initiatives in the health sector and to support employability for our clients.

At the same time we will be continuing to develop our outreach and partnership working, building on the success so far of the Westminster Refernet partnership, the Westminster Advice Forum and our GLA supported Crisis Prevention Programme.

As part of our City Bridge project we will be introducing new volunteer roles including energy volunteers and community researchers.

4. Remuneration Policy

Prior to April 2022 remuneration for all staff was set out in a Salary Framework and pay progression was determined by length of service. From April 2022 a new pay policy and framework has been established. The policy recognises the importance of providing a fair and transparent pay and rewards system which:

- Facilitates the attraction and retention of the best employees
- Is fair in its application and non discriminatory
- Promotes employee confidence, improves morale and enhances efficiency
- Recognises employee's progression and development of competency and knowledge

The Pay Framework establishes pay and progression routes for all staff below senior management level. Senior management pay is subject to benchmarking and is approved by the Chair, Treasurer and HR Trustees.

5. Statement of responsibilities of the Trustees

The Trustees (who are also directors of Westminster Citizens Advice Bureau Service for the purposes of company law) are responsible for preparing the report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2023 was 12 (2022; 17). The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2023

4 Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the Trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees on 12th September 2023 and signed on their behalf by

Ksenia Zheltoukhova
Chair

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Opinion

We have audited the financial statements of Westminster Citizens Advice Bureau Service (the 'charitable company') for the year ended 31 March 2023 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 2023 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- 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 charitable company 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 Westminster Citizens Advice Bureau'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.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Other Information

The other information comprises the information included in the trustees' 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 the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual 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 directors 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' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes 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 charitable company'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.

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting
- documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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 is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's 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.

Joanna Pittman (Senior statutory auditor)

Date 13 September 2023

for and on behalf of Sayer Vincent LLP, Statutory Auditor Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Westminster Citizens Advice Bureau Service

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2023

	Note	Restricted £	Unrestricted £	2023 Total £	Restricted £	Unrestricted £	2022 Total £
Income from:							
Donations and legacies		-	2,299	2,299	-	2,261	2,261
Investment income		-	3,005	3,005	-	65	65
Charitable activities	2	314,212	1,133,340	1,447,552	313,982	1,054,880	1,368,862
Other		-	333	333	-	7	7
Total income		314,212	1,138,977	1,453,189	313,982	1,057,213	1,371,195
Expenditure on:							
Charitable activities	4a	305,509	1,145,831	1,451,340	309,479	1,020,985	1,330,464
Total expenditure		305,509	1,145,831	1,451,340	309,479	1,020,985	1,330,464
Net income/(expenditure) before transfers	5	8,703	(6,854)	1,849	4,503	36,228	40,731
Gross transfers between funds		19,950	(19,950)	-	36,163	(36,163)	-
Net income / (expenditure) and net movement in funds		28,653	(26,804)	1,849	40,666	65	40,731
Reconciliation of funds							
Total funds brought forward		46,641	163,948	210,589	5,975	163,883	169,858
Total funds carried forward		75,294	137,144	212,438	46,641	163,948	210,589

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the financial statements.

Westminster Citizens Advice Bureau Service

Balance sheet

Company no. 03039752

As at 31 March 2023

	Note	£	2023 £	£	2022 £
Fixed assets					
Tangible fixed assets	9		-		20,827
Current assets					
Debtors	10	41,533		63,552	
Cash at bank and in hand		661,452		733,177	
			702,985	796,729	
Liabilities					
Creditors: amounts falling due within one year	11	319,408		400,838	
Net current assets			383,577		395,891
Total assets less current liabilities			383,577		416,718
Creditors: amounts falling due after one year	12		171,139		206,129
Total net assets	14a		212,438		210,589
The funds of the charity	15a				
Restricted funds			75,294		46,641
Unrestricted funds			137,144		163,948
Total charity funds			212,438		210,589

Approved by the trustees on 12th September 2023 and signed on their behalf by

Ksenia Zheltoukhova
Chair

John Robinson
Treasurer

Statement of cash flows

Company no. 03039752

As at 31 March 2023

Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2023 £	2022 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	1,849	40,731
Depreciation charges	20,827	27,918
Dividends, interest and rent from investments	(3,005)	(65)
(Increase)/decrease in debtors	22,019	33,297
Increase/(decrease) in creditors	(116,420)	(3,979)
Net cash provided by / (used in) operating activities	(74,730)	97,902

	2023 £	£	2022 £	£
Cash flows from operating activities				
Net cash provided by / (used in) operating activities		(74,730)		97,902
Cash flows from investing activities:				
Dividends, interest and rents from investments	3,005		65	
Purchase of fixed assets	-		-	
Net cash provided by / (used in) investing activities		3,005		65
Change in cash and cash equivalents in the year		(71,725)		97,967
Cash and cash equivalents at the beginning of the year		733,177		635,210
Cash and cash equivalents at the end of the year		661,452		733,177

Notes to the financial statements

For the year ended 31 March 2023

1 Accounting policies

a) Statutory information

Westminster Citizens Advice Bureau Service is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is The Stowe Centre, 258 Harrow Road, London W2 1ES. Until the 6th September 2022 the registered office address was 21a Conduit Place, London W2 1HS.

b) Basis of preparation of financial statements

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) – (Charities SORP FRS 102) – and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Incoming resources

Voluntary income is donations. They are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts. Grant income included in this category is recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. It is only deferred when:

- The donor or grantor specifies that the donation or grant is to be used in future accounting periods, or
- The donor or grantor has imposed conditions which must be met before the charity has unconditional entitlement to its receipt.

Grants received for services and activities which are not completed at the year end are included in income at the full amount and the unused portion is carried forward in restricted funds at the end of the year.

The charity relies on volunteer advisors to assist in the delivery of the service. These financial statements do not include the value of this work.

Notes to the financial statements

For the year ended 31 March 2023

1 Accounting policies (continued)

f) Resources expended

Expenditure is recognised when a liability is incurred. Contractual arrangements and performance related grants are recognised as goods or services are supplied. Partnership payments are accrued when services are supplied irrespective of whether an invoice has been received.

- Charitable activities include expenditure associated with specialised advice, advocacy, training and ICT support services and include both the direct and support costs relating to these activities.
- Governance costs include the cost of the preparation and audit/examination of the statutory accounts, the costs of trustees meetings and the cost of any legal advice to the trustees on governance or constitutional matters. They have been allocated to various activities in the same proportion as support costs below.
- Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity or floor space.

g) Irrecoverable VAT

All resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred. The charity is not registered for VAT.

h) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Equipment	25% Straight line
Computer equipment	33% Straight line
Leasehold Improvements	6.7% Over period of lease 15 years, straight line

i) Operating and finance leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred. Equipment purchased with finance leases, where the benefits and risks of ownership remain with the lessor, is capitalised and the outstanding lease payments, less any finance charges, are included in accruals. Finance charges, if any, are included in the Statement of Financial Activities.

j) Pensions

Westminster Citizens Advice participated in the National Association of Citizens Advice Bureau Pension and Assurance Plan (1991) which was a defined benefit scheme. It operated in the UK and was closed on 31 March 2008. More than one employer participated in the scheme and Westminster Citizens Advice is unable to identify its share of the underlying assets and liabilities in the scheme and so contributions are treated as though it was a defined contributions scheme.

The charity has recognised a liability for commitments to pay an annual payment towards the funding shortfall, as shown in notes 12 and 18.

The charitable company also operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

Notes to the financial statements

For the year ended 31 March 2023

1 Accounting policies (continued)

k) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose. All other funds are unrestricted income funds.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

l) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

2 Income from charitable activities

	Grants £	Fees for services £	2023 Total £	Grants £	Fees for services £	2022 Total £
Areas of activity						
Generalist services – Paddington bureau	–	1,027,978	1,027,978	–	1,002,128	1,002,128
Special projects						
Citizens Advice	15,000	–	15,000	–	–	–
One Westminster	6,000	–	6,000	–	–	–
Clothworkers Foundation	10,000	–	10,000	–	–	–
GLA Crisis Project	24,000	–	24,000	–	–	–
Trussel Trust	8,080	–	8,080	–	–	–
Advice on Prescription	–	18,476	18,476	–	19,409	19,409
Carers Network	–	18,090	18,090	–	20,603	20,603
Thames Water	25,860	–	25,860	29,196	–	29,196
Citizens Advice – Universal Credit	(2,246)	–	(2,246)	123,423	–	123,423
Debt Free London	51,498	–	51,498	54,222	–	54,222
Kings College	–	28,926	28,926	–	12,740	12,740
Energy Advice Programme	–	39,870	39,870	19,537	–	19,537
Financial Capability	–	–	–	2,000	–	2,000
Additional Advice Line	91,995	–	91,995	–	–	–
North Paddington Foodbank	9,025	–	9,025	10,604	–	10,604
Digital Project	75,000	–	75,000	75,000	–	75,000
	314,212	1,133,340	1,447,552	313,982	1,054,880	1,368,862

Notes to the financial statements

For the year ended 31 March 2023

3 Grants received

	2023 £	2022 £
Citizens Advice	15,000	-
One Westminster	6,000	-
Clothworkers Foundation	10,000	-
GLA Crisis Project	24,000	-
Additional Advice Line	91,995	-
Thames Water	25,860	29,196
Citizens Advice – Universal Credit	(2,246)	123,423
Trussel Trust	8,080	
Debt Free London	51,498	54,222
Citizens Advice Energy Advice	-	19,537
Financial Capability – Pimlico Millions	-	2,000
North Paddington Foodbank	9,025	10,604
Digital Project	75,000	75,000
	314,212	313,982

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2023

4a Analysis of expenditure (current year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2023 Total £	2022 Total £
Contracts and Fees for Services							
Generalist services	669,542	178,102	77,632	116,120	8,669	1,050,065	968,659
Kings College	22,585	-	1,951	1,581	217	26,334	11,550
Energy Advice Programmes	26,133	-	2,338	1,895	260	30,626	-
Carers Network	19,281	-	1,662	1,346	184	22,473	23,350
Advice on Prescription	13,999	-	1,215	984	135	16,333	17,426
Total Unrestricted	751,540	178,102	84,798	121,926	9,465	1,145,831	1,020,985
Grants							
One Westminster	5,712	-	472	382	5	6,571	
Clothworkers Foundation				10,000		10,000	
Trussel Trust	6,793	-	534	432	59	7,818	4,351
Additional Advice Line	66,503	-	7,624	6,178	847	81,152	
Thames Water	23,819	-	1,661	1,346	185	27,011	30,969
GLA Crisis Project	23,357	-	2,151	1,743	239	27,490	124,129
Debt Free London	51,617	-	5,412	4,385	601	62,015	85,393
Financial Literacy	2,081	-	144	116	16	2,357	3,005
North Paddington Foodbank	9,138	-	784	635	87	10,644	10,750
Digital Project	44,858	15,749	5,124	4,151	569	70,451	30,584
Energy Advice Programme	-	-	-	-	-	-	20,298
Total Restricted	233,878	15,749	23,906	29,368	2,608	305,509	309,479
Total charitable resource expended 2023	985,418	193,851	108,704	151,294	12,073	1,451,340	1,330,464
Total charitable resource expended 2022	848,465	174,108	120,362	176,792	10,737		1,330,464

Other activity costs includes payments to partners of £140,718 (2021: £137,427) as follows:

	2023	2022
Age UK Westminster	72,500	72,500
Asylum Aid	61,306	61,306
Deafplus	6,912	3,621
	140,718	137,427

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2023

4b Analysis of expenditure (prior year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2022 Total £
Contracts and Fees for Services						
Generalist services	569,893	164,436	85,485	141,220	7,625	968,659
Kings College	9,428	-	1,006	1,026	90	11,550
Debt & Welfare Benefits – Octavia Housing	-	-	-	-	-	-
Carers Network	18,749	-	2,181	2,225	195	23,350
Advice on Prescription	13,976	-	1,636	1,668	146	17,426
Total Unrestricted	612,046	164,436	90,308	146,139	8,056	1,020,985
Grants						
EU Citizens Advice Project	3,939	-	195	199	18	4,351
Thames Water	24,765	-	2,942	3,000	262	30,969
Citizens Advice – Universal Credit	96,576	984	12,597	12,848	1,124	124,129
Debt Free London	67,057	-	8,694	8,867	775	85,393
Financial Literacy	2,433	-	271	277	24	3,005
North Paddington Foodbank	8,680	-	981	1,001	88	10,750
Digital Project	16,484	8,688	2,566	2,617	229	30,584
Energy Advice Programme	16,485	-	1,808	1,844	161	20,298
Total Restricted	236,419	9,672	30,054	30,653	2,681	309,479
Total charitable resource expended 2022	848,465	174,108	120,362	176,792	10,737	1,330,464

Notes to the financial statements

For the year ended 31 March 2023

5 Net expenditure for the year

This is stated after charging / crediting:

	2023 £	2022 £
Depreciation	20,827	27,918
Operating lease rentals:		
▪ property	49,200	98,400
Auditor's remuneration (excluding VAT):		
▪ audit	9,700	8,450
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	105	Nil

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2022: £nil). No charity trustee received payment for professional or other services supplied to the charity (2022: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £105 (2022: £Nil) incurred by 12 (2022: 12) members relating to attendance at meetings on behalf of the charity.

6 Staff costs and numbers

Staff costs were as follows:

	2023 £	2022 £
Salaries and wages	888,379	749,951
Working from Home Allowances	7,621	6,723
Contract & Agency Staff	3,094	14,530
Redundancy and Termination Costs	-	-
Employer's National Insurance	84,612	67,248
Pension contributions – Defined contribution schemes	18,702	15,150
Increase/(Decrease) in pension deficit	(16,990)	(5,137)
	985,418	848,465
Total emoluments paid to staff were:	896,000	756,674

No employees received more than £60,000 during the year (2022: None)

The average weekly number of employees during the year was 30 (2022:26).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £176,314 (2022: £153,919).

7 Related party transactions

There are no related party transactions to disclose for 2023 (2022: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Notes to the financial statements

For the year ended 31 March 2023

8 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

9 Tangible fixed assets

	Leasehold improvements £	Equipment £	Computer equipment £	Total £
Cost				
At the start of the year	30,843	30,714	102,906	164,463
Additions in year	-	-	-	-
Disposals in year	(30,843)	(20,163)	(20,395)	(71,401)
At the end of the year	-	10,551	82,511	93,062
Depreciation				
At the start of the year	19,590	30,714	93,332	143,636
Charge for the year	11,253	-	9,574	20,827
Eliminated on disposal	(30,843)	(20,163)	(20,395)	(71,401)
At the end of the year	-	10,551	82,511	93,062
Net book value				
At the end of the year	-	-	-	-
At the start of the year	11,253	-	9,574	20,827

10 Debtors

	2023 £	2022 £
Trade debtors	6,550	-
Other debtors	31,383	29,183
Prepayments	3,600	34,369
	41,533	63,552

11 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	10,828	34,972
Defined Contribution Pension Scheme	4,662	3,705
HMRC –Taxation and social security	22,797	18,989
Accruals	53,920	62,896
Grants and other income in advance	209,201	208,246
Pension Deficit Contributions	18,000	18,000
Provision for dilapidations on property lease termination due in 2022	-	54,030
	319,408	400,838

Notes to the financial statements

For the year ended 31 March 2023

12 Creditors: amounts falling due after one year

	2023 £	2022 £
Pension Deficit Provision brought forward	224,129	247,566
Employer contributions to Pension Recovery Plan	(18,000)	(18,300)
Unwinding of the discount	(16,990)	(5,137)
Net movement	<u>(34,990)</u>	<u>(23,437)</u>
Provision carried forward	189,139	224,129
Due in less than one year	<u>(18,000)</u>	<u>(18,000)</u>
Due in more than one year	<u>171,139</u>	<u>206,129</u>

13 Financial instruments

	2023 £	2022 £
Financial liabilities measured at fair value through profit or loss		
Defined pension scheme liability	189,139	224,129
Computer Equipment Lease	-	8,712
	<u>189,139</u>	<u>232,841</u>

14a Analysis of net assets between funds (current year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	-	-
Net current assets	75,294	308,283	383,577
Long term liabilities	-	(171,139)	(171,139)
Net assets at 31 March 2023	<u>75,294</u>	<u>137,144</u>	<u>212,438</u>

14b Analysis of net assets between funds (prior year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	20,827	20,827
Net current assets	46,641	349,250	395,891
Long term liabilities	-	(206,129)	(206,129)
Net assets at 31 March 2022	<u>46,641</u>	<u>163,948</u>	<u>210,589</u>

Notes to the financial statements

For the year ended 31 March 2023

15a Movements in funds (current year)

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Restricted funds:					
Citizens Advice		15,000			15,000
One Westminster		6,000	(6,571)	571	-
Clothworkers Foundation		10,000	(10,000)		-
Childcare	225	-	-	-	225
Financial literacy	2,000	-	(2,357)	357	-
Thames Water	-	25,860	(27,011)	1,151	-
Citizens Advice – Universal Credit		(2,246)		2,246	-
GLA Crisis Project	-	24,000	(27,490)	3,490	-
Trussel Trust	-	8,079	(7,818)	-	261
Additional Advice Line	-	91,995	(81,152)	-	10,843
North Paddington Foodbank	-	9,025	(10,644)	1,619	-
Digital Project	44,416	75,000	(70,451)	-	48,965
Debt Free London	-	51,499	(62,015)	10,516	-
Total restricted funds	46,641	314,212	(305,509)	19,950	75,294
Unrestricted funds:					
General funds	442,107	1,033,615	(1,050,065)	(99,374)	326,283
<i>Designated funds</i>					
Energy Advice Programmes		39,870	(30,626)	(9,244)	-
Kings College	-	28,926	(26,334)	(2,592)	-
Advice on Prescription	-	18,476	(16,333)	(2,143)	-
Carers Network	-	18,090	(22,473)	4,383	-
Total unrestricted funds	442,107	1,138,977	(1,145,831)	(108,970)	326,283
Pension reserve	(224,129)	-	-	34,990	(189,139)
Premises reserve	(54,030)	-	-	54,030	-
Total unrestricted funds including pension reserve	163,948	1,138,977	(1,145,831)	(19,950)	137,144
Total funds	210,589	1,453,189	(1,451,340)	-	212,438

Notes to the financial statements

For the year ended 31 March 2023

15b Movements in funds (prior year)

	At 31 March 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted funds:					
Childcare	225	-	-	-	225
Financial literacy	2,000	2,000	(3,005)	1,005	2,000
Thames Water	-	29,196	(30,969)	1,773	-
EU Citizens Advice Project	3,750	-	(4,351)	601	-
Citizens Advice – Universal Credit	-	123,422	(124,129)	707	-
Energy Advice Programme	-	19,538	(20,298)	760	-
North Paddington Foodbank	-	10,604	(10,750)	146	-
Digital Project	-	75,000	(30,584)	-	44,416
Debt Free London	-	54,222	(85,393)	31,171	-
Total restricted funds	5,975	313,982	(309,479)	36,163	46,641
Unrestricted funds:					
General funds	411,449	1,004,461	(914,629)	(59,174)	442,107
<i>Designated funds</i>					
Kings College	-	12,740	(11,550)	(1,190)	-
Advice on Prescription	-	19,409	(17,426)	(1,983)	-
Carers Network	-	20,603	(23,350)	2,747	-
Total unrestricted funds	411,449	1,057,213	(966,955)	(59,600)	442,107
Pension reserve	(247,566)	-	-	23,437	(224,129)
Premises reserve	-	-	(54,030)	-	(54,030)
Total unrestricted funds including pension reserve	163,883	1,057,213	(1,020,985)	(36,163)	163,948
Total funds	169,858	1,371,195	(1,276,434)	-	210,589

Purposes of designated funds**Energy Advice Programme**

Funds were provided via Citizens Advice to provide one-to-one energy and smart meter advice to fuel poor and vulnerable clients who are struggling to pay their bills.

Advice on Prescription

This programme, funded by Kensington and Chelsea Social Council, provides advice to patients on the recommendations of GP's in the West London Clinical Commissioning Group area.

Kings College

This contract with Kings College London is for the provision of debt advice/casework for students. The contract commenced in November 2021.

Carers Network

This project, funded by the Carers' Network, provides specialist advice to unpaid carers.

15 Movements in funds (continued)

Purposes of restricted funds

Citizens' Advice

A grant for additional advice staffing, to be spent by March 2024.

One Westminster

A grant to pilot public health approaches via adviceline and advice shop.

Clothworkers' Foundation

Contribution towards refurbishment of the new offices

Childcare

To assist volunteers with childcare costs while undergoing training

EU Citizens' Advice Project

This project is funded by grant funding from Westminster City Council at £15,000 p.a. from November 2017. The project delivers advice to EU nationals on the implications of brexit for their status. The funding expired in June 2021.

Thames Water

Thames Water provided funding from February 2018 to March 2023 to employ a debt advice worker for two days a week to provide debt/money advice to individuals within the Thames water area.

Financial literacy

To assist in expanding the advice given about debt and financial management. The balance brought forward (a grant from the Tesco carrier bag fund) was spent in 2021/22. Income of £2000 received in 2021/22 was a grant from the Pimlico Millions Fund. This was spent in 2022/23.

North Paddington Foodbank

Funds were provided by North Paddington Foodbank for an advisor to attend to provide advice and practical support and assistance to help the service user/s resolve their debt, money matters and budgeting problems.

Citizens Advice – Universal Credit

Funds were provided via National Citizens Advice by the Department for Work and Pensions to provide advice to persons claiming Universal Credit. This funding ceased in March 2023. £2246 of accrued income in the 21/22 accounts was not recoverable in 22/23.

Greater London Authority Crisis Project

The Greater London Authority via London Citizens Advice funds CAW to employ a Crisis Support Adviser to provide information and advice for those facing urgent issues including homelessness, eviction, bailiff actions and food poverty. This is delivered both in outreach locations and by phone. The funding is for one year until October 2023.

Digital Project

This project is funded by additional funding from Westminster City Council to enhance the charity's digital services. Funding is £75,000 p.a. for two years from September 2021.

Debt Free London

Funds were provided by the Money Advice Service (now the Money and Pension Service) via Toynbee Hall to provide debt advice.

Trussel Trust

We are funded by Trussell Trust to deliver face-to-face generalist advice at Westminster Chapel foodbank on both a drop-in basis and by appointment

Additional Advice Line

Funds were provided by Westminster Council to provide four additional telephone advisers in response to the cost of living crisis.

Notes to the financial statements

For the year ended 31 March 2023

17 Operating lease commitments

The charity's total future minimum annual lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property 2023 £	2022 £
Less than one year	-	41,000
One – five years	-	-
	<u>-</u>	<u>41,000</u>

18 Pension cost and commitments

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2023/24 accounting year, the contributions to the Plan for the year ending 31 March 2024 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 12 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

Assumptions

	2023 %	2022 %
Discount Rate	4.80	2.80
Inflation (RPI)	3.30	3.70
Inflation (CPI)	2.85	3.25
Revaluation of deferred pensions in excess of GMP	2.85	3.25
Pension in payment increases of:		
CPI or 5% pa if less	2.85	3.25
CPI inflation since retirement or 5% pa if less	2.85	3.25
CPI or 3% pa if less	2.50	2.70
Allowance for commutation of pension for cash at retirement	<u>75% of HMRC maximum</u>	<u>75% of HMRC maximum</u>

Notes to the financial statements

For the year ended 31 March 2023

18 Pension cost and commitments (continued)

The mortality assumptions adopted at 31 March 2019 imply the following life expectancies:

	Life expectancy at age 65 (Years)	
Retiring today – Males	20.8	21.3
Retiring today – Females	23.6	24.2
Retiring in 20 years time – Males	22.0	22.6
Retiring in 20 years time – Females	24.7	25.7

Westminster Citizens Advice annual deficit payments from 1st April 2021 are £18,000 per annum until 31st March 2037. If Citizens Advice Westminster paid its annual contributions as planned, using an actuarial discount rate of 4.8 %, the net present value would be £189,139 (2021/2022 £224,129 and 2.8% discount). See note 12.

	Value at 31/03/2023 £000s	Value at 31/03/2022 £000s
The assets in the Plan were:		
Multi asset funds	24,903	68,955
Structured Equity	35,116	27,488
Cash	726	5,771
Fair value of Plan assets	60,745	102,214
The actual return on assets over the period was:	(37,084)	5,301
Present value of funded obligations	111,169	148,768
Fair value of Plan assets	60,745	102,214
Surplus/(deficit) in funded scheme	(50,424)	(46,554)

WESTMINSTER CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1059419

Accounts

Company number: 03039752

Charity Number: 1059419

Westminster Citizens Advice Bureau Service

Operating as Citizens Advice Westminster

Report and financial statements

For the year ended 31 March 2022

Westminster Citizens Advice Bureau Service

Contents

For the year ended 31 March 2022

Reference and administrative information	1
Trustees' annual report	2
Independent auditor's report	16
Statement of financial activities (incorporating an income and expenditure account)	20
Balance sheet	21
Statement of cash flows	22
Notes to the financial statements	23

Westminster Citizens Advice Bureau Service

Reference and administrative information

For the year ended 31 March 2022

Company number 03039752

Charity number 1059419

**Registered office
and operational address** 21a Conduit Place
London
W2 1HS

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Ksenia Zheltoukhova	Chair; appointed – 10 March 2022
Dee Conaghan	Chair; resigned – 09 March 2022
Alan Gorringe	Treasurer; Resigned – 02 August 2021
Gwyneth Macaulay	
Georgia Ackland	
Janine Edgerton–Avin	Resigned – 21 June 2021
Jennifer King	Resigned – 31 March 2022
John Robinson	Treasurer; Joined – 27 May 2021
Joseph Hill	Resigned – 21 June 2021
Julie Fewtrell	Joined – 24 May 2022
Nina Fletcher	Resigned – 31 July 2021
Richard Geller	
Shing Yang (Rodney) Chau	
Srishti Mahhajan	
Stephen Grave	Resigned – 31 May 2021

**Company
Secretary** Sital Gohil

Senior staff	Joanna Cain	Chief Executive Officer
	Nowsar Hussain	Performance and Quality Manager
	Foridul Islam	Head of Contracts and Services

Bankers National Westminster Bank plc
Strand, London Branch PO Box 414
38 Strand WC2N 5JB

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
Invicta House
108–114 Golden Lane
LONDON
EC1Y 0TL

Trustees' annual report

For the year ended 31 March 2022

The Trustees, who are also the directors of the charity for the purposes of the Companies Act, present their report together with the audited financial statements for the year ended 31 March 2022. The financial statements have been prepared in accordance with the accounting policies set out on pages 27 to 29 and comply with the Companies Act and applicable law.

The Trustee Board have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

1. Overview of 2021 – 22

Highlights:

During 2021– 22 Citizens Advice Westminster:

- Helped 6,438 individual clients
- Dealt with 24,860 issues
- Conducted 6,955 cases on behalf of clients
- Started 4 new funded projects, with Kings College, North Paddington Foodbank, national Citizens Advice to provide energy and carbon monoxide advice and Pimlico Million
- Increased the number of clients seen in Westminster by 12% and overall by 8%
- Trained 27 new volunteers
- Delivered outreach and Advice shop activities in venues in Queens Park, Westbourne, Pimlico South, and Church Street
- Achieved AQS Quality standard in debt, disability, benefits and housing
- Represented Westminster residents at 63 licencing hearings
- Worked in partnership with Westminster City Council to deliver Covid Hardship support to 1,600 families.
- Provided 84 Zoom drop in sessions
- Introduced hybrid working for staff and volunteers
- Supported research with families living in temporary accommodation
- Answered over 5,600 calls on adviceline

Here is what some of our clients have told us

Rebecca: "Citizens Advice Westminster have provided me with excellent advice, knowledge and support. I am beyond grateful for their expertise and positive customer service."

Tina "Thank you for all you did for me early in the year. [you] lifted me out of a dark tunnel. I will forever be grateful for the kindness and help you gave."

Alberto: "thank you very much for all the time and help you have provided... I am very happy and appreciate a lot...I cannot thank you enough your email has lifted a heavy burden of stress and anxiety I have been enduring for months..."

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2022

Geraldine: "Thank you for all the information you sent me... it was a pleasure talking to you... I appreciate your knowledge and advice... Thank you for your kindness and understanding and for your time and patience."

Michael: "Having been unemployed and receiving universal credit for some time my financial situation for myself and family has become serious. Through the North Paddington Foodbank I was initially put in touch over the phone with Debt Advisor Noreen at CAW in late February. She patiently advised me on options that could be available to me regarding rent, council tax and the income shortfall received from universal credit. She followed up her advice with a detailed email to me and arranged a face to face meeting with CAW Advisor Gavin in Paddington a couple of weeks later. Over nearly two hours Gavin listened patiently as I explained my situation, all the time keeping me on track in order to uncover all the issues I was facing. Again this was followed up by email with a very detailed Confirmation of Advice letter laying out the issues and options that were available for me to consider. Both advisors were friendly and thorough and have really taken a weight of my shoulders with their guidance. Thank you..."

Annette: "I really thank you Brenda and your team for the tremendous kindness, patience and showed to me throughout all our communications."

Paul: "Earlier in the year I was contacted by an adviser, her first name was Justyna, with regards to an issue I had. Justyna mentioned that due to my circumstances I may be eligible for the Warm Home Discount. I applied for this and have been accepted, it looks like it will at the very least save me a substantial amount of money. I would like to thank Justyna for her advice, she was very helpful."

Zahra: "Thank you for your kind help! Yes! my daughter could get the books on the weeks of her exam and she could prepare herself by getting help of the books, she knows that you helped us and she said to me this world is very unexpected as sometimes the nice person that I never saw helps us very kindly and on the other hand my closest person who was my dad made our life miserable! This made me think that how she is happy with your kind help!"

Pedro: "Gurminder your diligence and attention and support for my case transpired as something I fail to have words to show my appreciation for you and what you've done. Thank you ever so much... your support is being a ray of hope on an otherwise bleak recent past"

Fatoumata: "I am very grateful for what you did for me and my family"

Sam: "I appreciate the advice that you gave me regarding a number of issues regarding my financial hardship. I appreciate your empathy and kindness towards my situation and patience in giving me a lot of advice regarding the different kinds of financial support... you have been very supportive and I thank you for this..."

Trustees' annual report

For the year ended 31 March 2022

Overview of the year

The financial year began with the UK still in lockdown and CAW delivering our service entirely by telephone. By April 2022 we had instituted a major transformation of our service delivery model, with face to face advice focused on clients who had particular need of this service, including those with complex cases, speakers of other languages or where our funders required face to face delivery. As part of our digital strategy we introduced now three times a week Zoom drop in services, and we were funded both through Westminster City Council and Pimlico Million to promote digital resilience and to encourage clients to access advice online. Hybrid working now means that staff and volunteers work 40 – 60% of their time in office or outreach locations and the remainder from home.

We restarted our Advice Shop sessions on a prebooked basis from September we are continuing to expand this and other outreach activity in pursuit of our strategic objective to develop strong relationships with stakeholders and partners in Westminster and across London in order to broaden the reach of our service and attract new funding.

Demand for our services reflected the challenging external environment we have experienced. During June 2021 we saw a spike in demand for immigration support as the deadline for EU residents to register for the EU resettlement scheme approached. We saw an increase in consumer and family issues after Christmas, and a 150% increase in energy enquiries in January 2022 as compared to the start of the year.

2. Activities

Information and advice

The organisation's main area of activity is to provide a generalist advice service, which meets quality mark standards in a range of subjects pertaining to English civil law, including: Benefits, Consumer, Money Advice, Education, Employment, Family/Relationship, Health & Community Care, Housing & Homelessness, Immigration & Nationality and Legal issues. In addition, the organisation provides specialist help/advice in the areas of: Welfare Benefits, Debt, Housing and Homelessness, and Licensing law.

During 2021 – 22 benefits was our largest advice area, with 6800 issues managed in total. Fuel debts was the biggest single debt issue, followed by council tax arrears, and compared with the previous year we saw an increase in cases relating to debt, utilities and communications.

WASP contract

Our advice and casework services are funded by Westminster City Council (WCC) and through project funding. WCC funds us to manage the Westminster Advice Partnership Service (WASP), alongside Age UK Westminster, Asylum Aid and DeafPlus, to deliver the advice services contract for local Westminster residents.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2022

Our services include delivery of Advice Shop, an open access assessment session which we deliver alongside other advice providers including Shelter, The Passage, Carers Network and our WASP partners. We also deliver advice from the WCC Children's Centres and WCC Housing services. Our Licensing Advice Project provides specialist advice and support to residents with concerns about local licensed premises.

During 2021 – 22 we received additional funding to develop our digital offer, and now have a digital adviser who supports zoom drop ins and will be leading advice via webchat and email.

From December 21 – March 2022, CAW managed the WCC hardship fund, enabling the distribution of over £415,000 to 1,600 Westminster residents.

Projects

In addition to our funding from Westminster City Council, we have also delivered the following externally funded contracts:

Help to Claim – supporting clients in the early stages of Universal Credit claims. Total value: £123,423

Debt Free London, which is a Money and Pension Service funded project delivering debt advice across London. Total value: £54,222

Advice on Prescription funded by the Kensington and Chelsea Social Council, takes referrals from GPs in the West London CCG area to provide practical advice and support for over 65's with disabilities, long-term health conditions or mental health needs. Total value: £19,409

The Carer's Advice Project funded by Carers Network; it is integrated into the wider Carers Network services for carers, providing support groups, care assessments and respite care. Total value: £20,603

Thames Water Trust project helps Thames Water customers with one-to-one budgeting advice; accessing hardship fund and help in applying for grants and social tariff schemes to pay off water debts. Total value: £29,196

Kings College London Project provides debt advice to Kings College students. Total value: £12,740

Energy projects support clients to access discounts and provide information and advice about energy saving and smart meters, and also provide access to Carbon monoxide testing equipment. Total value: £19,537

Pimlico Million funded activity support residents to build their digital resilience to access advice online. Total value: £2,000

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2022

North Paddington Foodbank Project provided debt and money advice to users of the foodbank's service users. Total value: £5,866

Policy and Campaigns Work

In the past year Citizens Advice Westminster's front-line advisers have raised a total of almost 500 evidence forms, dealing with a wide range of issues including:

- Impact of the ending of the £20 per week universal credit uplift
- Impact of access to rented accommodation where the resident is in receipt of universal credit
- Issues with energy supply including cost of centrally provided scheme which is not subject to the energy price cap
- Housing including overcrowding, unsuitable accommodation, rent arrears and damp
- Employment issues such as lack of access to legal aid
- Poor service from a range statutory body and the council and the impact this has on individuals

Campaigns

Over the past year, our Policy and Campaigns team has participated in campaigns both at local and national levels using evidence gathered from our frontline advisers:

Housing Liaison

Following representations and ongoing issues with how to get responses for clients who had submitted complaints or challenged housing decisions WCC and CAW worked together to secure clear points of contact in the local authority, which has led to much faster resolution of outstanding questions. The Housing Adviser and CEO have also continued to participate in the Private Rented Sector Forum meetings.

Putting it Right. This campaign raises formal complaints on behalf of clients on issues of malpractice and/or official error on the part of statutory bodies in order to influence positive change and improvement to their services – both in terms of policy and procedure. Under this campaign we have secured a number of successes on behalf of our clients:

- Supporting a client who was victim of a major investment scam to write to the Financial Services Ombudsman
- Supported clients complaining about lack of responses from Housing services, leading to responses and also improved communications with relevant teams

Trustees' annual report

For the year ended 31 March 2022

#Keep the lifeline

CAW participated in the national campaign to keep the £20 additional Universal Credit payment traduced during the pandemic. Although this was ultimately unsuccessful, the government did introduce a taper scheme meaning that clients on low earnings were able to retain more benefits.

Disability Green Paper

CAW submitted a response to the Green Paper and attended DWP consultation exercise, and are now a member of the Disability Benefits Consortium. Establishing a new working relationship with Z2K was extremely helpful in completing this response and led to sharing of information.

Scams campaign

This annual national campaign is one we always support with significant social media push using the excellent graphics produced by central office.

Energy Saving Winter

We took the original national campaign of Energy Saving Week and made it a full Winter as the problems of keeping warm last several months. We followed the messaging from head office as the energy crisis was growing and it was important to not steer people in the wrong direction such as switching which was no longer an option

Using data and templates from head office we sent letters to our 2 MPs highlighting the impact of the energy crisis on their constituents.

National Consumer Week

This was delayed due to the energy crisis with firms collapsing and then we joined the national messaging around green options, Again we made full use of the graphics supplied by head office to improve our social media feed.

Social media activity

The WCC twitter account goes from strength to strength with a regular posting of at least 10 tweets a week to a growing number of followers. We have increased our followers during the year from 1696 followers to 1721 and regularly hit over 10,000 impressions per month. Our account enables us to get important information out to followers who may not have any other contact with us as well as keeping up to date with what's happening in our borough. We also use the account to promote our own services as well at the main CA website. In addition, we use the account to keep in touch with local bodies and partners such as Age UK Westminster, Libraries, the Council, and our MPs.

Research

The team contributed to research carried out by Cardinal Hume into issues for Westminster residents placed in temporary accommodation.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2022

A report called 'Housing in Westminster' looked at how the issue of housing disrepair is covered in the media (social media, press and blogs/websites). It highlighted how the complaints system is flawed.

Volunteering

CAW are committed to providing high quality volunteering opportunities and during 2021 –22 we have produced a volunteer strategy and action plan which has been delivered by our Volunteer Co-ordinator. This is appreciated by volunteers – 100% volunteers responding to the 2021 staff survey had the opportunity to develop their skills and knowledge, were clear about their role and responsibilities, and felt valued and listened to. All respondents would also recommend volunteering with Citizens Advice Westminster.

The benefits of volunteering to CAW as an organisation are also highly significant. Trained and active volunteers directly support service delivery both of our generalist and contract and specific projects. This is most evident in the Gateway team, where there is a direct correlation between the amount of volunteer time on the service and the amount of demand from residents that we can meet. Volunteers have also proved a very positive source of recruits to paid roles. During 2021 – 22 5 volunteers taking up paid roles within CAW. This has brought significant benefits to the team and the volunteers, including savings in recruitment and induction, flexibility in relation to being able to respond quickly to new opportunities, and for volunteers the benefit of gaining valuable paid work experience.

Volunteers get involved in a variety of roles, including as Trustees, Receptionist/Information assistant, Advice Administrator, Adviser and Trainee adviser, Gateway Assessor, Financial Capability trainer, Digital Money Coach, Digital Media assistant, Fundraiser.

Income generation

We are committed to growing our ability to deliver high quality advice in Westminster and beyond, and there are 3 strands to our income generation strategy:

- To build strong local partnerships which will provide the basis for collaborative working leading to successful bids in the future
- To bid for grant and contract funding which will support client needs and support our financial sustainability
- To create opportunities for individual and corporate giving

During 2021–22 we maintained all existing grant and contract funding and gained new funding as described above. In addition we raised £2,217 From participation in the London legal walk.

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified supervisors. Each assessor or adviser has a number of their case records

Trustees' annual report

For the year ended 31 March 2022

checked; the ratio is determined by their own level of competency. The quality scores of individual cases reviewed with feedback is provided to frontline assessor and advisers. Where training needs are identified, this is discussed and fed back to the Performance and Quality Manager who may address these needs through individual learning activities, in-house group sessions or arranging external training. Our overall quality standard is Green.

Partnership Working

CAW remains an active member of the London Adviceline partnership and the Pan London Citizens Advice Group. During 2021 – 22 we established the Westminster Refernet partnership which now has 24 members. This enables GDPR compliant referrals between agencies and was also a key tool in delivery of the hardship fund. We are expanding the scope of our community partnerships through outreach activity at events organised by partners, including the Westbourne Family Centre and the Abbey Centre.

Structure, Governance and Management

Citizens Advice Westminster is the operating name of Westminster Citizens Advice Bureau Service and a registered company limited by guarantee and under the number 03039752. Governed by its Articles of Association, the organisation is also a registered charity with the Charity Commission under the number 1059419.

Trustee Board members are drawn from the local community of Westminster and surrounding areas. They can stand as representatives of local community groups (member organisations) or as individuals and are elected to hold office for a period of three years, after which time they may be reappointed for a maximum of nine years. Currently the Board consists of 9 Trustees.

The Trustee Board meets at least four times a year (plus the Annual General Meeting) to discuss and make decisions concerning the business of the organisation. The Finance and General Purposes Committee also meets quarterly.

The organisation is a member of the national body, Citizens Advice, which undertakes an external audit of the organisation every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of the organisation meet standards for membership and that the organisation is operating in adherence to Citizen Advices' aims and principles.

Objectives

The objects for which the local office was established, as defined by the Articles of Association, are: the promotion of any charitable purposes for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Westminster and surrounding areas.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2022

The aims of the Citizens Advice Westminster service are:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

Our Goal and strategic objectives are set out in our Business Plan:

Goal:

Citizens Advice Westminster works with local community organisations to make a difference to the lives of people in Westminster through advice, research and campaigning. We deliver a high quality, agile advice service which reflects the issues and needs of our communities and which puts clients first.

Our strategic objectives to meet this goal:

- Provide an agile and responsive advice service which is high quality and accessible
- Develop influence through research and campaigning to make a difference to people's lives in Westminster
- Develop strong relationships with stakeholders and partners in Westminster and across London in order to broaden the reach of our service and attract new funding
- Sustain a highly skilled, creative and engaged workforce committed to the values of Citizens Advice
- Underpinning these objectives, we will
- Manage our resources and governance effectively and efficiently in order to deliver our strategic objectives

1 Financial Review

The company had net incoming resources on unrestricted funds of £ 65 for the year. Together with an accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £163,948. Total incoming resources for the year amounted to £ 1,371,195 of which £1,068,840 was received from Westminster City Council as payment of fees, grants and contracts.

Principal Funding Resources

Citizens Advice Westminster generates income from contracts with Westminster City Council for services provided to Westminster residents. These services are enhanced by the receipt of grants, fundraising and contracts other than Westminster City Council amounting to 22% of income (2021 22%) These funds were used to support the core generalist service, the specialist advice service and generalist advice services to specific groups of clients. All these services are free at the point of delivery and are open to anyone primarily living or working in and around the Westminster area.

Fundraising policy

Citizens Advice Westminster has a Fundraising Strategy which aims to increase funds to the organisation in order to increase and improve access to our advice and information services for

Trustees' annual report

For the year ended 31 March 2022

the local community. Additionally, the organisation aims to increase our funding base and diversify streams of income that it receives. The organisation will look to increase its level of unrestricted funding, year on year in order to ensure it is able to meet its future liabilities.

Communication and building relationships with key, relevant stakeholders will play a vital role in raising awareness of the impact of the work the organisation does and in direct marketing, to solicit support for the organisation and increase donor giving and create opportunities for funded joint partnership work.

Grant and contract funding will remain key to the organisation, as it is highly cost effective in terms of potential return and an annual target of £25,000 for new funding per year from this source has been agreed by the trustees as a reasonable aim.

The organisation will also explore alternate sources of funding, including paid-for services, corporate sponsorship through the social responsibility policies of companies, in-kind support and individual giving. Our strategy is to focus on a small number of specific activities each year, to include:

- 1 or 2 major giving opportunities per year, either London Legal Walk or a time limited activity which could be linked to the new office move.
- Development of a simple structure for giving, in the form of a Friends of Citizens Advice Westminster

Going Concern Statement

The financial statements have been prepared on the going concern basis. Financial budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Detailed financial budgets are presented and approved by the Trustee board on a 12 month basis. Management accounts are presented quarterly to the Finance and General Purposes Committee and the Trustee board. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure the charity spends within its available resources. Secured income for 2022/23 is £1.2 million with an anticipated deficit of £60,000. Additional grant/contract applications are being undertaken to increase income. For 22/23 the outlook is positive with the five year council contract expected to be secure up to September 2023 and an additional £75,000p.a. secured from September 2021. Cashflow remains good with an average balance of around £700,000 up to September 2023.

There are no material uncertainties which cast doubt on the charity's going concern.

Investment Policy

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are no funds for long term investment. The policy of the Board of Trustees is to invest the amount that it has available and grants received in advance on the money market.

Reserves Policy

The Board of Trustees examines the charity's level of reserves on a regular basis in light of the main risks to the organisation. As the main aim of the charity is to use its funds for the benefit of the people of Westminster it does not aim to keep reserves beyond those prudently required (a) to meet fluctuations in the timing of receipts and expenditure; (b) to ensure that operations are not disrupted by unexpected events; and (c) to enable necessary capital and other expenditures to be made when required. This gives a target of around £300,000 in general funds. At the balance sheet date the charity had unrestricted reserves of £163,948 of which £20,827 was tangible fixed assets and £143,121 was current assets.

2 Risk Management

The Chief Executive together with the Trustee Board, analyse the major risks to the charity periodically when preparing and updating the strategic plan. Risk analyses evaluates the likelihood and severity of the impact to the organisation in relation to the principal risks and uncertainties facing the organisation, as identified by Trustees.

The annual review of the Risk Assessment Policy was conducted, and the Risk Register is reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed in order to effectively manage these potential risks.

All policies and procedures have been updated to comply with the General Data Protection Regulation and Data Protection Act 2018.

Key risks identified and mitigations include:

Lack of strategic direction and forward planning:

- Strategic Business and Development Plan in place which sets out the key aims and objectives for the organisation; and is regularly reviewed by Trustees
- Annual advice needs analysis undertaken; unmet advice needs identified; service development initiated, and reported to Trustees
- Annual staffing review undertaken to ensure the organisation enlists the right skills mix at the appropriate level to appropriately support the organisations strategic objectives

Poor budgetary control and financial planning:

- Relevant staff and Trustees recruited with requisite financial skills to develop and interpret financial reports
- Robust monitoring procedures adhered to, with accurate and timely reporting to Trustees
- All fundraising bids costed on a Full Cost Recovery basis
- Regular review by Trustees of budget, income and expenditure, cash flow, level of reserves and financial procedures
- Independent financial audit undertaken and outcome report signed off by chair and reported to Trustees

Trustees' annual report

For the year ended 31 March 2022

Operations and service delivery:

- All funding bids appraised on FCR principles and reviewed to ensure they are line with the Business and Development Plan
- Monitoring and reporting procedures implemented in line with funder needs
- Performance Tracker adopted to improve management oversight of contract delivery and to ensure transparency
- All staff and volunteers are fully trained and supervised to carry out their role
- Advice Quality Standards requirements for advice are assessed quarterly and reported to Trustees

Information Management:

- All staff, volunteers and Trustees are required to adhere to, and must sign, the
- organisation's Confidentiality Policy
- Financial data is stored onto the network server drive, with restricted access to key staff
- Electronic client data records are securely transmitted onto the Citizens Advice's
- database, which has a two-step sign in authentication.
- The network server is backed up daily by an external contractor via remote access, and
- recovery procedures are in place

People:

- Robust recruitment processes are in place which ensures the right people with the
- appropriate skills are recruited
- Job descriptions, person specifications, employment contracts and the Employment
- Handbook for paid staff, sets out the expected activities and standards
- Induction, training and development for all roles within the organisation is a
- requirement.
- These recruitment processes are reviewed regularly to ensure continued effectiveness
- Annual goal setting, quarterly appraisals, individual support and supervision meetings
- and monthly team meetings to update, inform and up-skill staff and volunteers
- Staff and volunteers surveyed every year in relation to their welfare, support, learning
- and development; and an action plan developed, with results reported to Trustees

3 Plans for Future Period

The need to deliver our service remotely during the pandemic has been transformative in terms of our approach to service delivery. Going forward we are committed to retaining a hybrid approach both for volunteers and staff and for our clients. Underpinning this is our commitment to ensuring that clients are able to receive the level of information or advice they require with as few steps as possible.

We will offer face to face and drop in advice for those who need it most, and also retain and develop our phone and digital advice service. Over the next year we will be piloting webchat and continuing to develop digital drop ins using Zoom, and we will introduce advice booths situated in partner organisations so that their service users can access drop ins and attend advice appointments remotely. This hybrid approach means that we can reduce the amount of office

Trustees' annual report

For the year ended 31 March 2022

space we require. Our new office in the Stowe Centre in Westbourne ward will take us right into the heart of communities facing multiple deprivation and support our commitment to work in close partnership with other voluntary and community organisations.

At the same time we will be continuing to develop our outreach and partnership working, building on the success so far of the Westminster Refernet partnership and reintroducing the Westminster Advice Forum to share intelligence, information and joint training across Westminster.

4. Remuneration Policy

Prior to April 2022 remuneration for all staff was set out in a Salary Framework and pay progression was determined by length of service. From April 2022 a new pay policy and framework has been established. The policy recognises the importance of providing a fair and transparent pay and rewards system which:

- Facilitates the attraction and retention of the best employees
- Is fair in its application and non discriminatory
- Promotes employee confidence, improves morale and enhances efficiency
- Recognises employee's progression and development of competency and knowledge

The Pay Framework establishes pay and progression routes for all staff below senior management level. Senior management pay is subject to benchmarking and is approved by the Chair, Treasurer and HR Trustees.

5. Statement of responsibilities of the Trustees

The Trustees (who are also directors of Westminster Citizens Advice Bureau Service for the purposes of company law) are responsible for preparing the report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

Trustees' annual report

For the year ended 31 March 2022

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

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2022 was 12 (2020; 12). The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

4 Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the Trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees on 6 September 2022 and signed on their behalf by

Ksenia Zheltoukhova
Chair

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Opinion

We have audited the financial statements of Westminster Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2022 which comprise the statement of financial activities, balance sheet, 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 FRS 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 2022 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
- 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 charitable company 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 Westminster Citizens Advice Bureau'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.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Other Information

The other information comprises the information included in the trustees' 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 the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual 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 directors 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes of

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

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 charitable company'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.

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting
- documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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 is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's 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.

Joanna Pittman (Senior statutory auditor)

6 October 2022

for and on behalf of Sayer Vincent LLP, Statutory Auditor Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Westminster Citizens Advice Bureau Service

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2022

	Note	Restricted £	Unrestricted £	2022 Total £	Restricted £	Unrestricted £	2021 Total £
Income from:							
Donations and legacies		-	2,261	2,261	-	80	80
Investment income		-	65	65	-	248	248
Charitable activities	2	313,982	1,054,880	1,368,862	216,305	1,068,880	1,285,185
Other		-	7	7	-	-	-
Total income		313,982	1,057,213	1,371,195	216,305	1,069,208	1,285,513
Expenditure on:							
Charitable activities	4a	309,479	1,020,985	1,330,464	241,682	1,182,027	1,423,709
Total expenditure		309,479	1,020,985	1,330,464	241,682	1,182,027	1,423,709
Net income/(expenditure) before transfers	5	4,503	36,228	40,731	(25,377)	(112,819)	(138,196)
Gross transfers between funds		36,163	(36,163)	-	29,127	(29,127)	-
Net income / (expenditure) and net movement in funds		40,666	65	40,731	3,750	(141,946)	(138,196)
Reconciliation of funds							
Total funds brought forward		5,975	163,883	169,858	2,225	305,829	308,054
Total funds carried forward		46,641	163,948	210,589	5,975	163,883	169,858

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the financial statements.

Westminster Citizens Advice Bureau Service

Balance sheet

Company no. 03039752

As at 31 March 2022

	Note	£	2022 £	£	2021 £
Fixed assets					
Tangible fixed assets	9		<u>20,827</u>		<u>48,745</u>
Current assets					
Debtors	10	63,552		96,849	
Cash at bank and in hand		<u>733,177</u>		<u>635,210</u>	
			<u>796,729</u>	<u>732,059</u>	
Liabilities					
Creditors: amounts falling due within one year	11	<u>400,838</u>		<u>372,668</u>	
Net current assets			<u>395,891</u>		<u>359,391</u>
Total assets less current liabilities			<u>416,718</u>		<u>408,136</u>
Creditors: amounts falling due after one year	12		<u>206,129</u>		<u>238,278</u>
Total net assets	14a		<u><u>210,589</u></u>		<u><u>169,858</u></u>
The funds of the charity	15a				
Restricted funds			<u>46,641</u>		<u>5,975</u>
Unrestricted funds			<u>163,948</u>		<u>163,883</u>
Total charity funds			<u><u>210,589</u></u>		<u><u>169,858</u></u>

Approved by the trustees on 6th September 2022 and signed on their behalf by

Ksenia Zheltoukhova
Chair

John Robinson
Treasurer

Statement of cash flows

Company no. 03039752

As at 31 March 2022**Reconciliation of net income / (expenditure) to net cash flow from operating activities**

	2022 £	2021 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	40,731	(138,196)
Depreciation charges	27,918	28,292
Dividends, interest and rent from investments	(65)	(248)
(Increase)/decrease in debtors	33,297	24,307
Increase/(decrease) in creditors	(3,979)	64,670
Net cash provided by / (used in) operating activities	97,902	(21,175)

	2022 £	£	2021 £	£
Cash flows from operating activities				
Net cash provided by / (used in) operating activities		97,902		(21,175)
Cash flows from investing activities:				
Dividends, interest and rents from investments	65		248	
Purchase of fixed assets	-		-	
Net cash provided by / (used in) investing activities		65		248
Change in cash and cash equivalents in the year		97,967		(20,927)
Cash and cash equivalents at the beginning of the year		635,210		656,137
Cash and cash equivalents at the end of the year		733,177		635,210

Notes to the financial statements

For the year ended 31 March 2022

1 Accounting policies

a) Statutory information

Westminster Citizens Advice Bureau Service is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is The Stowe Centre, 258 Harrow Road, London W2 1ES. Until the 6th September 2022 the registered office address was 21a Conduit Place, London W2 1HS.

b) Basis of preparation of financial statements

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) – (Charities SORP FRS 102) – and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Incoming resources

Voluntary income is donations. They are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts. Grant income included in this category is recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. It is only deferred when:

- The donor or grantor specifies that the donation or grant is to be used in future accounting periods, or
- The donor or grantor has imposed conditions which must be met before the charity has unconditional entitlement to its receipt.

Grants received for services and activities which are not completed at the year end are included in income at the full amount and the unused portion is carried forward in restricted funds at the end of the year.

The charity relies on volunteer advisors to assist in the delivery of the service. These financial statements do not include the value of this work.

Notes to the financial statements

For the year ended 31 March 2022

1 Accounting policies (continued)

f) Resources expended

Expenditure is recognised when a liability is incurred. Contractual arrangements and performance related grants are recognised as goods or services are supplied. Partnership payments are accrued when services are supplied irrespective of whether an invoice has been received.

- Charitable activities include expenditure associated with specialised advice, advocacy, training and ICT support services and include both the direct and support costs relating to these activities.
- Governance costs include the cost of the preparation and audit/examination of the statutory accounts, the costs of trustees meetings and the cost of any legal advice to the trustees on governance or constitutional matters. They have been allocated to various activities in the same proportion as support costs below.
- Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity or floor space.

g) Irrecoverable VAT

All resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred. The charity is not registered for VAT.

h) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Equipment	25% Straight line
Computer equipment	33% Straight line
Leasehold Improvements	6.7% Over period of lease 15 years, straight line

i) Operating and finance leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred. Equipment purchased with finance leases, where the benefits and risks of ownership remain with the lessor, is capitalised and the outstanding lease payments, less any finance charges, are included in accruals. Finance charges, if any, are included in the Statement of Financial Activities.

j) Pensions

Westminster Citizens Advice participated in the National Association of Citizens Advice Bureau Pension and Assurance Plan (1991) which was a defined benefit scheme. It operated in the UK and was closed on 31 March 2008. More than one employer participated in the scheme and Westminster Citizens Advice is unable to identify its share of the underlying assets and liabilities in the scheme and so contributions are treated as though it was a defined contributions scheme.

The charity has recognised a liability for commitments to pay an annual payment towards the funding shortfall, as shown in notes 12 and 18.

The charitable company also operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

Notes to the financial statements

For the year ended 31 March 2022

1 Accounting policies (continued)

k) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose. All other funds are unrestricted income funds.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

l) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

2 Income from charitable activities

	Grants £	Fees for services £	2022 Total £	Grants £	Fees for services £	2021 Total £
Areas of activity						
Generalist services – Paddington bureau	–	1,002,128	1,002,128	–	991,321	991,321
Special projects						
Debt and Welfare Benefits – Social						
Housing Tenants	–	–	–	–	31,689	31,689
EU Citizens Advice Project	–	–	–	7,500	–	7,500
Advice on Prescription	–	19,409	19,409	–	23,759	23,759
Carers Network	–	20,603	20,603	–	22,110	22,110
Thames Water	29,196	–	29,196	22,524	–	22,524
Citizens Advice – Universal Credit	123,423	–	123,423	120,734	–	120,734
Debt Free London	54,222	–	54,222	65,548	–	65,548
Kings College	–	12,740	12,740	–	–	–
Energy Advice Programme	19,537	–	19,537	–	–	–
Financial Capability	2,000	–	2,000	–	–	–
North Paddington Foodbank	10,604	–	10,604	–	–	–
Digital Project	75,000	–	75,000	–	–	–
	313,982	1,054,880	1,368,862	216,306	1,068,879	1,285,185

3 Grants received

	2022 £	2021 £
Westminster City Council – EU Advice	–	7,500
Thames Water	29,196	22,524
Citizens Advice – Universal Credit	123,423	120,734
Debt Free London	54,222	65,548
Citizens Advice Energy Advice	19,537	–
Financial Capability – Pimlico Millions	2,000	–
North Paddington Foodbank	10,604	–
Digital Project	75,000	–
	313,982	216,306

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2022

4a Analysis of expenditure (current year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2022 Total £	2021 Total £
Contracts and Fees for Services							
Generalist services	569,893	164,436	85,485	141,220	7,625	968,659	1,109,643
Kings College	9,428	-	1,006	1,026	90	11,550	-
Debt & Welfare Benefits – Octavia Housing	-	-	-	-	-	-	26,384
Carers Network	18,749	-	2,181	2,225	195	23,350	22,402
Advice on Prescription	13,976	-	1,636	1,668	146	17,426	23,598
Total Unrestricted	612,046	164,436	90,308	146,139	8,056	1,020,985	1,182,027
Grants							
EU Citizens Advice Project	3,939	-	195	199	18	4,351	5,586
Thames Water	24,765	-	2,942	3,000	262	30,969	23,678
Citizens Advice – Universal Credit	96,576	984	12,597	12,848	1,124	124,129	122,018
Debt Free London	67,057	-	8,694	8,867	775	85,393	90,400
Financial Literacy	2,433	-	271	277	24	3,005	-
North Paddington Foodbank	8,680	-	981	1,001	88	10,750	-
Digital Project	16,484	8,688	2,566	2,617	229	30,584	-
Energy Advice Programme	16,485	-	1,808	1,844	161	20,298	-
Total Restricted	236,419	9,672	30,054	30,653	2,681	309,479	241,682
Total charitable resource expended 2022	848,465	174,108	120,362	176,792	10,737	1,330,464	1,423,709
Total charitable resource expended 2021	959,105	195,929	132,561	126,403	9,711		1,423,709

Other activity costs includes payments to partners of £137,427 (2021: £144,688) as follows:

	2022	2021
Age UK Westminster	72,500	72,500
Asylum Aid	61,306	61,306
Deafplus	3,621	10,862
	137,427	144,668

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2022

4b Analysis of expenditure (prior year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2021 Total £
Contracts and Fees for Services						
Generalist services	721,754	195,551	94,902	90,488	6,948	1,109,643
Debt & Welfare Benefits – Octavia Housing	20,190	–	3,055	2,913	226	26,384
Carers Network	17,349	–	2,493	2,377	183	22,402
Advice on Prescription	17,612	–	2,953	2,816	217	23,598
Total Unrestricted	776,905	195,551	103,403	98,594	7,574	1,182,027
Grants						
EU Citizens Advice Project	4,233	–	667	637	49	5,586
Thames Water	18,517	–	2,546	2,428	187	23,678
Citizens Advice – Universal Credit	89,362	378	15,924	15,187	1,167	122,018
Debt Free London	70,088	–	10,021	9,557	734	90,400
Total Restricted	182,200	378	29,158	27,809	2,137	241,682
Total charitable resource expended 2021	959,105	195,929	132,561	126,403	9,711	1,423,709

Notes to the financial statements

For the year ended 31 March 2022

5 Net expenditure for the year

This is stated after charging / crediting:

	2022 £	2021 £
Depreciation	27,918	28,292
Operating lease rentals:		
▪ property	98,400	98,400
Auditor's remuneration (excluding VAT):		
▪ audit	8,450	7,920
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	193	Nil
	<u>27,918</u>	<u>28,292</u>

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2021: £nil). No charity trustee received payment for professional or other services supplied to the charity (2021: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £193 (2021: £0) incurred by 12 (2021: 12) members relating to attendance at meetings on behalf of the charity.

No face to face meetings were held in the year due to Covid

6 Staff costs and numbers

Staff costs were as follows:

	2022 £	2021 £
Salaries and wages	749,951	641,648
Working from Home Allowances	6,723	5,615
Contract & Agency Staff	14,530	72,538
Redundancy and Termination Costs	-	66,944
Employer's National Insurance	67,248	67,671
Pension contributions – Defined contribution schemes	15,150	13,668
Increase/(Decrease) in pension deficit	(5,137)	91,021
	<u>848,465</u>	<u>959,105</u>
Total emoluments paid to staff were:	<u>756,674</u>	<u>714,207</u>

No employees received more than £60,000 during the year (2021: One employee between 100,000 to 110,000).

The average weekly number of employees during the year was 26 (2021: 24).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £153,919 (2021: £180,505).

7 Related party transactions

There are no related party transactions to disclose for 2022 (2021: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Notes to the financial statements

For the year ended 31 March 2022

8 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

9 Tangible fixed assets

	Leasehold improvements £	Equipment £	Computer equipment £	Total £
Cost				
At the start of the year	30,843	30,714	102,906	164,463
Additions in year	-	-	-	-
Disposals in year	-	-	-	-
At the end of the year	30,843	30,714	102,906	164,463
Depreciation				
At the start of the year	17,544	30,714	67,460	115,718
Charge for the year	2,046	-	25,872	27,918
Eliminated on disposal	-	-	-	-
At the end of the year	19,590	30,714	93,332	143,636
Net book value				
At the end of the year	11,253	-	9,574	20,827
At the start of the year	13,299	-	35,446	48,745

Computer equipment with carrying value of £8,712 is held under a finance lease terminating in August 2022.

10 Debtors

	2022 £	2021 £
Trade debtors	-	7,500
Other debtors	29,183	27,602
Prepayments	34,369	61,747
	63,552	96,849

11 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	38,677	12,439
Taxation and social security	18,989	17,744
Accruals	62,896	116,362
Grants and other income in advance	208,246	208,123
Pension Deficit Contributions	18,000	18,000
Provision for dilapidations on property lease termination due in 2022	54,030	-
	400,838	372,668

Notes to the financial statements

For the year ended 31 March 2022

12 Creditors: amounts falling due after one year

	2022 £	2021 £
Pension Deficit Provision brought forward	247,566	170,945
Employer contributions to Pension Recovery Plan	(18,300)	(14,400)
Unwinding of the discount	(5,137)	3,757
Increase in deficit following actuarial revaluation of liabilities	-	87,264
Net movement	<u>(23,437)</u>	<u>76,621</u>
Provision carried forward	224,129	247,566
Due in less than one year	<u>(18,000)</u>	<u>(18,000)</u>
Due in more than one year	206,129	229,566
Computer Equipment Lease Payments due in more than one year	-	8,712
Total due in more than one year	<u>206,129</u>	<u>238,278</u>

13 Financial instruments

	2022 £	2021 £
Financial liabilities measured at fair value through profit or loss		
Defined pension scheme liability	224,129	247,556
Computer Equipment Lease	8,712	29,621
	<u>232,841</u>	<u>277,177</u>

14a Analysis of net assets between funds (current year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	20,827	20,827
Net current assets	46,641	349,250	395,891
Long term liabilities	-	(206,129)	(206,129)
Net assets at 31 March 2022	<u>46,641</u>	<u>163,948</u>	<u>210,589</u>

14b Analysis of net assets between funds (prior year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	48,745	48,745
Net current assets	5,975	353,416	359,391
Long term liabilities	-	(238,278)	(238,278)
Net assets at 31 March 2021	<u>5,975</u>	<u>163,883</u>	<u>169,858</u>

Notes to the financial statements

For the year ended 31 March 2022

15a Movements in funds (current year)

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted funds:					
Childcare	225	-	-	-	225
Financial literacy	2,000	2,000	(3,005)	1,005	2,000
Thames Water	-	29,196	(30,969)	1,773	-
EU Citizens Advice Project	3,750	-	(4,351)	601	-
Citizens Advice – Universal Credit	-	123,422	(124,129)	707	-
Energy Advice Programme	-	19,538	(20,298)	760	-
North Paddington Foodbank	-	10,604	(10,750)	146	-
Digital Project	-	75,000	(30,584)	-	44,416
Debt Free London	-	54,222	(85,393)	31,171	-
Total restricted funds	5,975	313,982	(309,479)	36,163	46,641
Unrestricted funds:					
General funds	411,449	1,004,461	(914,629)	(59,174)	442,107
<i>Designated funds</i>					
Kings College	-	12,740	(11,550)	(1,190)	-
Advice on Prescription	-	19,409	(17,426)	(1,983)	-
Carers Network	-	20,603	(23,350)	2,747	-
Total unrestricted funds	411,449	1,057,213	(966,955)	(59,600)	442,107
Pension reserve	(247,566)	-	-	23,437	(224,129)
Premises reserve	-	-	(54,030)	-	(54,030)
Total unrestricted funds including pension reserve	163,883	1,057,213	(1,020,985)	(36,163)	163,948
Total funds	169,858	1,371,195	(1,276,434)	-	210,589

Notes to the financial statements

For the year ended 31 March 2022

15b Movements in funds (prior year)

	At 31 March 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted funds:					
Childcare	225	-	-	-	225
Financial literacy	2,000	-	-	-	2,000
Thames Water	-	22,524	(23,678)	1,154	-
EU Citizens Advice Project	-	7,500	(5,586)	1,836	3,750
Citizens Advice – Universal Credit	-	120,734	(122,019)	1,285	-
Debt Free London	-	65,548	(90,400)	24,852	-
Total restricted funds	2,225	216,306	(241,683)	29,127	5,975
Unrestricted funds:					
General funds	476,774	991,650	(1,022,379)	(34,596)	411,449
<i>Designated funds</i>					
Debt and Welfare Benefits – Octavia	-	31,689	(26,384)	(5,305)	-
Advice on Prescription	-	23,759	(23,598)	(161)	-
Carers Network	-	22,110	(22,402)	292	-
Total unrestricted funds	476,774	1,069,208	(1,094,763)	(39,770)	411,449
Pension reserve	(170,945)	-	-	(76,621)	(247,566)
Total unrestricted funds including pension reserve	305,829	1,069,208	(1,094,763)	(116,391)	163,883
Total funds	308,054	1,285,514	(1,336,446)	(87,264)	169,858

Purposes of designated funds

Debt and Welfare Benefits – Octavia

This contract provides practical assistance and specialist advice in debt management and benefits advice to tenants of Octavia Housing. The contract ended in November 2020.

Advice on Prescription

This programme, funded by Kensington and Chelsea Social Council, provides advice to patients on the recommendations of GP's in the West London Clinical Commissioning Group area.

Kings College

This contract with Kings College London is for the provision of debt advice/casework for students. The contract commenced in November 2021.

Carers Network

This project, funded by the Carers' Network, provides specialist advice to unpaid carers.

Notes to the financial statements

For the year ended 31 March 2022

15 Movements in funds (continued)

Purposes of restricted funds**Childcare**

To assist volunteers with childcare costs while undergoing training

EU Citizens' Advice Project

This project is funded by grant funding from Westminster City Council at £15,000 p.a. from November 2017. The project delivers advice to EU nationals on the implications of brexit for their status. The funding expired in June 2021.

Thames Water

Thames Water provided funding from February 2018 to March 2022 to employ a debt advice worker for two days a week to provide debt/money advice to individuals within the Thames water area.

Financial literacy

To assist in expanding the advice given about debt and financial management. The balance brought forward (a grant from the Tesco carrier bag fund) was spent in 2021/22, income of £2000 received in 2021/22 was a grant from the Pimlico Millions Fund. This will be spent in 2022/23.

Citizens Advice – Universal Credit

Funds were provided via National Citizens Advice by the Department for Work and Pensions to provide advice to persons claiming Universal Credit.

Energy Advice Programme

Funds were provided via Citizens Advice to provide one-to-one energy and smart meter advice to fuel poor and vulnerable clients who are struggling to pay their bills.

North Paddington Foodbank

Funds were provided by North Paddington Foodbank for an advisor to attend to provide advice and practical support and assistance to help the service user/s resolve their debt, money matters and budgeting problems.

Digital Project

This project is funded by additional funding from Westminster City Council to enhance the charity's digital services. Funding is £75,000 p.a. for two years from September 2021.

Debt Free London

Funds were provided by the Money Advice Service (now the Money and Pension Service) via Toynbee Hall to provide debt advice.

17 Operating lease commitments

The charity's total future minimum annual lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property 2022 £	2021 £
Less than one year	41,000	82,000
One – five years	–	34,324
	41,000	116,324

Notes to the financial statements

For the year ended 31 March 2022

18 Pension cost and commitments

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2022/23 accounting year, the contributions to the Plan for the year ending 31 March 2023 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037. The 31 March 2022 valuation is currently underway.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 15 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

Assumptions

	2022 %	2021 %
Discount Rate	2.80	2.10
Inflation (RPI)	3.70	3.30
Inflation (CPI)	3.25	2.80
Revaluation of deferred pensions in excess of GMP	3.25	2.80
Pension in payment increases of:		
CPI or 5% pa if less	3.25	2.80
CPI inflation since retirement or 5% pa if less	3.25	2.80
CPI or 3% pa if less	2.70	2.50
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

Notes to the financial statements

For the year ended 31 March 2022**18 Pension cost and commitments (continued)**

The mortality assumptions adopted at 31 March 2019 imply the following life expectancies:

	Life expectancy at age 65 (Years)	
Male retiring in 2020	21.3	21.2
Female retiring in 2020	24.2	24.1
Male retiring in 2040	22.6	22.6
Female retiring in 2040	25.7	25.7

Westminster Citizens Advice annual deficit payments from 1st April 2021 are £18,000 per annum until 31st March 2037. If Citizens Advice Westminster paid its annual contributions as planned, using an actuarial discount rate of 2.8 %, the net present value would be £224,129 (2020/2021 £247,566 and 2.1% discount). See note 12.

	Value at 31/03/2022 £000s	Value at 31/03/2021 £000s
The assets in the Plan were:		
Multi asset funds	68,955	72,995
Structured Equity	27,488	24,849
Cash	5,771	1,509
Fair value of Plan assets	102,214	99,353
The actual return on assets over the period was:	5,301	14,282
Present value of funded obligations	148,768	161,415
Fair value of Plan assets	102,214	99,353
Surplus/(deficit) in funded scheme	(46,554)	(62,062)

WESTMINSTER CITIZENS ADVICE BUREAU SERVICE

England & Wales - Charity number 1059419

Accounts

Company number: 03039752

Charity Number: 1059419

Westminster Citizens Advice Bureau Service

Operating as Citizens Advice Westminster

Report and financial statements

For the year ended 31 March 2021

Westminster Citizens Advice Bureau Service

Contents

For the year ended 31 March 2021

Reference and administrative information	1
Trustees' annual report	2
Independent auditor's report	17
Statement of financial activities (incorporating an income and expenditure account)	21
Balance sheet	22
Statement of cash flows	23
Notes to the financial statements	24

Westminster Citizens Advice Bureau Service

Reference and administrative information

For the year ended 31 March 2021

Company number 03039752

Charity number 1059419

**Registered office
and operational address** 21a Conduit Place
London
W2 1HS

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Dee Conaghan	Chair
Alan Gorringe	Treasurer; Resigned 02 August 2021
Stephen Grave	Resigned – 31 May 2021
Gwyneth Macaulay	
Nina Fletcher	Resigned – 31 July 2021
Georgia Ackland	
Richard Geller	
Jennifer King	
John Robinson	Treasurer designate; Joined – 27 May 2021
Joseph Hill	Resigned – 21 June 2021
Ksenia Zheltoukhova	
Janine Edgerton–Avin	Resigned – 21 June 2021
Shing Yang (Rodney) Chau	
Srishti Mahhajan	Joined – 07 October 2020

Company Secretary Sital Gohil Appointed – 19 March 2020

Senior staff Joanna Cain Chief Executive Officer (Joined 25 January 2021)
Nowsar Hussain Performance and Quality Manager
Foridul Islam Head of Contracts and Services

Bankers National Westminster Bank plc
Strand, London Branch PO Box 414
38 Strand WC2N 5JB

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
Invicta House
108–114 Golden Lane
LONDON
EC1Y 0TL

Trustees' annual report

For the year ended 31 March 2021

The Trustees, who are also the directors of the charity for the purposes of the Companies Act, present their report together with the audited financial statements for the year ended 31 March 2021. The financial statements have been prepared in accordance with the accounting policies set out on pages 27 to 29 and comply with the Companies Act and applicable law.

The Trustee Board have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

1 Structure, Governance and Management

Citizens Advice Westminster is the operating name of Westminster Citizens Advice Bureau Service and a registered company limited by guarantee and under the number 03039752. Governed by its Articles of Association, the organisation is also a registered charity with the Charity Commission under the number 1059419.

Trustee Board members are drawn from the local community of Westminster and surrounding areas. They can stand as representatives of local community groups (member organisations) or as individuals and are elected to hold office for a period of three years, after which time they may be reappointed for a maximum of nine years. Currently the Board consists of 9 Trustees.

There is a formal recruitment and induction process for Trustees where potential members receive information about the organisation as well as the role and responsibilities of being a Trustee. New members are expected to attend for induction at the local office and also formal training on the role and responsibilities of Trustees, provided by Citizens Advice. Potential Trustees will complete a formal application; attend for interview with the Chair of Trustees and another board member; visit a local office induction and observe a Board meeting. Trustee Eligibility checks are done prior to appointment, and references are taken up for new Trustees who are elected by vote at a Board meeting and reported at the Annual General Meeting.

The Trustee Board meets at least four times a year (plus the Annual General Meeting) to discuss and make decisions concerning the business of the organisation. A new Finance and General Purposes Committee was established this year, replacing the Finance, Premises and Risk, Fundraising and Campaigns, Human Resources and the Service Delivery committees. The new Finance and General Purposes Committee operates under strict terms of reference and meets quarterly to provide focused strategic discussion. In addition, working groups of Trustees and staff are convened where needed to support particular areas of strategic development or change, including a premises review, the Business Development plan and working with Covid 19. The Chief Executive Officer is invited to attend Trustee Board meetings to report on the activities of the organisation. Other staff members, for example the Executive Team, or Finance Manager will also attend as required, as will the external auditor.

Strategic management of the organisation is the responsibility of the Trustee Board and the Executive Team, which consists of the Chief Executive Officer, the Performance and Quality Manager, and the Head of Contracts and Services. The day-to-day operational responsibility is delegated to the Head of Contracts and Services and Supervisors. The central strategic document

Trustees' annual report

For the year ended 31 March 2021

is the Business and Development Plan (BDP) which details the aims and strategic objectives of the organisation to be achieved over a three-year period. The strategic objectives are reviewed at quarterly intervals by the board and input from staff and volunteers is encouraged through participation in an annual planning day.

Salaries of staff, including the salaries of key management personnel, are reviewed annually and benchmarked across the local voluntary advice sector as well as the National Citizens Advice service

The organisation is a member of the national body, Citizens Advice, which undertakes an external audit of the organisation every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of the organisation meets certain standards for membership and that the organisation is operating in adherence to Citizen Advice's aims and principles.

2 Objectives

The objects for which the local office was established, as defined by the Articles of Association, are: the promotion of any charitable purposes for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Westminster and surrounding areas.

To achieve these objects the Trustee Board has established Citizens Advice Westminster with offices in Paddington which are centrally located within the borough and easily accessible.

The aims of the Citizens Advice Westminster service are:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

The Citizens Advice Westminster service helps people resolve their legal, money and other problems by providing information and advice and by influencing policymakers. We use the evidence of our clients' problems to campaign for improvements in policy and legislation that affect the whole of the community.

The organisation provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

As part of our 2021 - 24 business plan we have agreed a goal statement and strategic objectives, as follows:

Our Goal:

Citizens Advice Westminster works with local community organisations to make a difference to the lives of people in Westminster through advice, research and campaigning. We deliver a high

Trustees' annual report

For the year ended 31 March 2021

quality, agile advice service which reflects the issues and needs of our communities and which puts clients first.

Our strategic objectives to meet this goal:

- Provide an agile and responsive advice service which is high quality and accessible
- Develop influence through research and campaigning to make a difference to people's lives in Westminster
- Develop strong relationships with stakeholders and partners in Westminster and across London in order to broaden the reach of our service and attract new funding
- Sustain a highly skilled, creative and engaged workforce committed to the values of Citizens Advice

Underpinning these objectives, we will

- Manage our resources and governance effectively and efficiently in order to deliver our strategic objectives

More detail is available in our 2021 – 24 Business Plan.

The Trustee Board is responsible for ensuring that the organisation is adequately resourced (i.e. it has all or most of the human and material resources it needs to achieve its objectives) and that proper financial controls are in place. In line with this, Trustees reviewed the charity's Financial Protocols procedures during the year and found them to be robust and appropriate to achieve these objectives.

3 Activities

The organisation's main activities, in line with the two aims of the Citizens Advice service is, to provide advice which meets the needs of local people to the standards of the Advice Quality Standard; and to exercise a responsible influence on policy and decision-makers as a way of effecting change. Additional activities have been undertaken during the year, by way of progressing the strategic objectives, as defined in the Work Plan of the Business and Development Plan.

Advice-giving

The organisation's main area of activity is to provide a generalist advice service, which meets quality mark standards in a range of subjects pertaining to English civil law; matters including:

Benefits, Consumer, Money Advice, Education, Employment, Family/Relationship, Health & Community Care, Housing & Homelessness, Immigration & Nationality and Legal issues. In addition, the organisation provides specialist help/advice in the areas of: Welfare Benefits, Debt, Housing and Homelessness, and Licensing law.

Trustees' annual report

For the year ended 31 March 2021

The remit of each area of specialist advice is as follows:

Benefits: To provide specialist advice and assistance to individual clients in connection with the range of social security and other welfare benefits. This work includes: assessing benefit entitlement, challenging decisions and preparing submissions to tribunals for hearings.

Debt and Money Advice: To provide specialist debt advice and casework to individual clients. We also offer educative and preventative help in the form of workshops and presentations to community groups within Westminster. This work aims to prevent debt and promote financial and digital inclusion.

Housing and Homelessness: To provide specialist advice and assistance in connection with clients' housing issues, whether in relation to social or private housing, in order to prevent homelessness.

Licensing law: To provide specialist advice and assistance to Westminster residents who may be affected by the operation of a licensed premises. The caseworker advises groups of residents as well as individuals sometimes giving practical support by way of advocacy and representation.

Policy and Campaigns Work

As well as giving advice and information to individual clients, Citizens Advice Westminster advisers and caseworkers collect evidence of practices and policies which are causing problems. Our knowledge of clients' problems and circumstances enables us to try to influence change and get a fairer deal for everyone.

Our Policy and Campaigns Coordinator works one day per week and leads a team of volunteers to look at the evidence collected by front-line advisers, to try to identify local and national trends. Citizens Advice Westminster collects evidence and statistics anonymously so that individual clients are not identified. We use this information to produce reports and to campaign locally for improvements in the law and local services. Our Policy and Campaigns Development Plan is used to drive our campaigns work throughout the year. This is reviewed quarterly by our Trustee Board, which also includes a Lead Campaigns Trustee.

In the past year Citizens Advice Westminster's front-line advisers have raised a total of 267 evidence forms which highlight the enormous impact the pandemic has had on local residents, including:

- maladministration relating to the Department for Work and Pensions (DWP) and the local authority's Benefits Service, especially for local people accessing support during the lockdown periods of the coronavirus pandemic
- increase in financial poverty and exclusion; we have seen many households within the borough being severely impacted by COVID.

Trustees' annual report

For the year ended 31 March 2021

- employment issues brought on by the pandemic, including clients being treated unfairly, laid off with no notice period or being furloughed inappropriately under the Coronavirus Job Retention Scheme; as well as bullying and harassment within the workplace.
- increase in the number of street homelessness due the pandemic; poor administration from the Local Authority Homelessness Service; and poor quality accommodation
- and services provided in private sector renting
- problems with energy suppliers around sending incorrect bills and inappropriate tariffs.

Over the past year, our Policy and Campaigns team has participated in campaigns both at local and national levels using evidence gathered from our frontline advisers:

- Putting it right: Our "Putting it Right Campaign" raises formal complaints on behalf of clients on issues of malpractice and/or official error on the part of statutory bodies in order to influence positive change and improvement to their services – both in terms of policy and procedure.

Under this campaign we have secured a number of successes on behalf of our clients:

- We assisted a worker whose complaints about bullying were not being properly investigated by her employer. Our letter prompted a swift reply from their legal department acknowledging they had not followed through the correct procedures and an undertaking to do this.
- We took up the case of a client who had requested a change in her mobility category for housing allocation with the local authority due to her severe mobility problems. Our team assisted the client with a stage 2 complaint; with our intervention she finally got the full response that she had been waiting on for over twelve months, plus a fulsome apology for the delay and an agreement to put her on the housing list.
- A Thames Water customer contacted us because they were struggling to access the discount scheme as the company could not find her account. Our adviser had a good contact within Thames Water and 2 days later the account was set up with the discount applied.
- Scams Awareness: Our Scams Awareness fortnight in 2021 was benefitted by great graphics supplied by the Citizens Advice national office. We were able to use personal experiences of being targeted by 'popular' current scams such as the Post Office one which is catching a lot of victims. Given Covid restrictions this was a social media campaign, and we shared our materials with our partner Age UK Westminster to broaden their reach.
- Let's talk money: Last November our team ran the "Let's talk money" campaign, giving an opportunity for everyone with an interest in financial wellbeing to get involved with events and activities across the UK, designed to help people have more open conversations about money.

Trustees' annual report

For the year ended 31 March 2021

- Universal Credit and the pandemic: Our Campaigns team has been primarily surveying clients who are referred to the local foodbanks by our advisers and assessing the underlying reasons that have caused this hardship.

We welcomed the Government's decision at the start of pandemic to increase Universal Credit and Working Tax Credits by £20 a week. This uplift has provided a lifeline for millions of families across the UK, during extraordinarily tough times. The uplift is due to be phased out from September 2021. We echo the national Citizens Advice service's call for it to be made permanent to provide financial security for millions of people and help support the country's longer term economic recovery. Over the last year our advisers have raised 76 evidence forms for clients in crisis who are in need of this support. We will continue to publish reports, and submit evidence to the national team as well as local councillors and other stakeholders to raise the profile of the #KeepTheLifeLine campaign.

Other national campaigns our team has participated in include:

- Financial Capability Week: running alongside the national campaign to raise awareness around financial skills
- National Consumer Week: Campaign to encourage people with consumer problems to seek advice about goods and services; particularly around discrimination
- 10 Top Tips to Avoid Debt: Campaign to encourage people to make better-informed decisions around spending at Christmas
- Big Energy Saving Winter Campaign: Every year, our service handles many energy related issues from our clients. Our campaigns team have drawn up and disseminated energy savings tips leaflets for local residents, as with other campaigns, in the time of Covid this has been through social media.

We were supported by two excellent volunteers Taylor Barrall and Anna Sotheran during the spring, and they contributed to developing campaigning initiatives on Housing and Access to Digital.

Contributions to national Citizens Advice Evidence Reports has included reports on mental health and social exclusion, clients' experience of debt and employment issues, exploitation of migrant workers, access to justice and legal help.

This campaigns work is undertaken by encouraging staff and volunteers to become involved at a local and national level, by the return of evidence to Citizens Advice and through regular reports to the Trustee Board, having identified issues of social policy from their client work.

4 Achievements and Performance

Our services remained open and accessible throughout the pandemic, and whilst we were not able to operate a full face-to-face service, we have recorded helping a high number of local people in crisis.

Trustees' annual report

For the year ended 31 March 2021

Our Gateway Assessors provided information to 2,257 local-residents, which was an increase of 8% from the previous year. Our front-line team provided advice to 9,214 unique clients, which is up by 5% from the previous year, (ie. each client only counted once, regardless of how many times they returned for further help). The number of times these individual clients returned to us for further help and advice (ie. the total client contacts) was 30,741 (an increase of 25% from the previous year) which represents each person returning three times on average.

The organisation also dealt with some 24,959 different enquiries, and the top three problem categories were: Benefits (51%), Debt and Money Advice (12%), and Housing and Homelessness (15%).

Service Delivery

The Westminster Advice Partnership Service (WASP) has been running since the Autumn of 2018, when the organisation secured further contract funding from Westminster City Council. The WASP service ensures that Citizens Advice Westminster continues to work as part of a consortium of agencies, with Age UK Westminster, Asylum Aid (formerly Consonant) and DeafPlus, to deliver the advice services contract for local Westminster residents.

An element of the Council's advice contract is the 'Advice Shop' service which facilitates access for local people to a wide range of different voluntary and statutory service providers – altogether under one roof. During the pandemic the Advice Shop has been unable to operate since our service has been delivered via phone and video advice, however we are now developing plans to reintroduce a new service, with a strong focus on building digital skills in order to access advice online.

For further advice and assistance, where necessary, clients are then referred to one of our advice services, some of which are funded to deliver more tailored advice services for the following groups:

- Older people
- Disabled people (including those with visual and hearing impairments)
- People with mental health issues
- Families (with children 0–19) and young people (16–19)
- Licensing Advice Project: Set up in 2005, this unique project is funded by Westminster Council to provide specialist advice and support to residents with concerns about local licensed premises, and issues around challenging licence applications and reviews for establishments such as betting shops, sex entertainment venues, pubs, clubs, bars and restaurants.
- Housing Tenants' Debt and Welfare Benefits Advice Project: Our advisers help clients with their debt and benefits issues and help maximise their income.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2021

In addition to our funding from Westminster City Council, we have also delivered the following externally funded contracts:

As part of the roll out of Universal Credit, we are part of the national Citizens Advice Help to Claim service, funded by the DWP. Help to Claim service can support clients in the early stages of your Universal Credit claim, from the application, through to your first payment.

We are a partner within Debt Free London, which is a Money and Pension Service funded project delivering debt advice across London, covering issues including rent arrears, council tax, utility bills, credit cards and loans.

Our Funding for the Octavia Tenants Advice Project ended in November 2020. This was one of longest serving projects based at the housing offices of Octavia Housing and providing their tenants with debt and benefits advice.

Advice on Prescription Project, funded by the Kensington and Chelsea Social Council, takes referrals from GPs in the West London CCG area to provide practical advice and support for over 65's with disabilities, long-term health conditions or mental health needs.

The Carer's Advice Project, funded by Carers Network; it is integrated into the wider Carers Network services for carers, providing support groups, care assessments and respite care. The Carers Network hubs are able to directly refer carers for our specialist advice on benefits, housing and debt across the three boroughs of Westminster, Kensington and Chelsea and Hammersmith and Fulham.

The Thames Water Project is funded by the Thames Water Trust Fund. The project helps Thames Water customers with one-to-one budgeting advice; accessing hardship fund and help in applying for grants and social tariff schemes to pay off water debts. Despite the service being delivered by phone we have continued to work closely with North Paddington Foodbank including receiving referrals directly.

The EU Nationals Advice Project, funded by Westminster City Council was restarted in January in order to provide advice for the 30,000 EU nationals living in Westminster in the run up to the deadline for applications for settled status on 30 June 2021.

The local authority commissioned Citizens Advice Westminster to administer it's Covid Hardship Fund which issued food vouchers to residents experiencing financial hardship. £284,011 of support was provided to 499 Westminster families during the pandemic, of which 156 were our clients in crisis.

Through our tailored services we have been able to achieve some very successful outcomes for clients during the past year; our team were able to secure £2.86m in financial outcomes, including new and unclaimed backdated benefit awards totalling £2.47m; and £21,627 in charitable support obtained for our very vulnerable clients. We were also able to secure 3,219 non-financial

Trustees' annual report

For the year ended 31 March 2021

outcomes, including repayments negotiated with debtors and bailiff action being suspended following our intervention. Over four thousand clients reported to have improved wellbeing outcomes getting advice from Citizens Advice Westminster.

Volunteering

The Performance and Quality Manager reviews the volunteer training and development programme with new procedures being implemented. To further support volunteers we have also recruited a Volunteer Co-ordinator.

We continue to undertake performance reviews to ensure the progress of volunteers is fed back and training needs identified and met. In addition, the charity's recruitment and selection procedures have been made more stringent to ensure we are targeting the right people, with the right skillset for the right roles.

Volunteers come from all walks of life, with very different life experiences and skills. The organisation aims to capitalise on this wealthy resource by matching this range of skills, experience and availability to a variety of volunteering roles including: Trustees, Receptionist/Information assistant, Advice Administrator, Adviser and Trainee adviser, Gateway Assessor, Financial Capability trainer, Digital Money Coach, Digital Media assistant, Fundraiser, Form filling assistant, IT Support volunteer, Marketing and Media assistant, and Campaigns assistant.

Sourcing good quality volunteers with the requisite skills and availability is the first step, but encouraging them to stay is equally important. The supportive working environment in which our volunteers are trained and developed and the collaborative working ethos aids this but we want to ensure volunteers feel really appreciated and valued. We have looked to do this in a variety of ways including offering discounts with various London businesses once they have completed their training, as part of a Time Credits scheme, and providing regular social activity on Teams during the pandemic.

Citizens Advice Westminster recognises and appreciates the commitment and dedication of its volunteer workforce in delivering services to the local community.

Income generation

We are committed to growing our ability to deliver high quality advice in Westminster and beyond, and there are 3 strands to our income generation strategy:

- To build strong local partnerships which will provide the basis for collaborative working leading to successful bids in the future
- To bid for grant and contract funding which will support client needs and support our financial sustainability
- To create opportunities for individual and corporate giving

Trustees' annual report

For the year ended 31 March 2021

During 2020–21 we maintained all existing grant and contract funding apart from the Octavia project and gained new funding with a second EU nationals advice project.

Donations and sponsorship are made through the Local Giving online fundraising platform. The charity is not registered with the Fundraising Regulator as its fundraising expenditure is below the registration threshold, but it does comply with the Code of Fundraising practice published by the regulator. There have been no breaches of the code during the year and no complaints.

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified supervisors. Each assessor or adviser has a number of their case records checked; the ratio is determined by their own level of competency. The quality scores of individual cases reviewed with feedback is provided to frontline assessor and advisers. Where training needs are identified, this is discussed and fed back to the Performance and Quality Manager who may address these needs through individual learning activities, in-house group sessions or arranging external training. Over the last year the following in-house workshops were delivered: Universal Credit, case checking reviews, Case recording, and Equality, Diversity and Inclusion.

Additionally, the organisation undertakes a quarterly analysis and assessment of our advice and information giving and reports this assessment to Trustees. The organisation is also subject to an independent audit by the national Citizens Advice body, against the requirements of the Advice Quality Standard, which we hold, having passed the most recent audit in April 2020.

Stakeholder management and Partnership Working

As mentioned above under 'Service delivery,' Citizens Advice Westminster works in very close partnership with Age UK Westminster, Asylum Aid and DeafPlus as a consortium to deliver on the Council's advice services contract. This work involves collaboration to ensure clients have access to streamlined advice services which offers smooth transition for clients. The partnership is known as the Westminster Advice Services Partnership or WASP.

In October 2016, Citizens Advice Westminster joined the national Citizens Advice Adviceline telephone service. This is in collaboration with 4 other London borough services to run it: Hammersmith & Fulham, Hounslow, Merton & Lambeth and Wandsworth. We now also partner with Barnet and Barking and Dagenham and is available from 10 am to 4 pm daily.

We work closely with the Pan London group of local Citizens Advice offices and we have liaised with them in relation to funding opportunities. We have also contributed to the appointment of a pan London development worker who will support and develop joint funding opportunities. We work closely with Westminster Connects which has been proactive in bringing together voluntary and community organisations during the pandemic and with One Westminster. In terms of other partnership working, the organisation is a member of the Westminster Advice Forum, although this has not been active during the pandemic. During 2020 we created a new role of

Trustees' annual report

For the year ended 31 March 2021

Partnership Supervisor. This has ensured we have kept in close contact with our delivery and community partners despite the pandemic, and we have worked particularly closely with organisations including the North Paddington Foodbank who like us have been on the frontline of supporting residents who have been most negatively impacted by the pandemic.

5 Financial Review

The company had net outgoing resources on unrestricted funds of £141,946 for the year. Outgoing resources were higher than anticipated due to an £87,264 increase in the pension deficit following revaluation. Together with accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £163,883. Total incoming resources for the year amounted to £1,285,513 of which £997,500 was received from Westminster City Council as payment of fees, grants and contracts.

Principal Funding Resources

Citizens Advice Westminster generates income from contracts with Westminster City Council for services provided to Westminster residents. These services are enhanced by the receipt of grants, fundraising and contracts other than Westminster City Council amounting to 22% of income. These funds were used to support the core generalist service, the specialist advice service and generalist advice services to specific groups of clients. All these services are free at the point of delivery and are open to anyone primarily living or working in and around the Westminster area.

Going Concern Statement

The financial statements have been prepared on the going concern basis. Financial budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Detailed financial budgets are presented and approved by the Trustee board on a 12 month basis. Management accounts are presented quarterly to the Finance Sub Committee and the Trustee board. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure the charity spends within its available resources. Secured income for 2021/22 is £1.2 million with an anticipated deficit of £76,000. Additional grant/contract applications are being undertaken to increase income. For 22/23 the outlook is positive with the five year council contract expected to be secure up to September 2023 and an additional £75,000 p.a. secured from September 2021. Cashflow remains good with an average balance of around £600,000 for 21/22.

There are no material uncertainties which cast doubt on the charity's going concern.

Investment Policy

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are no funds for long term investment. The policy of the Board of Trustees is to invest the amount that it has available and grants received in advance on the money market.

Reserves Policy

The Board of Trustees examines the charity's level of reserves on a regular basis in light of the main risks to the organisation. As the main aim of the charity is to use its funds for the benefit of the people of Westminster it does not aim to keep reserves beyond those prudently required (a) to meet fluctuations in the timing of receipts and expenditure; (b) to ensure that operations are not disrupted by unexpected events; and (c) to enable necessary capital and other expenditures to be made when required. This gives a target of around £300,000 in general funds. At the balance sheet date the charity had unrestricted reserves of £163,883 of which £48,745 was tangible fixed assets and £115,183 was current assets.

6 Risk Management

The Chief Executive together with the Trustee Board, analyse the major risks to the charity periodically when preparing and updating the strategic plan. Risk analyses evaluates the likelihood and severity of the impact to the organisation in relation to the principal risks and uncertainties facing the organisation, as identified by Trustees; namely:

- External – for example: Damage to reputation due to adverse media representation
- Financial – for example: Failure to secure replacement funding
- Property – for example: Loss of operating premises
- Information Management – for example: IT network crashing
- Legal – for example: Failure to meet legal obligations as an employer.
- People – for example: Failure to meet expected standards of performance.

The annual review of the Risk Assessment Policy was conducted, and the items marked red and amber within the Risk Register are reviewed quarterly by Trustees. The Risk Register clearly sets out the management processes to be deployed in order to effectively manage these potential risks; these include:

- Lack of strategic direction and forward planning:
 - Strategic Business and Development Plan in place which sets out the key aims and objectives for the organisation; and is regularly reviewed by Trustees
 - Annual advice needs analysis undertaken; unmet advice needs identified; service development initiated, and reported to Trustees
 - Annual staffing review undertaken to ensure the organisation enlists the right skills mix at the appropriate level to appropriately support the organisations strategic objectives
- Poor budgetary control and financial planning:
 - Relevant staff and Trustees recruited with requisite financial skills to develop and interpret financial reports
 - Robust monitoring procedures adhered to, with accurate and timely reporting to Trustees
 - All fundraising bids costed on a Full Cost Recovery basis
 - Regular review by Trustees of budget, income and expenditure, cash flow, level of reserves and financial procedures

Trustees' annual report

For the year ended 31 March 2021

- o Independent financial audit undertaken and outcome report signed off by chair and reported to Trustees
- Operations and service delivery:
 - o All staff and volunteers are fully trained and supervised to carry out their role
 - o Monitoring and reporting procedures are implemented, in line with funder requirements
 - o Services summary analysis is reported on quarterly to Trustees
 - o Contract review meetings are held with major funders
 - o Client survey re satisfaction with services, is undertaken annually, and results reported to Trustees
 - o Complaints are recorded and dealt with in line with agreed procedure, and reported on annually to Trustees
 - o Advice Quality Standards requirements for advice are assessed quarterly and reported to Trustees
- Information Management:
 - o All staff, volunteers and Trustees are required to adhere to, and must sign, the organisation's Confidentiality Policy
 - o Financial data is stored onto the network server drive, with restricted access to key staff
 - o Electronic client data records are securely transmitted onto the Citizens Advice's database, which has a two-step sign in authentication.
 - o The network server is backed up daily by an external contractor via remote access, and recovery procedures are in place
- People:
 - o Robust recruitment processes are in place which ensures the right people with the appropriate skills are recruited
 - o Job descriptions, person specifications, employment contracts and the Employment Handbook for paid staff, sets out the expected activities and standards
 - o Induction, training and development for all roles within the organisation is a requirement.

These recruitment processes are reviewed regularly to ensure continued effectiveness

 - o Annual goal setting, quarterly appraisals, individual support and supervision meetings and monthly team meetings to update, inform and up-skill staff and volunteers
 - o Staff and volunteers surveyed every year in relation to their welfare, support, learning and development; and an action plan developed, with results reported to Trustees

All policies and procedures have been updated to comply with the General Data Protection Regulation and Data Protection Act 2018.

7 Plans for Future Periods

The need to deliver our service remotely during the pandemic has been transformative in terms of our approach to service delivery. Citizens Advice Westminster's staff and volunteers began

Trustees' annual report

For the year ended 31 March 2021

working from home in March 2020. We introduced new ways of advising and supporting our clients and meeting and supporting each other.

We were well placed to shift to remote working because of previous investment in new equipment and ICT infrastructure including laptops, and further digital development has enabled us to gain experience in providing advice through video conferencing, using Zoom for drop in and WhatsApp for document sharing.

Going forward we are committed to retaining a hybrid approach which is aimed at starting where clients are, with face to face and drop in advice available for those who need it most, but also retaining our phone and digital advice service. We will expand our online enquiries and explore options for delivering web chat advice as well. Underpinning this is our commitment to put our clients first in our planning and delivery, ensuring that clients are able to receive the level of information or advice they require with as few steps as possible. We will also continue our flexible approach to home working for both volunteers and paid staff, and we will review our current premises over the next 12 months to ensure our base is fit for purpose in the context of our developing service.

8 Statement of responsibilities of the Trustees

The Trustees (who are also directors of Westminster Citizens Advice Bureau Service for the purposes of company law) are responsible for preparing the report of the Trustees 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 charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company 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 and statements of recommended practice have been followed, subject to any material departures disclosed and explained in the financial statements; and
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the 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 charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Trustees' annual report

For the year ended 31 March 2021

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2021 was 12 (2020; 12). The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

9 Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the Trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees on 24th August 2021 and signed on their behalf by

Dee Conaghan
Chair

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Opinion

We have audited the financial statements of Westminster Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2021 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended
- Have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- 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 charitable company 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 Westminster Citizens Advice Bureau'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.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Other Information

The other information comprises the information included in the trustees' 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 the audit:

- The information given in the trustees' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' annual 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 directors 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' annual report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, the trustees (who are also the directors of the charitable company for the purposes of

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

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 charitable company'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.

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

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting documentation, concerning the charity's policies and procedures relating to:
 - Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
 - Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
 - The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.
- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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 is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's 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.

Joanna Pittman (Senior statutory auditor)

24 September 2021

for and on behalf of Sayer Vincent LLP, Statutory Auditor Invicta House, 108-114 Golden Lane, LONDON, EC1Y 0TL

Westminster Citizens Advice Bureau Service

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2021

	Note	Restricted £	Unrestricted £	2021 Total £	Restricted £	Unrestricted £	2020 Total £
Income from:							
Donations and legacies		-	80	80	2,000	3,292	5,292
Investment income		-	248	248	-	1,306	1,306
Charitable activities	2	216,305	1,068,880	1,285,185	249,733	1,092,427	1,342,160
Other		-	-	-	-	4,754	4,754
Total income		216,305	1,069,208	1,285,513	251,733	1,101,779	1,353,512
Expenditure on:							
Charitable activities	4a	241,682	1,182,027	1,423,709	295,982	1,018,968	1,314,950
Total expenditure		241,682	1,182,027	1,423,709	295,982	1,018,968	1,314,950
Net income/(expenditure) before transfers	5	(25,377)	(112,819)	(138,196)	(44,249)	82,811	38,562
Gross transfers between funds		29,127	(29,127)	-	42,741	(42,741)	-
Net income / (expenditure) and net movement in funds		3,750	(141,946)	(138,196)	(1,508)	40,070	38,562
Reconciliation of funds							
Total funds brought forward		2,225	305,829	308,054	3,733	265,759	269,492
Total funds carried forward		5,975	163,883	169,858	2,225	305,829	308,054

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 15 to the financial statements.

Westminster Citizens Advice Bureau Service

Balance sheet

Company no. 03039752

As at 31 March 2021

	Note	£	2021 £	£	2020 £
Fixed assets					
Tangible fixed assets	9		<u>48,745</u>		<u>77,037</u>
Current assets					
Debtors	10	96,849		121,156	
Cash at bank and in hand		<u>635,210</u>		<u>656,137</u>	
			<u>732,059</u>		<u>777,293</u>
Liabilities					
Creditors: amounts falling due within one year	11	<u>372,668</u>		<u>360,110</u>	
Net current assets			<u>359,391</u>		<u>417,183</u>
Total assets less current liabilities			<u>408,136</u>		<u>494,220</u>
Creditors: amounts falling due after one year	12		<u>238,278</u>		<u>186,166</u>
Total net assets	14a		<u><u>169,858</u></u>		<u><u>308,054</u></u>
The funds of the charity	15a				
Restricted funds			5,975		2,225
Unrestricted funds			<u>163,883</u>		<u>305,829</u>
Total charity funds			<u><u>169,858</u></u>		<u><u>308,054</u></u>

Approved by the trustees on 24th August 2021 and signed on their behalf by

Dee Conaghan
Chair

John Robinson
Treasurer

As at 31 March 2021

Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2021 £	2020 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	(138,196)	38,562
Depreciation charges	28,292	21,074
Dividends, interest and rent from investments	(248)	(1,306)
(Increase)/decrease in debtors	24,307	(67,907)
Increase/(decrease) in creditors	64,670	6,654
Net cash provided by / (used in) operating activities	(21,175)	(2,923)

	2021 £	£	2020 £	£
Cash flows from operating activities				
Net cash provided by / (used in) operating activities		(21,175)		(2,923)
Cash flows from investing activities:				
Dividends, interest and rents from investments	248		1,306	
Purchase of fixed assets	-		(74,158)	
Net cash provided by / (used in) investing activities		248		(72,852)
Change in cash and cash equivalents in the year		(20,927)		(75,775)
Cash and cash equivalents at the beginning of the year		656,137		731,912
Cash and cash equivalents at the end of the year		635,210		656,137

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies

a) Statutory information

Westminster Citizens Advice Bureau Service is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is 21a Conduit Place, London, W2 1HS.

b) Basis of preparation of financial statements

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) – (Charities SORP FRS 102), The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Incoming resources

Voluntary income is donations. They are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts and net of Vat. Grant income included in this category is recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. It is only deferred when:

- The donor or grantor specifies that the donation or grant is to be used in future accounting periods, or
- The donor or grantor has imposed conditions which must be met before the charity has unconditional entitlement to its receipt.

Grants received for services and activities which are not completed at the year end are included in income at the full amount and the unused portion is carried forward in restricted funds at the end of the year.

The charity relies on volunteer advisors to assist in the delivery of the service. These financial statements do not include the value of this work.

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies (continued)

f) Resources expended

Expenditure is recognised when a liability is incurred. Contractual arrangements and performance related grants are recognised as goods or services are supplied. Partnership payments are accrued when services are supplied irrespective of whether an invoice has been received.

- Charitable activities include expenditure associated with specialised advice, advocacy, training and ICT support services and include both the direct and support costs relating to these activities.
- Governance costs include the cost of the preparation and audit/examination of the statutory accounts, the costs of trustees meetings and the cost of any legal advice to the trustees on governance or constitutional matters. They have been allocated to various activities in the same proportion as support costs below.
- Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity or floor space.

g) Irrecoverable VAT

All resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred.

h) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Equipment	25%	Straight line
Computer equipment	33%	Straight line
Leasehold Improvements	6.7%	Over period of lease 15 years, straight line

i) Operating and finance leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred. Equipment purchased with finance leases, where the benefits and risks of ownership remain with the lessor, is capitalised and the outstanding lease payments, less any finance charges, are included in accruals. Finance charges, if any, are included in the Statement of Financial Activities.

j) Pensions

Westminster Citizens Advice participated in the National Association of Citizens Advice Bureau Pension and Assurance Plan (1991) which was a defined benefit scheme. It operated in the UK and was closed on 31 March 2008. More than one employer participated in the scheme and Westminster Citizens Advice is unable to identify its share of the underlying assets and liabilities in the scheme and so contributions are treated as though it was a defined contributions scheme.

The charity has recognised a liability for commitments to pay an annual payment towards the funding shortfall, as shown in notes 12 and 18.

The charitable company also operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

Notes to the financial statements

For the year ended 31 March 2021

1 Accounting policies (continued)

k) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose. All other funds are unrestricted income funds.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

l) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

2 Income from charitable activities

	Grants £	Fees for services £	2021 Total £	Grants £	Fees for services £	2020 Total £
Areas of activity						
Generalist services – Paddington bureau	–	991,321	991,321	–	993,780	993,780
Special projects						
Mental Health Outreach	–	–	–	–	5,178	5,178
Debt and Welfare Benefits – Social						
Housing Tenants	–	31,689	31,689	–	47,097	47,097
EU Citizens Advice Project	7,500	–	7,500	16,250	–	16,250
Advice on Prescription	–	23,759	23,759	–	22,252	22,252
Carers Network	–	22,110	22,110	–	24,120	24,120
Thames Water	22,524	–	22,524	25,860	–	25,860
Citizens Advice – Universal Credit	120,734	–	120,734	119,308	–	119,308
Debt Free London	65,548	–	65,548	88,315	–	88,315
	<u>216,306</u>	<u>1,068,879</u>	<u>1,285,185</u>	<u>249,733</u>	<u>1,092,427</u>	<u>1,342,160</u>

3 Grants and grants received in advance

	2021 £	2020 £
Westminster City Council – EU Advice Project	7,500	7,500
Thames Water	22,524	23,705
Citizens Advice – Universal Credit	120,734	119,308
Debt Free London	65,548	88,315
	<u>216,306</u>	<u>238,828</u>
Brought forward from previous year		
Thames Water	–	2,155
Westminster City Council – EU Advice Project	–	8,750
	<u>–</u>	<u>10,905</u>
	<u>216,306</u>	<u>249,733</u>

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2021

4a Analysis of expenditure (current year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2021 Total £	2020 Total £
Contracts and Fees for Services							
Generalist services	721,754	195,551	94,902	90,488	6,948	1,109,643	902,103
Mental Health Outreach	-	-	-	-	-	-	5,704
Debt & Welfare Benefits – Octavia Housing	20,190	-	3,055	2,913	226	26,384	49,768
Carers Network	17,349	-	2,493	2,377	183	22,402	24,957
Advice on Prescription	17,612	-	2,953	2,816	217	23,598	36,436
Total Unrestricted	776,905	195,551	103,403	98,594	7,574	1,182,027	1,018,968
Grants							
EU Citizens Advice Project	4,233	-	667	637	49	5,586	35,423
Thames Water	18,517	-	2,546	2,428	187	23,678	28,363
Citizens Advice – Universal Credit	89,362	378	15,924	15,187	1,167	122,018	124,052
Debt Free London	70,088	-	10,021	9,557	734	90,400	108,144
Total Restricted	182,200	378	29,158	27,809	2,137	241,682	295,982
Total charitable resource expended 2021	959,105	195,929	132,561	126,403	9,711	1,423,709	1,314,950
Total charitable resource expended 2020	852,891	196,410	123,238	128,370	14,041		1,314,950

Other activity costs includes payments to partners of £144,688 as follows:

	2021	2,020
Age UK Westminster	72,500	66,875
Asylum Aid	61,306	66,741
Deafplus	10,862	6,583
	144,668	140,199

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2021

4b Analysis of expenditure (prior year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2020 Total £
Contracts and Fees for Services						
Generalist services	537,185	190,019	81,137	84,518	9,244	902,103
Mental Health Outreach	4,508	-	555	578	63	5,704
Debt & Welfare Benefits – Octavia Housing	39,342	-	4,837	5,038	551	49,768
Carers Network	19,775	-	2,404	2,504	274	24,957
Advice on Prescription	28,000	62	3,885	4,046	443	36,436
Total Unrestricted	628,810	190,081	92,818	96,684	10,575	1,018,968
Grants						
EU Citizens Advice Project	22,904	5,417	3,295	3,432	375	35,423
Thames Water	22,597	-	2,675	2,786	305	28,363
Citizens Advice – Universal Credit	94,296	261	13,683	14,253	1,559	124,052
Debt Free London	84,284	651	10,767	11,215	1,227	108,144
Total Restricted	224,081	6,329	30,420	31,686	3,466	295,982
Total charitable resource expended 2020	852,891	196,410	123,238	128,370	14,041	1,314,950

Notes to the financial statements

For the year ended 31 March 2021

5 Net expenditure for the year

This is stated after charging / crediting:

	2021 £	2020 £
Depreciation	28,292	21,074
Operating lease rentals:		
▪ property	98,400	98,400
Auditor's remuneration (excluding VAT):		
▪ audit	7,920	7,825
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	Nil	585
	<u> </u>	<u> </u>

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2020: £nil). No charity trustee received payment for professional or other services supplied to the charity (2020: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £0 (2020: £585) incurred by 12 (2020: 12) members relating to attendance at meetings of the trustees.

No face to face meetings were held in the year due to Covid

6 Staff costs and numbers

Staff costs were as follows:

	2021 £	2020 £
Salaries and wages	647,263	750,973
Contract & Agency Staff	72,538	
Redundancy and Termination Costs	66,944	11,430
Employer's National Insurance	67,671	67,667
Pension contributions – Defined contribution schemes	13,668	17,677
Increase in pension deficit	91,021	5,144
	<u>959,105</u>	<u>852,891</u>
Total emoluments paid to staff were:	<u>714,207</u>	<u>762,403</u>

The redundancy and termination costs were settled and paid at the balance sheet date.

One employee received between £100,000 –£110,000 during the year (2020: One employee between 60,000 to 70,000). Employer pension contributions for this employee totalled £1,138 (2020: £3,414).

The average weekly number of employees during the year was 24 (2020: 25).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £180,505 (2020: £156,185).

7 Related party transactions

There are no related party transactions to disclose for 2020 (2020: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties.

Notes to the financial statements

For the year ended 31 March 2021

8 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

9 Tangible fixed assets

	Leasehold improvements £	Equipment £	Computer equipment £	Total £
Cost				
At the start of the year	30,843	30,714	102,906	164,463
Additions in year	-	-	-	-
Disposals in year	-	-	-	-
At the end of the year	30,843	30,714	102,906	164,463
Depreciation				
At the start of the year	15,498	30,714	41,214	87,426
Charge for the year	2,046	-	26,246	28,292
Eliminated on disposal	-	-	-	-
At the end of the year	17,544	30,714	67,460	115,718
Net book value				
At the end of the year	13,299	-	35,446	48,745
At the start of the year	15,345	-	61,692	77,037

Computer equipment with carrying value of £29,621 is held under a finance lease. £20,909 is payable within one year and £8,712 is payable in 1-3 years.

10 Debtors

	2021 £	2020 £
Trade debtors	7,500	1,075
Other debtors	27,602	32,588
Prepayments	61,747	87,493
	96,849	121,156

11 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	12,439	13,099
Taxation and social security	17,744	18,227
Accruals	116,362	108,271
Grants and other income in advance	208,123	206,113
Pension Deficit Contributions	18,000	14,400
	372,668	360,110

Notes to the financial statements

For the year ended 31 March 2021

12 Creditors: amounts falling due after one year

	2021 £	2020 £
Pension Deficit Provision brought forward	170,945	180,201
Employer contributions to Pension Recovery Plan	(14,400)	(14,400)
Unwinding of the discount	3,757	5,144
Increase in deficit following actuarial revaluation of liabilities	<u>87,264</u>	
Net movement	<u>76,621</u>	(9,256)
Provision carried forward	<u>247,566</u>	170,945
Due in less than one year	<u>(18,000)</u>	(14,400)
Due in more than one year	<u>229,566</u>	156,545
Computer Equipment Lease Payments due in more than one year	<u>8,712</u>	29,621
Total due in more than one year	<u>238,278</u>	<u>186,166</u>

13 Financial instruments

	2021 £	2020 £
Financial liabilities measured at fair value through profit or loss		
Defined pension scheme liability	247,556	170,945
Computer Equipment Lease	<u>29,621</u>	<u>50,530</u>
	<u>277,177</u>	<u>221,475</u>

14a Analysis of net assets between funds (current year)

	Restricted £	Unrestricted £	Total funds £
Tangible fixed assets	–	48,745	48,745
Net current assets	5,975	353,416	359,391
Long term liabilities	–	(238,278)	(238,278)
Net assets at 31 March 2021	<u>5,975</u>	<u>163,883</u>	<u>169,858</u>

14b Analysis of net assets between funds (prior year)

	Restricted £	Unrestricted £	Total funds £
Tangible fixed assets	–	77,037	77,037
Net current assets	2,225	414,958	417,183
Long term liabilities	–	(186,166)	(186,166)
Net assets at 31 March 2020	<u>2,225</u>	<u>305,829</u>	<u>308,054</u>

Notes to the financial statements

For the year ended 31 March 2021

15a Movements in funds (current year)

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted funds:					
Childcare	225	-	-	-	225
Financial literacy	2,000	-	-	-	2,000
Thames Water	-	22,524	(23,678)	1,154	-
EU Citizens Advice Project	-	7,500	(5,586)	1,836	3,750
Citizens Advice – Universal Credit	-	120,734	(122,019)	1,285	-
Debt Free London	-	65,548	(90,400)	24,852	-
Total restricted funds	2,225	216,306	(241,683)	29,127	5,975
Unrestricted funds:					
General funds	476,774	991,650	(1,022,379)	(34,596)	411,449
<i>Designated funds</i>					
Debt and Welfare Benefits – Octavia	-	31,689	(26,384)	(5,305)	-
Advice on Prescription	-	23,759	(23,598)	(161)	-
Carers Network	-	22,110	(22,402)	292	-
Total unrestricted funds	476,774	1,069,208	(1,094,763)	(39,770)	411,449
Pension reserve	(170,945)	-	-	(76,621)	(247,566)
Total unrestricted funds including pension reserve	305,829	1,069,208	(1,094,763)	(116,391)	163,883
Total funds	308,054	1,285,514	(1,336,446)	(87,264)	169,858

15b Movements in funds (prior year)

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted funds:					
Childcare	225	-	-	-	225
Financial literacy	-	2,000	-	-	2,000
Thames Water	1,243	25,860	(28,363)	1,260	-
EU Citizens Advice Project	-	16,250	(35,423)	19,173	-
Citizens Advice – Universal Credit	2,265	119,308	(124,052)	2,479	-
Debt Free London	-	88,315	(108,144)	19,829	-
Total restricted funds	3,733	251,733	(295,982)	42,741	2,225
Unrestricted funds:					
General funds	418,354	1,003,132	(902,104)	(42,608)	476,774
<i>Designated funds</i>					
L & Q Pound Advice	17,744	-	-	(17,744)	-
Mental Health Outreach	748	5,178	(5,704)	(222)	-
Debt and Welfare Benefits – Octavia	-	47,097	(49,768)	2,671	-
Advice on Prescription	-	22,252	(36,435)	14,183	-
Licensing advice	9,114	-	-	(9,114)	-
Carers Network	-	24,120	(24,957)	837	-
Total unrestricted funds	445,960	1,101,779	(1,018,968)	(51,997)	476,774
Pension reserve	(180,201)	-	-	9,256	(170,945)
Total unrestricted funds including pension reserve	265,759	1,101,779	(1,018,968)	(42,741)	305,829
Total funds	269,492	1,353,512	(1,314,950)	-	308,054

Purposes of designated funds**Mental Health Outreach**

This service, funded by Central London Healthcare, provides Welfare Benefits and Debt Advice to service users accessing the mental health programme in Westminster. The contract ended in September 2019.

Debt and Welfare Benefits – Octavia

This contract provides practical assistance and specialist advice in debt management and benefits advice to tenants of Octavia Housing. The contract ended in November 2020.

Advice on Prescription

This programme, funded by Kensington and Chelsea Social Council, provides advice to patients on the recommendations of GP's in the West London Clinical Commissioning Group area.

Licensing advice

This contract with Westminster City Council provides an independent advice service free of charge to all Westminster residents and to publicise their rights and responsibilities in relation to licensing matters. Previously a separate contract, this service is now part of the main contract with Westminster Council.

Carers Network

This project, funded by the Carers' Network, provides specialist advice to unpaid carers.

15 Movements in funds (continued)

Purposes of restricted funds

Childcare

To assist volunteers with childcare costs while undergoing training

EU Citizens' Advice Project

This project is funded by grant funding from Westminster City Council for £15,000 p.a. for two years from November 2017. The project delivers advice to EU nationals on the implications of brexit for their status. The funding was further extended in the year until July 2021.

Thames Water

Thames Water provides funding from February 2018 to March 2022 to employ a debt advice worker for two days a week to provide debt/money advice to individuals within the Thames water area.

Financial literacy

To assist in expanding the advice given about debt and financial management, the balance of £2000 shown in the accounts was a donation from the Tesco plastic carrier bag fund.

Citizens Advice – Universal Credit

Funds were provided via National Citizens Advice by the Department for Work and Pensions to provide advice to persons claiming Universal Credit.

Debt Free London

Funds were provided by the Money Advice Service (now the Money and Pension Service) via Toynbee Hall to provide debt advice.

17 Operating lease commitments

The charity's total future minimum annual lease payments under non-cancellable operating leases is as follows for each of the following periods

	Property 2021 £	2020 £
Less than one year	82,000	82,000
One – five years	34,324	116,324
	<u>116,324</u>	<u>198,324</u>

18 Pension cost and commitments

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these

In accordance with the schedule of contributions in force over the 2021/22 accounting year, the contributions to the Plan for the year ending 31 March 2022 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out as at 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The most recent formal actuarial valuation of the Plan was as at 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The liabilities of the Plan are based on the current value of expected benefit payment cashflows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 16 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

Assumptions

	2021	2020
	%	%
Discount Rate	2.10	2.40
Inflation (RPI)	3.30	2.80
Inflation (CPI)	2.80	2.00
Revaluation of deferred pensions in excess of GMP	2.80	2.00
Pension in payment increases of:		
CPI or 5% pa if less	2.80	2.00
CPI inflation since retirement or 5% pa if less	2.80	2.00
CPI or 3% pa if less	2.50	1.90
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

Notes to the financial statements

For the year ended 31 March 2021

18 Pension cost and commitments (continued)

The mortality assumptions adopted at 31 March 2019 imply the following life expectancies:

	Life expectancy at age 65 (Years)	
Male retiring in 2020	21.2	21.2
Female retiring in 2020	24.1	24.1
Male retiring in 2040	22.6	22.6
Female retiring in 2040	25.7	25.6

The annual deficit payments from 1st April 2021 have increased to £18,000 per annum until 31st March 2037. From 1st April 2020 the deficit payments were £14,400 per annum until 31st December 2033. If Citizens Advice Westminster paid its annual contributions as planned, using an actuarial discount rate of 2.1%, the net present value would be £247,566 (2019/2020 £170,945 and 2.4% discount). See note 12.

	Value at 31/03/2021 £000s	Value at 31/03/2020 £000s
The assets in the Plan were:		
Multi asset funds	72,995	61,086
Structured Equity	24,849	24,279
Cash	1,509	594
Fair value of Plan assets	99,353	85,959
The actual return on assets over the period was:	14,282	188
Present value of funded obligations	161,415	140,310
Fair value of Plan assets	99,353	85,959
Surplus/(deficit) in funded scheme	(62,062)	(54,351)