WILTSHIRE CITIZENS ADVICE

England & Wales · Charity number 1062219

Details

Other names	NORTH WILTSHIRE CITIZENS ADVICE BUREAU
Status	Registered
Legal form	Charitable company
Company number	03204218
Registered	1997-05-06
Register	View on the Charity Commission register

Contact

Address	Wiltshire Citizens Advice Trinity House Bryer Ash Business Park Trowbridge Wiltshire BA14 8HE
Phone	0808 278 7995
Website	www.citizensadvicewiltshire.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 WILTSHIRE AND THE DISTRICT OF SWINDON AND SURROUNDING AREAS.

Activities: Wiltshire Citizens Advice aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

Downloaded from opencharities.uk/ew/1062219

Classification

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

Geography

- **Area of benefit:** NORTH WILTSHIRE
- Bristol City
- South Gloucestershire
- Swindon
- Wiltshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,559,605	£1,613,795	£395,760	51
2024-03-31	£1,480,556	£1,524,601	£449,949	52
2023-03-31	£1,412,707	£1,517,397	£493,995	60
2022-03-31	£1,559,115	£1,486,068	£598,684	55
2021-03-31	£1,424,860	£1,352,350	£525,637	58

Trustees

Name	Role	Appointed
Parvis Homayounfar Jamieson	Chair	2021-03-18
Brian Alexander Leitch		2025-06-26
Dominic Anthony Szanto		2018-08-09
EMMA JANE DARK		2018-06-21
Heather Jane Alleyne		2025-02-13
KIRSTEN JANE HAASJES		2023-10-19
PHILIP JOHN RICHTER		2023-10-19
SIMON PETER BRETT		2023-11-09

Downloaded from opencharities.uk/ew/1062219

WILTSHIRE CITIZENS ADVICE

England & Wales - Charity number 1062219

Accounts

COMPANY REGISTRATION NUMBER: 03204218
CHARITY REGISTRATION NUMBER: 1062219

Wiltshire Citizens Advice

Company Limited by Guarantee

Financial Statements

31 March 2025

Wiltshire Citizens Advice

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2025

	Page
Trustees' annual report (incorporating the director's report)	1
Independent auditor's report to the members	9
Statement of financial activities (including income and expenditure account)	15
Statement of financial position	16
Statement of cash flows	17
Notes to the financial statements	18

Wiltshire Citizens Advice

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2025

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2025.

Chair's report

The UK has experienced some major changes over the past financial year, with strains and levels of financial burden felt by the majority of families, pensioners and people in general.

The change in government in July 2024 has shown no perceptible improvement to the cost of living, of spiralling energy costs, of reductions in unemployment or of additional benefits for disabled people, the waiting lists for operations and procedures within the NHS or the reductions in taxes and other financial burdens incurred by average working people within the UK.

This is a sombre summary of the UK's current situation but we need to understand these so as to appreciate the pressure that exists, which in turn has placed an increased pressure on our own organisation's resources to respond to the calls for help from thousands of people within Wiltshire and the surrounding area.

This is why Citizens Advice was founded in 1939 as a national charitable organisation to offer help and assistance for every person within our country.

We are a source of knowledge and experience to any 'government of the day', and are often called upon to advise on what people in each of our communities have as needs and expectations.

Specifically the recent highly publicised proposed changes in PIP entitlement, freezing of Universal Credit health element at current levels until 2029 for existing claimants and reducing new claimants to £50 per week in 2026/27 were strongly and vociferously opposed by our organisation and several other charities, which in turn led to the government agreeing to modify this bill and also to delay any changes to PIP until a full review is undertaken.

These are actions that Citizens Advice is often able to positively influence for the good of people in general, as we have first hand knowledge of the everyday pressures that people have to contend with.

Within Wiltshire Citizens Advice we have been fortunate to receive funding from several organisations, led by Wiltshire Council, who have contributed substantially to our costs, along with many other organisations such as Pension Wise, MAPS, National Lottery and many others.

Whilst Wiltshire Council (WC) has been our largest contributor, their funding over the last ten years

has reduced from covering 65% of our costs, to circa 30%, and we have needed to look for additional funding from other areas. We are very grateful for the ongoing support that we have received from WC, and for agreeing to fund our operation for the next five years, which allows us a level of certainty in our future funding.

Many people think that Citizens Advice is funded via the government, and are normally surprised to learn that we are a registered charity and need to continually find ways to gain the finances that are essential to keep our services functioning.

Over the last twelve months, we have helped 12,345 people within Wiltshire with 42,676 issues, and we have done this via our team of 51 employees and additional much valued assistance from trained and experienced volunteers, working from our four main offices and also from home, as needs demand.

Our main areas of assistance have been on Housing and Financial capability, benefits and tax credits, including Universal Credit and PIP, and debt, including council tax, rent arrears and fuel debt.

We have handled a variety of other issues, where people have often felt powerless to understand and identify available options, and we have helped with food banks and the issuing of food bank vouchers.

Our team has been tireless in their efforts to offer advice and assistance, and have tried to reach out to everyone who is in need of advice and assistance within our community.

It is with this in mind that I must commend our CEO Suzanne Wigmore, our Senior Management team and every person, both employees and valued volunteers for their personal involvement and commitment to our great organisation.

This is the last report that I will submit, as I intend to step down from the Trustee Board at the next AGM in October 2025, having been involved with the organisation for seven years.

It has been an honour to be part of such a team and I know that it will continue to adapt and to offer a seamless level of assistance to our community.

Sincerely

Barrie Driscoll

Chair of Trustees

Wiltshire Citizens Advice

Reference and administrative details

Registered charity name	Wiltshire Citizens Advice	
Charity registration number	1062219	
Company registration number	03204218	
Principal office and registered office	Trinity House Bryer Ash Business Park Trowbridge BA14 8HE	
The trustees		
	B Driscoll, Chair	
	D Szanto	
	E Dark	
	F Lawley	(Resigned 13 June 2025)
	P Jamieson, Treasurer	
	Rev Dr P Richter	
	K Haasjes	
	S Brett	
	H Alleyne	(Appointed 13 February 2025)
	B Leitch	(Appointed 26 June 2025)
Auditor	TTCA Ltd Chartered accountants & statutory auditor 269 Farnborough Road Farnborough Hampshire GU14 7LY	

Structure, governance and management

WCA is a charitable company limited by guarantee, incorporated on 28th May 1996 and registered as a charity on 6th May 1997. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Wiltshire Citizens Advice is a member of Citizens Advice, the national umbrella charity.

For debit and credit services we are authorised and regulated by the Financial Conduct Authority FRN:617798

The governing body is our Board of Trustees, which meets quarterly and currently has 9 members (maximum 15). Trustees are also the directors of the company who are responsible for the strategic direction and governance of the charity, they agree the business plan, monitor progress toward achievement of organisational goals, review operational goals, review operational performance and oversee the management of organisational risk. Meetings must be quorate with the minimum of 5 Trustee or 50%, whichever is higher, and each meeting is formally minuted.

The Board is elected from its membership by its Members either at its AGM, or where a vacancy exists, at any time between AGMs. The trustees have power to co-opt not exceeding one third of the total number of trustees.

The Trustee Board has 2 Committees operating under specific delegated authority through approved Terms of Reference.

- Finance and Business Development
- People and Engagement

The CEO is responsible for strategic and operational management and is authorised to use resources through the Senior Management Team, towards the achievements of ECA business objectives.

The Senior Management Team of the organisation comprises of:
- CEO- through whom the Board exercises its Governance
- Head of Advice Services
- Head of Operations

Regular business meetings are held where performance is monitored, strategically, operationally and financially, and potential improvements discussed, and actions agreed. A scheme of delegation exists which clearly outlines the delegated authorities of senior staff. Through the activities of skilled and committed staff and volunteers, managers and Team Leaders also discharge their responsibilities.

The Trustee Board carries out an annual skills audit to ensure there is appropriate expertise within its members. If a gap exists a rigorous recruitment and selection process takes place. Prospective Trustees are provided with a briefing about the organisation and the duties in law of a Charity Trustee. They are then interviewed by a panel comprising the Chair and at least one other Trustee with the Chief Executive in attendance and due diligence checks are completed. Following a satisfactory interview and due diligence process, candidate Trustees are invited to join at least one Board meeting as an observer, before a recommendation is made to the full Board that the prospective Trustee be appointed as a full member.

New trustees undergo a briefing session on the working of the organisation, and they have induction

training. They are given information on the obligations of being a trustee, including employer responsibilities. They are provided with the Business and Strategic Plans, most recent minutes of Trustee Board meetings, budgets and financial reports. They are offered access to online training on financial management, employer responsibility and trusteeship run by Citizens Advice.

In addition to training for new trustees, existing trustees spend time within the organisation alongside volunteers and employees, to maintain awareness of the wider social and policy context in which WCA provides support for its clients.

There is a trustee annual review (similar to an appraisal) system in place. All trustees were able to discuss and review their input and performance with the chair and to talk through involvements for the coming year.

Objectives and activities

Our Purpose

- To provide free, confidential and independent advice to help people overcome their problems.

- To improve the policies and practices that affect people's lives by becoming a voice for our clients and consumers on the issues that matter to them.

- 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 of Wiltshire and the district of Swindon and surrounding areas.

The Charity's Vision

People of Wiltshire can successfully deal with life's problems.

The Charity's Values

- Fair: Listening to our clients and our staff, respecting each other, valuing diversity, acting fairly and working towards a common goal.

- Responsible: Independent, impartial, honest, non judgemental and free.

- Professional: Experts in our field, with well trained staff, supportive of each other, empowering our clients and staff and acting consistently.

Objectives and Activities

- To provide free, confidential and independent advice to help people overcome their problems.

- To improve the policies and practices that affect people's lives by becoming a voice for our clients and consumers on the issues that matter to them.

- 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 of Wiltshire and the district of Swindon and surrounding areas.

Achievements and performance

- Increased our outreach face to face offer to 11 locations across Wiltshire
- Significantly increased the number of calls answered and met the baseline of 6 calls answered for every paid advisor working day
- Increased our client support by securing more Household Support Fund and emergency grant support coupled with advice
- Increased our paid and pro-bono support to other LCA's in both back office and advice functions
- Consolidated the way we managed projects and did not replace one team leader to make ourselves more efficient and continue to concentrate resources on frontline advice
- Were involved with a number of work streams with Citizens Advice for the review of member standards and Future of Support Offer.
- Strengthened links with a number of partners including being part of the new Carers Together consortium
- Continued to improve our staff and volunteer satisfaction as measured by our People Management Survey.
- Introduced the use of an investment platform to provide a better income from our reserves invested.

Financial review

We started the year in a strong position with the majority of projects carrying over from 2023/24.

Income for 2024/25 was £1,559,605 (£1,480,556 in 2023/24), Expenditure was£1,613,795 (£1,524,601 for 2023/24), leaving an overall deficit for the year of £54,190 (2023/24 deficit of £44,045). A detailed analysis of income and expenditure is shown in the Statement of Financial Activities and notes thereto.

The Charity was able to assist 12,345 people in the year, the significant change being a higher percentage were helped in an outreach setting face to face. We were delighted to finally secure a commission from Wiltshire Council which gives a more secure source of core income for at least the following 5 years. Many more people accessed self-help information through our website.

Staff costs form the vast majority of the costs of our charitable activities. Salaries, including employers' national insurance and pension contributions, were £1,269,322(£1,244,812 in 2023/24). Staff costs form 79% of the Organisation's charitable spend.

Further analysis of charitable income and expenditure are given in the Statement of Financial Activities and notes thereto.

Financial review *(continued)*

WCA has evolved the way that it manages its received funds and is using the Insignis platform to place money at competitive investment rates on a range of access from instant to 6 months. These are all covered by the FSCS scheme and reviewed quarterly by the Finance and Business Development Committee.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Auditor

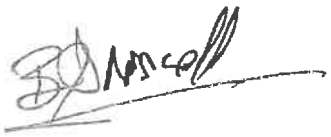
Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 18 September 2025 and signed on behalf of the board of trustees by:



B Driscoll, Chair
Trustee

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

Opinion

We have audited the financial statements of Wiltshire Citizens Advice (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of 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 charity'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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience and through discussion with the directors and other management (as required by auditing standards), the policies and procedures regarding compliance with laws and regulations. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The potential effect of these laws and regulations on the financial statements varies considerably.

Firstly the company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related companies legislation), distributable profits legislation and taxation legislation and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

Secondly, the company is subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statement, for instance through the imposition of fines or litigation. We indemnified areas as those most likely to have such an effect: anti bribery and certain aspects of company legislation. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the directors and other management and inspection of regulatory and legal correspondence, if any.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatement in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit there remains a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Thomas McManners ACA BSci (Senior Statutory Auditor)

For and on behalf of
TTCA Ltd
Chartered accountants & statutory auditor
269 Farnborough Road
Farnborough
Hampshire
GU14 7LY

18 September 2025

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Total funds £	2024 Total funds £
Income and endowments					
Donations and legacies	5	20,641	–	20,641	29,615
Charitable activities	6	411,274	1,056,245	1,467,519	1,375,100
Other trading activities	7	59,129	195	59,324	63,651
Investment income	8	12,121	–	12,121	12,190
Total income		503,165	1,056,440	1,559,605	1,480,556
Expenditure					
Expenditure on charitable activities	9,10	508,141	1,105,654	1,613,795	1,524,601
Total expenditure		508,141	1,105,654	1,613,795	1,524,601
Net expenditure		(4,976)	(49,214)	(54,190)	(44,045)
Transfers between funds		(31,906)	31,906	–	–
Net movement in funds		(36,882)	(17,308)	(54,190)	(44,045)
Reconciliation of funds					
Total funds brought forward		412,260	37,690	449,950	493,994
Total funds carried forward		375,378	20,382	395,760	449,950

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

The notes on pages 18 to 31 form part of these financial statements.

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Financial Position

31 March 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	**15**	161,035	161,562
Current assets			
Debtors	**16**	117,457	102,185
Cash at bank and in hand		308,822	395,537
		426,279	497,722
Creditors: amounts falling due within one year	**17**	87,721	125,303
Net current assets		338,558	372,419
Total assets less current liabilities		499,593	533,981
Creditors: amounts falling due after more than one year	**18**	54,833	59,032
Provisions	**20**	49,000	25,000
Net assets		395,760	449,949
Funds of the charity			
Restricted funds		20,382	37,690
Unrestricted funds		375,378	412,260
Total charity funds	**21**	395,760	449,950

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 18 September 2025, and are signed on behalf of the board by:

B Driscoll, Chair
Trustee

The notes on pages 18 to 31 form part of these financial statements.

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2025

	2025 £	2024 £
Cash flows from operating activities		
Net expenditure	(54,190)	(44,045)
Adjustments for:		
Depreciation of tangible fixed assets	5,543	7,532
Other interest receivable and similar income	(12,121)	(12,190)
Changes in:		
Trade and other debtors	(20,286)	(6,864)
Trade and other creditors	(32,567)	(85,957)
Provisions and employee benefits	24,000	–
Cash generated from operations	(89,621)	(141,524)
Interest received	12,121	12,190
Net cash used in operating activities	(77,500)	(129,334)
Cash flows from investing activities		
Purchase of tangible assets	(5,016)	(4,121)
Net cash used in investing activities	(5,016)	(4,121)
Cash flows from financing activities		
Proceeds from borrowings	(4,199)	–
Repayments of borrowings	–	(3,923)
Net cash used in financing activities	(4,199)	(3,923)
Net decrease in cash and cash equivalents	(86,715)	(137,378)
Cash and cash equivalents at beginning of year	395,537	532,915
Cash and cash equivalents at end of year	308,822	395,537

The notes on pages 18 to 31 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Trinity House, Bryer Ash Business Park, Trowbridge, BA14 8HE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

After reviewing the organisations's budgets and business plan and taking account of the current economic climate along with its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year have been considered by the trustees.

3. **Accounting policies** *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. **Accounting policies** *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

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

Freehold property	-	2% straight line
Plant and machinery	-	25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is under the control of its legal members.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Donations				
Donations and grants	5,951	5,951	9,384	9,384
Small parish and council giving	9,690	9,690	20,231	20,231
Legacies				
Lis Woods Legacy	5,000	5,000	–	–
	20,641	20,641	29,615	29,615

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Grants- core service delivery	411,274	–	411,274
Grants and contracts- restricted projects	–	1,056,245	1,056,245
	411,274	1,056,245	1,467,519

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants- core service delivery	475,213	–	475,213
Grants and contracts- restricted projects	–	899,887	899,887
	475,213	899,887	1,375,100

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Training	550	195	745
Rental income	33,377	–	33,377
Local Office Support	25,202	–	25,202
	59,129	195	59,324

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Training	930	2,055	2,985
Rental income	40,781	–	40,781
Local Office Support	19,885	–	19,885
	61,596	2,055	63,651

8. Investment income

	Unrestricted Funds £	**Total Funds 2025 £**	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	12,121	12,121	12,190	12,190

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Core service delivery	345,601	–	345,601
Restricted projects	–	910,155	910,155
Support costs	162,540	195,499	358,039
	508,141	1,105,654	1,613,795

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Core service delivery	394,643	–	394,643
Restricted projects	–	707,859	707,859
Support costs	209,325	212,773	422,099
	603,968	920,632	1,524,601

All grants made within the year were to individuals, through voucher schemes.

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Core service delivery	345,601	158,457	504,058	604,480
Restricted projects	910,155	190,416	1,100,571	910,548
Governance costs	–	9,166	9,166	9,573
	1,255,756	358,039	1,613,795	1,524,601

11. Analysis of support costs

	Support costs £	**Total 2025 £**	Total 2024 £
Staff costs	208,215	208,215	237,750
Premises	84,724	84,724	106,900
General office	55,934	55,934	67,876
Governance costs	9,166	9,166	9,572
	358,039	358,039	422,098

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	5,543	7,532

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2025	2024
	£	£
Wages and salaries	1,269,322	1,244,812
Other employee benefits	5,767	10,639
	1,275,089	1,255,451

The average head count of employees during the year was 51 (2024: 52). The average number of full-time equivalent employees during the year is analysed as follows:

	2025	2024
	No.	No.
Management	3	3
Administration	4	4
Other	32	33
	39	40

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

Key Management Personnel

The key management personnel of the charity comprise of the Trustees, CEO, Head of Service Delivery and Head of Operations.

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees

15. Tangible fixed assets

	Freehold property £	Plant and machinery £	**Total £**
Cost			
At 1 April 2024	190,610	48,484	239,094
Additions	–	5,016	5,016
Disposals	–	(22,988)	(22,988)
At 31 March 2025	190,610	30,512	221,122
Depreciation			
At 1 April 2024	34,733	42,799	77,532
Charge for the year	2,541	3,002	5,543
Disposals	–	(22,988)	(22,988)
At 31 March 2025	37,274	22,813	60,087
Carrying amount			
At 31 March 2025	153,336	7,699	161,035
At 31 March 2024	155,877	5,685	161,562

16. Debtors

	2025 £	2024 £
Trade debtors	40,862	41,612
Prepayments and accrued income	76,595	60,573
	117,457	102,185

17. Creditors: amounts falling due within one year

	2025 £	2024 £
Bank loans and overdrafts	4,745	4,745
Trade creditors	2,592	5,266
Accruals and deferred income	59,174	77,424
Social security and other taxes	21,210	20,749
Other creditors	–	17,119
	87,721	125,303

18. Creditors: amounts falling due after more than one year

	2025 £	2024 £
Bank loans and overdrafts	54,833	59,032

19. Deferred income

	2025	2024
	£	£
At 1 April 2024	37,822	86,048
Amount released to income	(37,822)	(86,048)
Amount deferred in year	24,586	37,822
At 31 March 2025	24,586	37,822

20. Provisions

	Dilapidations
	£
At 1 April 2024	25,000
Additions	24,000
At 31 March 2025	49,000

21. Analysis of charitable funds

Unrestricted funds

	At 1 April 2024	Income	Expenditure	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	412,260	503,165	(508,141)	(31,906)	375,378

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	462,156	578,614	(603,968)	(24,542)	412,260

21. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Pension Wise	–	291,306	(291,435)	128	(1)
Wiltshire Money	6,986	30,495	(23,238)	–	14,243
Wiltshire Council-resettlement service support	–	–	–	–	–
MacMillan Cancer Support	–	58,319	(65,339)	7,020	–
Wiltshire Council Carers	–	60,210	(65,963)	5,753	–
MS Society	–	4,500	(6,050)	1,550	–
Access to Justice	–	–	–	–	–
Carers	–	–	–	–	–
Malmesbury Food Bank	–	31,061	(33,543)	2,482	–
MAPS	–	67,598	(67,634)	36	–
Multiply	8,287	87,632	(96,228)	309	–
Salisbury Food bank	–	47,043	(48,003)	960	–
Surviving winter	14,697	32,962	(48,006)	389	42
Wessex Water Debt Advice	–	–	–	–	–
National Lottery	–	93,625	(92,887)	–	738

21. Analysis of charitable funds *(continued)*

HSF4	7,720	35,000	(38,589)	1,229	5,360
Devizes Foodbank	–	23,613	(30,840)	7,227	–
Doorway	–	–	–	–	–
Debt Modernisation	–	13,852	(13,878)	26	–
HSF4 Crisis Support	–	40,000	(40,010)	10	–
HSF6	–	50,000	(50,000)	–	–
Melksham Food Bank	–	6,443	(6,447)	4	–
Office of Product Safety and Standards	–	9,084	(9,411)	327	–
Resettlement	–	45,652	(45,701)	49	–
Wiltshire Carers Together	–	28,045	(32,452)	4,407	–
	37,690	1,056,440	(1,105,654)	31,906	20,382

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Pension Wise	–	253,027	(253,028)	–	(1)
Wiltshire Money	9,845	20,055	(22,913)	–	6,987
Wiltshire Council-resettlement service support	–	40,335	(40,498)	163	–
MacMillan Cancer Support	–	53,237	(59,679)	–	(6,442)
Wiltshire Council Carers	–	60,210	(70,407)	124	(10,073)
MS Society	–	6,000	(6,124)	–	(124)
Access to Justice	4,843	17,500	(22,374)	31	–
Carers	–	–	–	16,639	16,639
Malmesbury Food Bank	–	25,177	(25,288)	111	–
MAPS	–	76,756	(78,960)	2,204	–
Multiply	17,150	87,632	(96,495)	–	8,287

21. Analysis of charitable funds *(continued)*

Salisbury Food bank	–	44,773	(45,509)	736	–
Surviving winter	–	66,350	(51,653)	–	14,697
Wessex Water Debt Advice	–	36,253	(39,907)	3,654	–
National Lottery	–	55,125	(55,303)	178	–
HSF4	–	28,258	(21,055)	517	7,720
Devizes Foodbank	–	23,254	(23,363)	109	–
Doorway	–	8,000	(8,076)	76	–
Debt Modernisation	–	–	–	–	–
HSF4 Crisis Support	–	–	–	–	–
HSF6	–	–	–	–	–
Melksham Food Bank	–	–	–	–	–
Office of Product Safety and Standards	–	–	–	–	–
Resettlement	–	–	–	–	–
Wiltshire Carers Together	–	–	–	–	–
	31,838	901,942	(920,632)	24,542	37,690

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Tangible fixed assets	161,035	–	161,035
Current assets	381,311	44,968	426,279
Creditors less than 1 year	(63,135)	(24,586)	(87,721)
Creditors greater than 1 year	(54,833)	–	(54,833)
Provisions	(49,000)	–	(49,000)
Net assets	375,378	20,382	395,760

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	161,562	–	161,562
Current assets	422,105	75,617	497,722
Creditors less than 1 year	(87,376)	(37,927)	(125,303)
Creditors greater than 1 year	(59,032)	–	(59,032)
Provisions	(25,000)	–	(25,000)
Net assets	412,259	37,690	449,949

23. Analysis of changes in net debt

	At 1 Apr 2024	Cash flows	At 31 Mar 2025
	£	£	£
Cash at bank and in hand	395,537	(86,715)	308,822
Debt due within one year	(4,745)	–	(4,745)
Debt due after one year	(59,032)	4,199	(54,833)
	331,760	(82,516)	249,244

WILTSHIRE CITIZENS ADVICE

England & Wales - Charity number 1062219

Accounts

COMPANY REGISTRATION NUMBER: 03204218
CHARITY REGISTRATION NUMBER: 1062219

Wiltshire Citizens Advice

Company Limited by Guarantee

Financial Statements

31 March 2024

Wiltshire Citizens Advice

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2024

	Page
Trustees' annual report (incorporating the director's report)	1
Independent auditor's report to the members	9
Statement of financial activities (including income and expenditure account)	15
Statement of financial position	16
Statement of cash flows	17
Notes to the financial statements	18

Wiltshire Citizens Advice

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2024

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2024.

Chair's report

The Citizens Advice organisation celebrates its 85th anniversary this year, having become a nationally recognised brand of unbiased information and advice across a broad spectrum of issues. With offices and local contact points across the country we continue to provide a free service that has helped millions of people across recent years.

Assistance is provided by many thousands of employees and volunteers within local Citizens Advice (LCAs) operations, offering similar to our own organisation in Wiltshire. It is the selfless involvement of volunteers who train with us and give their valuable services that allow us and other LCAs to help our clients who look to us for help.

At the end of the previous millennium there were around 400 independent local Citizens Advice charities in England and Wales, but due to resource, operational and financial issues there have been many mergers and reorganisations that have reduced this to 252 at the end of this financial year. WCA is within the ten largest LCAs, and has been seen as a leader in terms of operational effectiveness and efficiencies, initiatives and compliance.

Within Wiltshire, over the last year, we have experienced a challenging period for our organisation, with a 5% increase in overall funding and a smaller increase of .5% in expenditure but with reduced reserves due to the previous year's deficit of £104,600. Consequently, this gave us limitations that clearly, we had to manage from day one.

We had 52 paid employees vs 60 the previous year, but with an increased level of hours paid due to a FTE (full time equivalent) of 48 people vs 45 the previous year. We provided assistance to 12,186 people with 37,456 issues during the year, which was approximately 15% lower than the previous year. Whilst we were able to help less people than the year before, we handled more issues per person. Clearly our specialist resource level was a factor that impacted on this, but several client cases involved more complex issues and situations, particularly issues of debt and other problems due to severe 'cost of living' rises, increases in fuel and general taxation and double-digit inflation.

The three main areas that we assisted clients within Wiltshire were benefits, such as PIP and Universal credit, Housing and homelessness and managing money, including budgeting, debt and food guidance. Additionally, we have been working with 6 foodbanks across the county, along with providing drop-in sessions at Doorway, Chippenham that supports homeless people.

It has been apparent that the level of personal debt and negative equity has grown over the last 12-18 months due to continual monthly increases in interest rates, led by the Bank of England, often leading to unmanageable rent and mortgage increases, further loaded down with alarming increases in energy and food prices, and generally high inflation.

At the time of writing this annual report, inflation is down to around 2.0%, the energy cap has been reduced by 7% and previously forecast increases to interest and mortgage rates are now showing a reverse trend. However, there are still many people within our region who have no savings or reserves, or are managing debt and are living from payday to payday. Also there has been a change in UK government to Labour, with a large majority that should, according to their manifesto, look to help more people with 'cost of living problems', homelessness and NHS backlog issues.

As in previous years, we will highlight main issues to the media, along with meaningful issues and priorities to respective government ministers and other senior politicians. Our CEO Suzanne Wigmore has appeared on a number of local and national radio and TV channels, along with other members of our senior management team, to inform and raise awareness of many pressing issues.

We will continue to work within our office network in Trowbridge, Devizes, Chippenham, where we have recently opened a new town centre office and Salisbury, where we are moving into a shared office with the Trussell Trust charity. Additionally we will consider the benefits of opening an office in Melksham, which is a fast growing town within our county.

Our strength lies within our team of WCA associates; both employees and volunteers, who work tirelessly with expertise and empathy, and I thank these members of the team for their enthusiasm and commitment to the WCA.

Particularly, I thank our senior management team (SMT) for the excellent job that they do, with great leadership from our CEO Suzanne Wigmore.

We will continue with a team of 8 trustees into the new financial year, with members who have considerable experience in various management skills which provides both a sound and proactive level of assistance to the SMT team and governance to the business overall.

We are forecasting a financial surplus for the new financial year and also aiming at realistic opportunities to further increase our revenues and reserves for the future.

Reference and administrative details

Registered charity name	Wiltshire Citizens Advice
Charity registration number	1062219
Company registration number	03204218
Principal office and registered office	Trinity House Bryer Ash Business Park Trowbridge BA14 8HE

The trustees

B Driscoll, Chair	
D Szanto	
E Dark	
F Lawley	
J Fisher	(Resigned 19 October 2023)
P Jamieson, Treasurer	
Rev Dr P Richter	(Appointed 19 October 2023)
S Brett	(Appointed 9 November 2023)
K Haasjes	(Appointed 19 October 2023)

Auditor	TTCA Ltd Chartered accountants & statutory auditor 269 Farnborough Road Farnborough Hampshire GU14 7LY

Structure, governance and management

WCA is a charitable company limited by guarantee, incorporated on 28th May 1996 and registered as a charity on 6th May 1997. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Wiltshire Citizens Advice is a member of Citizens Advice, the national umbrella charity.

For debit and credit services we are authorised and regulated by the Financial Conduct Authority FRN:617798

The governing body is our Board of Trustees, which meets quarterly and currently has 8 members (maximum 15). Trustees are also the directors of the company who are responsible for the strategic direction and governance of the charity, they agree the business plan, monitor progress toward achievement of organisational goals, review operational goals, review operational performance and oversee the management of organisational risk. Meetings must be quorate with the minimum of 5 Trustee or 50%, whichever is higher, and each meeting is formally minuted.

The Board is elected from its membership by its Members either at its AGM, or where a vacancy exists, at any time between AGMs. The trustees have power to co-opt not exceeding one third of the total number of trustees.

The Trustee Board has 2 Committees operating under specific delegated authority through approved Terms of Reference.

- Finance and Business Development
- People and Engagement

The CEO is responsible for strategic and operational management and is authorised to use resources through the Senior Management Team, towards the achievements of ECA business objectives.

The Senior Management Team of the organisation comprises of:
- CEO- through whom the Board exercises its Governance
- Head of Advice Services
- Head of Operations

Regular business meetings are held where performance is monitored, strategically, operationally and financially, and potential improvements discussed, and actions agreed. A scheme of delegation exists which clearly outlines the delegated authorities of senior staff. Through the activities of skilled and committed staff and volunteers, managers and Team Leaders also discharge their responsibilities.

The Trustee Board carries out an annual skills audit to ensure there is appropriate expertise within its members. If a gap exists a rigorous recruitment and selection process takes place. Prospective Trustees are provided with a briefing about the organisation and the duties in law of a Charity Trustee. They are then interviewed by a panel comprising the Chair and at least one other Trustee with the Chief Executive in attendance and due diligence checks are completed. Following a satisfactory interview and due diligence process, candidate Trustee are invited to join at least one Board meeting as an observer, before a recommendation is made to the full Board that the prospective Trustee be appointed as a full member.

New trustees undergo a briefing session on the working of the organisation, and they have induction training. They are given information on the obligations of being a trustee, including employer responsibilities. They are provided with the Business and Strategic Plans, most recent minutes of Trustee Board meetings, budgets and financial reports. They are offered access to online training on financial management, employer responsibility and trusteeship run by Citizens Advice.

In addition to training for new trustees, existing trustees spend time within the organisation alongside volunteers and employees, to maintain awareness of the wider social and policy context in which WCA provides support for its clients.

There is a trustee annual review (similar to an appraisal) system in place. All trustees were able to discuss and review their input and performance with the chair and to talk through involvements for the coming year.

Objectives and activities

Our Purpose

- To provide free, confidential and independent advice to help people overcome their problems.

- To improve the policies and practices that affect people's lives by becoming a voice for our clients and consumers on the issues that matter to them.

- 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 of Wiltshire and the district of Swindon and surrounding areas.

The Charity's Vision

People of Wiltshire can successfully deal with life's problems.

The Charity's Values

- Fair: Listening to our clients and our staff, respecting each other, valuing diversity, acting fairly and working towards a common goal.

- Responsible: Independent, impartial, honest, non-judgemental and free.

- Professional: Experts in our field, with well trained staff, supportive of each other, empowering our clients and staff and acting consistently.

Objectives and Activities

- To provide free, confidential and independent advice to help people overcome their problems.- To improve the policies and practices that affect people's lives by becoming a voice for our clients and consumers on the issues that matter to them. - 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 of Wiltshire and the district of Swindon and surrounding areas.

Achievements and performance

- Maintained a consistent service of availability to Wiltshire people across the last twelve months despite ongoing delivery pressure and uncertainty around commissioning.

- Maintained all planned main board and sub-committee meetings with timely reporting and decisions being taken, within the operational protocols.

- All main decisions and reviews by the CEO/SMT with involvement and overview from the WCA trustees

- Staff and SMT appraisals and reviews undertaken as necessary, and People Management Survey results continue to be mostly very positive.

- Budget and expenditure managed with a £44,405k deficit (Income minus expenditure) the reduced income being partly mitigated with a reduction in expenditure and liabilities.

- Close liaison with central Citizens Advice to ensure a consistent approach and action for consistency and commonality of services offered and standards maintained.

- Secured new projects for 2023/24. These included - two grants from the National Lottery, including to support those aged under 25 and with lower level mental health issues, additional funds from Wessex Water to provide debt advice, and money from the Household Support Fund to provide direct support to clients on low incomes.

- Liaison with other local Citizens Advice operations so as to build and maintain working and operational relationships and to offer assistance where possible. Support to two smaller LCAs in the South West with IT, supervision and case checking.

Financial review

The Charity started the year facing a challenging period for the organisation, with a 5% increase in overall funding and with a smaller increase in expenditure, but reduced reserves due to the deficit of £104,600 in the previous year. The Charity maintained its services as the demand for its services remained high.

Income for 2023/24 was £1,480,556 (£1,412,707 in 2022/23), Expenditure was £1,524,601 (£1,517,397 for 2022/23), leaving an overall deficit for the year of £44,045 (2022/23 deficit of £104,690). A detailed analysis of income and expenditure is shown in the Statement of Financial Activities and notes thereto.

The Charity was able to assist 12,186 people in the year. This is despite a reduction in our core funding from Wiltshire Council. We look forward to going through the process of commissioning with Wiltshire Council in the coming year. Many more people accessed self-help information through our website.

Staff costs form the vast majority of the costs of our charitable activities. Salaries, including employers' national insurance and pension contributions, were £1,244,812(£1,296,542 in 2022/23). Staff costs form 82% of the Organisation's charitable spend.

Further analysis of charitable income and expenditure are given in the Statement of Financial Activities and notes thereto.

WCA is committed to maintaining funds in instant access accounts to meet all the day to day needs for working capital. Any funds beyond this, and not required for development of the business in the short term, are invested in low risk deposit accounts, reviewed, and recommended by the Finance and Business Development Committee, and approved by the Board.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 19 September 2024 and signed on behalf of the board of trustees by:



B Driscoll, Chair
Trustee

Opinion

We have audited the financial statements of Wiltshire Citizens Advice (the 'charity') for the year ended 31 March 2024 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of 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 charity'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 charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

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

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience and through discussion with the directors and other management (as required by auditing standards), the policies and procedures regarding compliance with laws and regulations. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The potential effect of these laws and regulations on the financial statements varies considerably.

Firstly the company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related companies legislation), distributable profits legislation and taxation legislation and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

Secondly, the company is subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statement, for instance through the imposition of fines or litigation. We indemnified areas as those most likely to have such an effect: anti bribery and certain aspects of company legislation. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the directors and other management and inspection of regulatory and legal correspondence, if any.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatement in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit there remains a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

Thomas McManners ACA BSci (Senior Statutory Auditor)

For and on behalf of
TTCA Ltd
Chartered accountants & statutory auditor
269 Farnborough Road
Farnborough
Hampshire
GU14 7LY

19 September 2024

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2024

	Note	2024 Unrestricted funds £	2024 Restricted funds £	2024 Total funds £	2023 Total funds £
Income and endowments					
Donations and legacies	5	29,615	–	29,615	51,534
Charitable activities	6	475,213	899,887	1,375,100	1,312,183
Other trading activities	7	61,596	2,055	63,651	43,599
Investment income	8	12,190	–	12,190	5,391
Total income		578,614	901,942	1,480,556	1,412,707
Expenditure					
Expenditure on charitable activities	9,10	603,968	920,632	1,524,601	1,517,397
Total expenditure		603,968	920,632	1,524,601	1,517,397
Net expenditure and net movement in funds		(25,354)	(18,690)	(44,045)	(104,690)
Reconciliation of funds					
Total funds brought forward		462,156	31,838	493,994	598,684
Total funds carried forward		436,802	13,148	449,950	493,994

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

The notes on pages 18 to 29 form part of these financial statements.

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Financial Position

31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	**15**	161,562	164,973
Current assets			
Debtors	**16**	102,185	95,321
Cash at bank and in hand		395,537	532,915
		497,722	628,236
Creditors: amounts falling due within one year	**17**	125,303	211,258
Net current assets		372,419	416,978
Total assets less current liabilities		533,981	581,951
Creditors: amounts falling due after more than one year	**18**	59,032	62,956
Provisions	**20**	25,000	25,000
Net assets		449,949	493,995
Funds of the charity			
Restricted funds		37,690	31,838
Unrestricted funds		412,260	462,157
Total charity funds	**21**	449,950	493,995

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 19 September 2024, and are signed on behalf of the board by:

B Driscoll, Chair
Trustee

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2024

	2024 £	2023 £
Cash flows from operating activities		
Net expenditure	(44,045)	(104,690)
Adjustments for:		
Depreciation of tangible fixed assets	7,532	(34,155)
Other interest receivable and similar income	(12,190)	(5,391)
Changes in:		
Trade and other debtors	(6,864)	15,698
Trade and other creditors	(85,957)	13,345
Cash generated from operations	(141,524)	(115,193)
Interest received	12,190	5,391
Net cash used in operating activities	(129,334)	(109,802)
Cash flows from investing activities		
Purchase of tangible assets	(4,121)	(630)
Net cash used in investing activities	(4,121)	(630)
Cash flows from financing activities		
Repayments of borrowings	(3,923)	(4,478)
Net cash used in financing activities	(3,923)	(4,478)
Net decrease in cash and cash equivalents	(137,378)	(114,910)
Cash and cash equivalents at beginning of year	532,915	647,825
Cash and cash equivalents at end of year	395,537	532,915

The notes on pages 18 to 29 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is Trinity House, Bryer Ash Business Park, Trowbridge, BA14 8HE, SN15 1EE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

After reviewing the organisations budgets and business plan and taking account of the current economic climate along with its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year have been considered by the trustees.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

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

Freehold property	-	2% straight line
Plant and machinery	-	25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. Accounting policies *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is under the control of its legal members.

5. Donations and legacies

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Donations				
Donations and grants	9,384	9,384	27,612	27,612
Small parish and council giving	20,231	20,231	7,545	7,545
Donations in kind	–	–	16,377	16,377
	29,615	29,615	51,534	51,534

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Grants- core service delivery	475,213	–	475,213
Grants and contracts- restricted projects	–	899,887	899,887
	475,213	899,887	1,375,100

6. Charitable activities *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Grants- core service delivery	522,759	–	522,759
Grants and contracts- restricted projects	–	789,424	789,424
	522,759	789,424	1,312,183

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Other trading income	61,596	2,055	63,651

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Other trading income	42,824	775	43,599

8. Investment income

	Unrestricted Funds £	**Total Funds 2024 £**	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	12,190	12,190	5,391	5,391

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Core service delivery	394,643	–	394,643
Restricted projects	–	707,859	707,859
Support costs	209,325	212,773	422,099
	603,968	920,632	1,524,601

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Core service delivery	477,243	–	477,243
Restricted projects	–	688,434	688,434
Support costs	189,769	161,951	351,720
	667,012	850,385	1,517,397

All grants made within the year were to individuals, through voucher schemes.

10. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	**Total funds 2024**	Total fund 2023
	£	£	£	£
Core service delivery	394,643	209,837	604,480	662,003
Restricted projects	707,859	202,689	910,548	846,514
Governance costs	–	9,573	9,573	8,880
	1,102,502	422,099	1,524,601	1,517,397

11. Analysis of support costs

	Support costs	**Total 2024**	Total 2023
	£	£	£
Staff costs	237,750	237,750	176,504
Premises	106,900	106,900	99,058
General office	67,876	67,876	67,274
Governance costs	9,572	9,572	8,881
Other costs	–	–	3
	422,098	422,098	351,720

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	7,532	(34,155)

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2024	2023
	£	£
Wages and salaries	1,244,812	1,296,542
Other employee benefits	10,639	7,855
	1,255,451	1,304,397

13. Staff costs *(continued)*

The average head count of employees during the year was 52 (2023: 60). The average number of full-time equivalent employees during the year is analysed as follows:

	2024 No.	2023 No.
Management	3	3
Administration	7	6
Other	42	51
	52	60

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

Key Management Personnel

The key management personnel of the charity comprise of the Trustees, CEO, Head of Service Delivery and Head of Operations.

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees

15. Tangible fixed assets

	Freehold property £	Plant and machinery £	**Total £**
Cost			
At 1 April 2023	190,610	78,280	268,890
Additions	–	4,121	4,121
Disposals	–	(33,917)	(33,917)
At 31 March 2024	190,610	48,484	239,094
Depreciation			
At 1 April 2023	32,192	71,725	103,917
Charge for the year	2,541	4,991	7,532
Disposals	–	(33,917)	(33,917)
At 31 March 2024	34,733	42,799	77,532
Carrying amount			
At 31 March 2024	155,877	5,685	161,562
At 31 March 2023	158,418	6,555	164,973

16. Debtors

	2024	2023
	£	£
Trade debtors	41,612	30,341
Prepayments and accrued income	60,573	55,269
Other debtors	–	9,711
	102,185	95,321

17. Creditors: amounts falling due within one year

	2024	2023
	£	£
Bank loans and overdrafts	4,745	4,745
Trade creditors	5,266	20,791
Accruals and deferred income	77,424	117,432
Social security and other taxes	20,749	21,410
Other creditors	17,119	46,880
	125,303	211,258

18. Creditors: amounts falling due after more than one year

	2024	2023
	£	£
Bank loans and overdrafts	59,032	62,956

19. Deferred income

	2024	2023
	£	£
At 1 April 2023	86,048	144,253
Amount released to income	(86,048)	(144,253)
Amount deferred in year	37,822	86,048
At 31 March 2024	37,822	86,048

20. Provisions

	Dilapidations
	£
At 1 April 2023 and 31 March 2024	25,000

21. Analysis of charitable funds

Unrestricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	**At 31 March 2024 £**
General funds	462,156	578,614	(603,968)	(24,542)	412,260

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
General funds	532,445	622,508	(667,012)	(25,784)	462,157

Restricted funds

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	**At 31 March 2024 £**
Pension Wise	–	253,027	(253,027)	–	–
Green Square	–	–	–	–	–
Building Bridges	–	–	–	–	–
Wiltshire Money	9,845	20,055	(22,914)	–	6,986
Wiltshire Council Mental Health	–	–	–	–	–
Wiltshire Council-resettlement service support	–	40,335	(40,498)	163	–
JETS	–	–	–	–	–
Energy Redress Scheme Winter Hardship Fund	–	–	–	–	–
MacMillan Cancer Support	–	53,237	(59,679)	–	(6,442)
Wiltshire Council Carers	–	60,210	(70,407)	124	(10,073)
MS Society	–	6,000	(6,124)	–	(124)
Access to Justice	4,843	17,500	(22,374)	31	–
Carers	–	–	–	16,639	16,639
Malmesbury Food Bank	–	25,177	(25,288)	111	–
MAPS	–	76,756	(78,960)	2,204	–
Multiply	17,150	87,632	(96,495)	–	8,287

21. Analysis of charitable funds *(continued)*

Salisbury Food bank	–	44,773	(45,509)	736	–
Surviving winter	–	66,350	(51,653)	–	14,697
Wessex Water Debt Advice	–	36,253	(39,907)	3,654	–
National Lottery	–	55,125	(55,303)	178	–
HSF4	–	28,258	(21,055)	517	7,720
Devizes Foodbank	–	23,254	(23,363)	109	–
Doorway	–	8,000	(8,076)	76	–
	31,838	901,942	(920,632)	24,542	37,690

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
Pension Wise	–	268,790	(268,790)	–	–
Green Square	–	47,500	(49,359)	1,859	–
Building Bridges	–	961	(1,228)	267	–
Wiltshire Money	12,758	21,525	(24,438)	–	9,845
Wiltshire Council Mental Health	2,856	42,000	(45,067)	211	–
Wiltshire Council-resettlement service support	–	33,000	(37,496)	4,496	–
JETS	17,014	94,000	(115,350)	4,336	–
Energy Redress Scheme Winter Hardship Fund	32,086	(31,254)	(832)	–	–
MacMillan Cancer Support	–	53,238	(56,531)	3,293	–
Wiltshire Council Carers	1,525	60,210	(63,925)	2,190	–
MS Society	–	5,250	(5,342)	92	–
Access to Justice	–	35,000	(30,157)	–	4,843
Carers	–	–	–	–	–
Malmesbury Food Bank	–	5,050	(5,343)	293	–
MAPS	–	86,783	(94,574)	7,791	–
Multiply	–	22,658	(5,508)	–	17,150
Salisbury Food bank	–	13,816	(14,472)	656	–
Surviving winter	–	31,672	(31,973)	301	–
Wessex Water Debt Advice	–	–	–	–	–
National Lottery	–	–	–	–	–
HSF4	–	–	–	–	–
Devizes Foodbank	–	–	–	–	–
Doorway	–	–	–	–	–
	66,239	790,199	(850,385)	25,785	31,838

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2024 £**
Tangible fixed assets	161,562	–	161,562
Current assets	422,105	75,617	497,722
Creditors less than 1 year	(87,376)	(37,927)	(125,303)
Creditors greater than 1 year	(59,032)	–	(59,032)
Provisions	(25,000)	–	(25,000)
Net assets	412,259	37,690	449,949

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	164,973	–	164,973
Current assets	566,603	61,633	628,236
Creditors less than 1 year	(181,463)	(29,795)	(211,258)
Creditors greater than 1 year	(62,956)	–	(62,956)
Provisions	(25,000)	–	(25,000)
Net assets	462,157	31,838	493,995

23. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	**At 31 Mar 2024 £**
Cash at bank and in hand	532,915	(137,378)	395,537
Debt due within one year	(4,745)	–	(4,745)
Debt due after one year	(62,956)	3,924	(59,032)
	465,214	(133,454)	331,760

WILTSHIRE CITIZENS ADVICE

England & Wales - Charity number 1062219

Accounts

COMPANY REGISTRATION NUMBER: 03204218
CHARITY REGISTRATION NUMBER: 1062219

Wiltshire Citizens Advice

Company Limited by Guarantee

Financial Statements

31 March 2023

Wiltshire Citizens Advice

Company Limited by Guarantee

Financial Statements

Year ended 31 March 2023

	Page
Trustees' annual report (incorporating the director's report)	1
Independent auditor's report to the members	8
Statement of financial activities (including income and expenditure account)	14
Statement of financial position	15
Statement of cash flows	16
Notes to the financial statements	17

Wiltshire Citizens Advice

Company Limited by Guarantee

Trustees' Annual Report (Incorporating the Director's Report)

Year ended 31 March 2023

The trustees, who are also the directors for the purposes of company law, present their report and the financial statements of the charity for the year ended 31 March 2023.

Chair's report

I am pleased to share with you our annual report for 2022 2023.This has been another challenging but rewarding year for Wiltshire Citizens Advice with the uncertainty of the impact of Covid 19 beginning to reduce, but being replaced by the cost of living challenges for both our clients and us as an organisation. We have been successful in adding additional projects to our organisation in the form of 2 new streams of project funding and contributions from a number of our business areas, and this has been the result of us being able to demonstrate a sound performance in assisting a large number of people within our community who have needed assistance with a range of problems.

Ongoing changes to the benefits system, including the increased take up of Universal Credit and the increased regularity and complexity of disability benefit reviews, have created an additional demand for our services, as well as the new pressures which come from the rising costs of living crisis. There has been increasing pressure on housing in Wiltshire and we have seen this increase in demand centred around both access to housing and affordability especially in the Private Rented Sector.

Of course, the real measure of what we do is our ability to positively assist 14,900 clients during the last twelve months within our community with a wide range of queries and problems. This is a reduction mainly from our core service, and due to a reduction in core funding from Wiltshire Council. Again for the 6th year in a row we hoped for a move towards a commissioned service but this was put on hold.

We would like to thank our management colleagues and trustee board for their input and focus, but most importantly to thank each and every member of the team, both in terms of the 60 employees and the 53 volunteers who consistently deliver our service with such diligence, commitment and care.

Reference and administrative details

Registered charity name	Wiltshire Citizens Advice
Charity registration number	1062219
Company registration number	03204218
Principal office and registered office	3 Avon Reach Monkton Hill Chippenham Wiltshire SN15 1EE

The trustees

B Driscoll, Chair	
D Szanto	
E Dark	
F Lawley (previously Johnson)	Resigned 20 Oct 2022, re-appointed 23 March 2023
F Williams	Resigned 23 March 2023
J Fisher	
P Jamieson, Treasurer	
S Connor	Resigned 20 October 2022
K Fairman	Appointed 15 September 2022, resigned 10 June 2023

Auditor	TTCA Ltd Chartered accountants & statutory auditor 269 Farnborough Road Farnborough Hampshire GU14 7LY

Structure, governance and management

WCA is a charitable company limited by guarantee, incorporated on 28th May 1996 and registered as a charity on 6th May 1997. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

Wiltshire Citizens Advice is a member of Citizens Advice, the national umbrella charity.

For debit and credit services we are authorised and regulated by the Financial Conduct Authority FRN:617798

The governing body is our Board of Trustees, which meets quarterly and currently has 8 members (maximum 15). Trustees are also the directors of the company who are responsible for the strategic direction and governance of the charity, they agree the business plan, monitor progress toward achievement of organisational goals, review operational goals, review operational performance and oversee the management of organisational risk. Meeting must be quorate with the minimum of 5 Trustee or 50% whichever is is higher, and each meeting is formally minuted.

The Board is elected from its membership by its Members either at its AGM, or m where a vacancy exists, at any time between AGMS. The trustees have power to co-opt not exceeding one third of the total number of trustees.

The Trustee Board has 2 Committees operating under specific delegated authority through approved Terms of Reference.

- Finance and Business Development
- People and Engagement

The CEO is responsible for strategic and operational management and is authorised to use resources through the Senior Management Team, towards the achievements of ECA business objectives.

The Senior Management Team of the organisation comprises of:
- CEO- through whom the Board exercises its Governance
- Head of Service Delivery
- Head of Finance & Business Support

Regular business meetings are held where performance is monitored, strategically, operationally and financially, and potential improvements discussed, and actions agreed. A scheme of delegation exists which clearly outlines the delegated authorities of senior staff. Through the activities of skilled and committed staff and volunteers, managers and Team Leaders also discharge their responsibilities.

The Trustee Board carries out an annual skills audit to ensure there is appropriate expertise within its members. If a gap exists a rigorous recruitment and selection process takes place. Prospective Trustees are provided with a briefing about the organisation and the duties in law of a Charity Trustee. They are then interviewed by a panel comprising the Chair and at least one other Trustee with the Chief Executive in attendance and due diligence checks are completed. Following a satisfactory interview and due diligence process, candidate Trustee are invited to join at least one Board meeting as an observer, before a recommendation is made to the full Board that the prospective Trustee be appointed as a full member.

New trustees undergo a briefing session on the working of the organisation, and they have induction training. They are given information on the obligations of being a trustee, including employer responsibilities. They are provided with the Business and Strategic Plans, most recent minutes of Trustee Board meetings, budgets and financial reports. They are offered access to online training on financial management, employer responsibility and trusteeship run by Citizens Advice.

In addition to training for new trustees, existing trustees spend time within the organisation alongside volunteers and employees, to maintain awareness of the wider social and policy context in which WCA provides support for our clients.

There is a trustee annual review (similar to an appraisal) system in place. All trustees were able to discuss and review their input and performance with the chair and to talk through involvements for the coming year.

Objectives and activities

Our Purpose

- To provide free, confidential and independent advice to help people overcome their problems.

- To improve the policies and practices that affect people's lives by becoming a voice for our clients and consumers on the issues that matter to them.

- 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 of Wiltshire and the district of Swindon and surrounding areas.

The Charity's Vision

People of Wiltshire can successfully deal with life's problems.

The Charity's Values

- Fair Listening to our clients and our staff, respecting each other, valuing diversity, acting fairly and working towards a common goal.

- Responsible Independent, impartial, honest, non judgemental and free.

- Professional Experts in our field, with well trained staff, supportive of each other, empowering our clients and staff and acting consistently.

Objectives and Activities

- To provide free, confidential and independent advice to help people overcome their problems.- To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them. - 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 of Wiltshire and the district of Swindon and surrounding areas.

Achievements and performance

- Maintained a consistent service of availability to Wiltshire people across the last twelve months despite ongoing delivery pressure and uncertainty around commissioning.

- Maintained all planned main board and sub committee meetings with timely reporting and decisions being taken, within the operational protocols.

- All main decisions and reviews by the CEO/SMT with involvement and overview from the WCA trustees

- Staff and SMT appraisals and reviews undertaken as necessary, and People Management Survey results continue to be mostly very positive.

- Budget and expenditure managed with a £105k deficit (Income minus expenditure) being partly mitigated with a reduction in expenditure and liabilities. This was also offset against the previous years surplus of £73k assisted with the above.

- Close liaison with central Citizens Advice to ensure a consistent approach and action for consistency and commonality of services offered and standards maintained.

- Securing two new considerable projects for 2023/24 from the National Lottery to support those aged under 25 and with lower level mental Health issues, and Multiply to help clients with budgeting and maths skills.

- Liaison with other local Citizens Advice operations so as to build and maintain working and operational relationships and to offer assistance where possible. Support to 4 smaller LCA's in the South West with IT, Supervision and case checking.

Financial review

The Charity started the year facing the difficult task of reorganising, after the challenges that COVID brought us had passed. Faced with a reduced income, the Charity maintained its services as the demand for our services increased.

Income for 2022/23, excluding services donated in kind, were £1,396,330 (£1,542,738 in 2021/22), Expenditure on charitable activities, excluding donated services, was £1,501,020 (£1,469,691 for 2021/22), leaving an overall deficit for the year of £104,690 (2022/23 surplus of £73,047). This was a planned deficit and it was absorbed against the Charity's reserves. A detailed analysis of income and expenditure is shown in the Statement of Financial Activities and notes thereto.

The Charity was able to assist around 14,900 people with 46,401 in the year, much in line with 2021/22. This is despite a reduction in our core funding from Wiltshire Council. We look forward to going through the process of commissioning with The Council this year, a process that has been deferred year after year for the last six years. Staff costs form the vast majority of the costs of our charitable activities. Salaries, including employers' national insurance and pension contributions, were £1,296,542 (£1,230,660 in 2021/22). Staff costs form 86% of the Organisation's charitable spend.

Further analysis of charitable income and expenditure are given in the Statement of Financial Activities and notes thereto.

WCA is committed to maintaining funds in instant access accounts to meet all the day to day needs for working capital. Any funds beyond this, and not required for development of the business in the short term, are invested in low risk deposit accounts, reviewed, and recommended by the Finance and Business Development Committee, and approved by the Board.

Trustees' responsibilities statement

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

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, 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 applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Auditor

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Small company provisions

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on 19 October 2023 and signed on behalf of the board of trustees by:



B Driscoll, Chair
Trustee

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2023

Opinion

We have audited the financial statements of Wiltshire Citizens Advice (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, including a summary of 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 charity's affairs as at 31 March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors 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 charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

We identified areas of laws and regulations that could reasonably be expected to have a material effect on the financial statements from our general commercial and sector experience and through discussion with the directors and other management (as required by auditing standards), the policies and procedures regarding compliance with laws and regulations. We communicated identified laws and regulations throughout our team and remained alert to any indications of non-compliance throughout the audit.

The potential effect of these laws and regulations on the financial statements varies considerably.

Firstly the company is subject to laws and regulations that directly affect the financial statements including financial reporting legislation (including related companies legislation), distributable profits legislation and taxation legislation and we assessed the extent of compliance with these laws and regulations as part of our procedures on the related financial statement items.

Secondly, the company is subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statement, for instance through the imposition of fines or litigation. We indemnified areas as those most likely to have such an effect: anti bribery and certain aspects of company legislation. Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the directors and other management and inspection of regulatory and legal correspondence, if any.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material misstatement in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by auditing standards would identify it. In addition, as with any audit there remains a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.

- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Use of our report

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Thomas McManners ACA BSci (Senior Statutory Auditor)

For and on behalf of
TTCA Ltd
Chartered accountants & statutory auditor
269 Farnborough Road
Farnborough
Hampshire
GU14 7LY

19 October 2023

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Financial Activities (including income and expenditure account)

Year ended 31 March 2023

	Note	2023 Unrestricted funds £	2023 Restricted funds £	2023 Total funds £	2022 Total funds £
Income and endowments					
Donations and legacies	5	51,534	–	51,534	95,197
Charitable activities	6	522,759	789,424	1,312,183	1,432,853
Other trading activities	7	42,824	775	43,599	29,212
Investment income	8	5,391	–	5,391	1,853
Total income		622,508	790,199	1,412,707	1,559,115
Expenditure					
Expenditure on charitable activities	9,10	667,012	850,385	1,517,397	1,486,068
Total expenditure		667,012	850,385	1,517,397	1,486,068
Net (expenditure)/income		(44,504)	(60,186)	(104,690)	73,047
Transfers between funds		(25,785)	25,785	–	–
Net movement in funds		(70,289)	(34,401)	(104,690)	73,047
Reconciliation of funds					
Total funds brought forward		532,445	66,239	598,684	525,637
Total funds carried forward		462,156	31,838	493,994	598,684

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

The notes on pages 16 to 27 form part of these financial statements.

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Financial Position

31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	**15**	164,973	130,188
Current assets			
Debtors	**16**	95,321	111,019
Cash at bank and in hand		532,915	647,825
		628,236	758,844
Creditors: amounts falling due within one year	**17**	211,258	198,172
Net current assets		416,978	560,672
Total assets less current liabilities		581,951	690,860
Creditors: amounts falling due after more than one year	**18**	62,956	67,176
Provisions	**20**	25,000	25,000
Net assets		493,995	598,684
Funds of the charity			
Restricted funds		31,838	66,239
Unrestricted funds		462,157	532,445
Total charity funds	**21**	493,995	598,684

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the board of trustees and authorised for issue on 19 October 2023, and are signed on behalf of the board by:

B Driscoll, Chair
Trustee

The notes on pages 16 to 27 form part of these financial statements.

Wiltshire Citizens Advice

Company Limited by Guarantee

Statement of Cash Flows

Year ended 31 March 2023

	2023 £	2022 £
Cash flows from operating activities		
Net (expenditure)/income	(104,690)	73,047
Adjustments for:		
Depreciation of tangible fixed assets	(34,155)	11,006
Other interest receivable and similar income	(5,391)	(1,853)
Changes in:		
Trade and other debtors	15,698	(48,663)
Trade and other creditors	13,344	107,805
Cash generated from operations	(115,194)	141,342
Interest received	5,391	1,853
Net cash (used in)/from operating activities	(109,803)	143,195
Cash flows from investing activities		
Purchase of tangible assets	(630)	(1,607)
Net cash used in investing activities	(630)	(1,607)
Cash flows from financing activities		
Repayments of borrowings	(4,478)	(5,017)
Net cash used in financing activities	(4,478)	(5,017)
Net (decrease)/increase in cash and cash equivalents	(114,911)	136,571
Cash and cash equivalents at beginning of year	647,825	511,254
Cash and cash equivalents at end of year	532,914	647,825

The notes on pages 16 to 27 form part of these financial statements.

1. General information

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 3 Avon Reach, Monkton Hill, Chippenham, Wiltshire, SN15 1EE.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

After reviewing the organisations's budgets and business plan and taking account of the current economic climate along with its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Accounting estimates and assumptions are made concerning the future and, by their nature, will rarely equal the related actual outcome. The key assumptions and other sources of estimation uncertainty that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year have been considered by the trustees.

3. Accounting policies *(continued)*

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All incoming resources are included in the statement of financial activities when entitlement has passed to the charity; it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.
- income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

3. **Accounting policies** *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

An increase in the carrying amount of an asset as a result of a revaluation, is recognised in other recognised gains and losses, unless it reverses a charge for impairment that has previously been recognised as expenditure within the statement of financial activities. A decrease in the carrying amount of an asset as a result of revaluation, is recognised in other recognised gains and losses, except to which it offsets any previous revaluation gain, in which case the loss is shown within other recognised gains and losses on the statement of financial activities.

Depreciation

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

Freehold property	-	2% straight line
Plant and machinery	-	25% straight line

Impairment of fixed assets

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

3. **Accounting policies** *(continued)*

Impairment of fixed assets *(continued)*

For the purposes of impairment testing, when it is not possible to estimate the recoverable amount of an individual asset, an estimate is made of the recoverable amount of the cash-generating unit to which the asset belongs. The cash-generating unit is the smallest identifiable group of assets that includes the asset and generates cash inflows that largely independent of the cash inflows from other assets or groups of assets.

For impairment testing of goodwill, the goodwill acquired in a business combination is, from the acquisition date, allocated to each of the cash-generating units that are expected to benefit from the synergies of the combination, irrespective of whether other assets or liabilities of the charity are assigned to those units.

Provisions

Provisions are recognised when the entity has an obligation at the reporting date as a result of a past event, it is probable that the entity will be required to transfer economic benefits in settlement and the amount of the obligation can be estimated reliably. Provisions are recognised as a liability in the statement of financial position and the amount of the provision as an expense.

Provisions are initially measured at the best estimate of the amount required to settle the obligation at the reporting date and subsequently reviewed at each reporting date and adjusted to reflect the current best estimate of the amount that would be required to settle the obligation. Any adjustments to the amounts previously recognised are recognised in income or expenditure unless the provision was originally recognised as part of the cost of an asset. When a provision is measured at the present value of the amount expected to be required to settle the obligation, the unwinding of the discount is recognised as a finance cost in the statement of financial activities in the period it arises, and is allocated to the appropriate expenditure heading.

Financial instruments

A financial asset or a financial liability is recognised only when the charity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

Where investments in shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure. All other such investments are subsequently measured at cost less impairment.

3. Accounting policies *(continued)*

Financial instruments *(continued)*

Other financial instruments, including derivatives, are initially recognised at fair value, unless payment for an asset is deferred beyond normal business terms or financed at a rate of interest that is not a market rate, in which case the asset is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Other financial instruments are subsequently measured at fair value, with any changes recognised in the statement of financial activities, with the exception of hedging instruments in a designated hedging relationship.

Financial assets that are measured at cost or amortised cost are reviewed for objective evidence of impairment at the end of each reporting date. If there is objective evidence of impairment, an impairment loss is recognised under the appropriate heading in the statement of financial activities in which the initial gain was recognised.

For all equity instruments regardless of significance, and other financial assets that are individually significant, these are assessed individually for impairment. Other financial assets are either assessed individually or grouped on the basis of similar credit risk characteristics.

Any reversals of impairment are recognised immediately, to the extent that the reversal does not result in a carrying amount of the financial asset that exceeds what the carrying amount would have been had the impairment not previously been recognised.

4. Limited by guarantee

The charity is under the control of its legal members.

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Donations			
Donations and grants	27,612	–	27,612
Small parish and council giving	7,545	–	7,545
Donations in kind	16,377	–	16,377
	51,534	–	51,534

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Donations and grants	19,738	40,167	59,905
Small parish and council giving	18,915	–	18,915
Donations in kind	16,377	–	16,377
	55,030	40,167	95,197

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Grants- core service delivery	522,759	–	522,759
Grants and contracts- restricted projects	–	789,424	789,424
	522,759	789,424	1,312,183

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Grants- core service delivery	673,039	–	673,039
Grants and contracts- restricted projects	–	759,814	759,814
	673,039	759,814	1,432,853

7. Other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Other trading income	42,824	775	43,599

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Other trading income	29,212	–	29,212

8. Investment income

	Unrestricted Funds £	**Total Funds 2023 £**	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	5,391	5,391	1,853	1,853

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Core service delivery	477,243	–	477,243
Restricted projects	–	688,434	688,434
Support costs	189,769	161,951	351,720
	667,012	850,385	1,517,397

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Core service delivery	516,297	–	516,297
Restricted projects	–	614,363	614,363
Support costs	221,943	133,465	355,408
	738,240	747,828	1,486,068

All grants made within the year were to individuals, through voucher schemes.

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2023 £**	Total fund 2022 £
Core service delivery	477,243	184,760	662,003	734,059
Restricted projects	688,434	158,080	846,514	744,769
Governance costs	–	8,880	8,880	7,240
	1,165,677	351,720	1,517,397	1,486,068

Included within Core Delivery is £16,377 (2022: £16,377) relating to the value of donated premises.

11. Analysis of support costs

12. Net (expenditure)/income

Net (expenditure)/income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	(34,155)	11,006

13. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries	1,296,542	1,230,660
Other employee benefits	7,855	7,614
	1,304,397	1,238,274

The average head count of employees during the year was 60 (2022: 55). The average number of persons employed by the charity during the year was as follows:

	2023	2022
	No.	No.
Management	3	3
Administration	6	5
Other	51	47
	60	55

The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Management	3	3
Administration	3	3
Other	39	43
	45	49

No employee received employee benefits of more than £60,000 during the year (2022: Nil).
There was an average of 53 volunteers

Key Management Personnel

The key management personnel of the charity comprise of the Trustees, CEO, Head of Service Delivery and Head of Finance & Business Support.

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees

15. Tangible fixed assets

During the year an adjustment was made to the depreciation charge to recognise that the land element of land and buildings was to be not depreciated.

16. Debtors

	2023	2022
	£	£
Trade debtors	30,341	43,908
Prepayments and accrued income	55,269	63,870
Other debtors	9,711	3,241
	95,321	111,019

17. Creditors: amounts falling due within one year

	2023	2022
	£	£
Bank loans and overdrafts	4,745	5,003
Trade creditors	20,791	4,255
Accruals and deferred income	117,432	172,553
Social security and other taxes	21,410	16,361
Other creditors	46,880	–
	211,258	198,172

18. Creditors: amounts falling due after more than one year

	2023	2022
	£	£
Bank loans and overdrafts	62,956	67,176

19. Deferred income

	2023	2022
	£	£
At 1 April 2022	86,048	144,253

20. Provisions

	Dilapidations
	£
At 1 April 2022 and 31 March 2023	25,000

21. Analysis of charitable funds

Unrestricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	**At 31 March 2023 £**
General funds	532,445	622,508	(667,012)	(25,784)	462,157

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
General funds	518,438	759,134	(738,240)	(6,887)	532,445

Restricted funds

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	**At 31 March 2023 £**
Pension Wise	–	268,790	(268,790)	–	–
Green Square	–	47,500	(49,359)	1,859	–
Building Bridges	–	961	(1,228)	267	–
Wiltshire Money	12,758	21,525	(24,438)	–	9,845
Wiltshire Council Mental Health	2,856	42,000	(45,067)	211	–
Wiltshire Council-resettlement service support	–	33,000	(37,496)	4,496	–
JETS	17,014	94,000	(115,350)	4,336	–
Energy Redress Scheme Winter Hardship Fund	32,086	(31,254)	(832)	–	–
MacMillan Cancer Support	–	53,238	(56,531)	3,293	–
Wiltshire Council Carers	1,525	60,210	(63,925)	2,190	–
MS Society	–	5,250	(5,342)	92	–

21. Analysis of charitable funds *(continued)*

Access to Justice	–	35,000	(30,157)	–	4,843
Malmesbury Food Bank	–	5,050	(5,343)	293	–
MAPS	–	86,783	(94,574)	7,791	–
Multiply	–	22,658	(5,508)	–	17,150
Salisbury Food bank	–	13,816	(14,472)	656	–
Surviving winter	–	31,672	(31,973)	301	–
	66,239	790,199	(850,385)	25,785	31,838

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Pension Wise	–	263,229	(263,229)	–	–
Green Square	2,726	47,500	(51,982)	1,756	–
Building Bridges	–	10,509	(12,209)	1,700	–
Wiltshire Money	4,473	20,000	(11,715)	–	12,758
Wiltshire Council Mental Health	–	42,000	(39,144)	–	2,856
Money Advice Service	–	109,576	(112,484)	2,908	–
Wiltshire Council-resettlement service support	–	15,000	(16,882)	1,882	–
Help to Claim	–	70,443	(70,443)	–	–
Best Practice Lead	–	39,962	(39,962)	–	–
JETS	–	23,500	(6,486)	–	17,014
Energy Redress Scheme Winter Hardship Fund	–	40,167	(3,156)	(4,925)	32,086
MacMillan Cancer Support	–	52,075	(55,291)	3,216	–
Wiltshire Council Carers	–	60,210	(58,685)	–	1,525
MS Society	–	5,810	(6,160)	350	–
	7,199	799,981	(747,828)	6,887	66,239

22. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2023 £**
Tangible fixed assets	164,973	–	164,973
Current assets	566,603	61,633	628,236
Creditors less than 1 year	(181,463)	(29,795)	(211,258)
Creditors greater than 1 year	(62,956)	–	(62,956)
Provisions	(25,000)	–	(25,000)
Net assets	462,157	31,838	493,995

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	130,188	–	130,188
Current assets	548,951	209,893	758,844
Creditors less than 1 year	(54,518)	(143,654)	(198,172)
Creditors greater than 1 year	(67,176)	–	(67,176)
Provisions	(25,000)	–	(25,000)
Net assets	532,445	66,239	598,684

23. Analysis of changes in net debt

	At 1 Apr 2022 £	Cash flows £	**At 31 Mar 2023 £**
Cash at bank and in hand	647,825	(114,910)	532,915
Debt due within one year	(5,003)	258	(4,745)
Debt due after one year	(67,176)	4,220	(62,956)
	575,646	(110,432)	465,214

WILTSHIRE CITIZENS ADVICE

England & Wales - Charity number 1062219

Accounts

WILTSHIRE CITIZENS ADVICE
FINANCIAL STATEMENTS

31 MARCH 2022

Company Registration Number: 03204218
Charity Number: 1062219

WILTSHIRE CITIZENS ADVICE
FINANCIAL STATEMENTS
YEAR ENDED 31 MARCH 2022

Contents	Pages
Reference & Administrative Information	1
Trustees' Annual Report	2 - 9
Independent Auditor's Report	10 - 13
Statement of Financial Activities (including Income and Expenditure account)	14
Balance Sheet	15
Cash Flow Statement	16
Notes to the Financial Statements	17 - 27

WILTSHIRE CITIZENS ADVICE
REFERENCE & ADMINSTRATIVE INFORMATION
YEAR ENDED 31 MARCH 2022

Trustees

B Driscoll, Chair	
N Jackson	(Resigned 21st October 2021)
E Dark	
D Szanto	
F Johnson, Treasurer	
D Bertwistle	(Resigned 17th March 2022)
S Conner	
F Williams	
P Jamieson	
J Fisher	(Appointed 5th August 2021)

Senior Management Team	Suzanne Wigmore	(Chief Executive Officer)
	Liz Goodey	(Head of Finance and Business Support)
	Karen Proudlock	(Head of Service Delivery– Until Dec 2021)
	Katherine Cronnelly	(Head of Service Delivery- From Feb 2022)

Registered Office

3 Avon Reach
Monkton Hill
Chippenham
Wiltshire
SN15 1EE

Company Registration Number 03204218

Charity Registration Number 1062219

Bankers

CAF Bank Limited
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Auditors

Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

WILTSHIRE CITIZENS ADVICE
TRUSTEES ANNUAL REPORT
YEAR ENDED 31 MARCH 2022

INTRODUCTION

I am pleased to share with you our annual report for 2021-22. This has been another challenging but rewarding year for Wiltshire Citizens Advice (WCA) with the uncertainty of the ongoing impact of Coronavirus lockdown, and what the service delivery would look like as we came out of that in spring 2022. We have been successful in adding additional projects to our organisation in the form of project funding and contributions from a number of our business areas, and this has been the result of us being able to demonstrate a sound performance in assisting a large number of people within our community who have needed assistance with a range of problems.

Ongoing changes to the benefits system, including the increased take up of Universal Credit and the increased regularity and complexity of disability benefit reviews, have created an additional demand for our services, as well as the new pressures which come from the rising costs of living crisis. We have also made a significant move into employability projects which is a new work area for WCA. We have been able to assist within these areas by increasing the knowledge and skill base of our advisors and also continuing the increase in capacity to be able to support the core service with paid advice.

Our income for the year was £1,559,115 (2021: £1,424,860) from charitable activities, donations, trading income and donated rent. This reflected an 9.4% increase over the previous year.

Due to the prudent management of our fixed costs and general operating expenses we have been able to strengthen our financial position and generate a small but welcome surplus of funds for carry over into this new financial year.

Our largest area of expenditure was our employee costs which accounts for 80% of our revenue. During the previous year we made the prudent decision to increase salaries by a weighted average of 1% over the previous year. Our total average headcount of employees was 55 at the year end, which was 3 lower than the previous year. Management and administrative staff reduced by two in number whilst client facing staff increased by three persons overall. Our overall headcount expressed in full time equivalent roles was 49 personnel, versus 41 from the previous year.

Our total income for the last year exceeded our expenditure and provided a small surplus. However, this was due mainly to the very low level of travelling and office expenses, along with other deferred expenditure. It is clear that these expenses will resume in some way once the restrictions on movements and working allow for us to return to having people based in offices once again.

Of course, the real measure of what we do is our ability to positively assist more than 14,000 clients during the last twelve months within our community with a wide range of queries and problems. This has also left us well placed to deal with the challenges presented by reduction in Wiltshire Council funding, and the need for a new service model at the very end of the financial year.

We would like to thank our management colleagues and trustee board for their input and focus, but most importantly to thank each and every member of the team, both in terms of the 55 employees and the 65 volunteers who consistently deliver our service with such diligence, commitment and care.

WILTSHIRE CITIZENS ADVICE
TRUSTEES ANNUAL REPORT
YEAR ENDED 31 MARCH 2022

OBJECTIVES AND ACTIVITIES

Our Purpose

- To provide free, confidential and independent advice to help people overcome their problems.
- To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.
- 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 of Wiltshire and the district of Swindon and surrounding areas.

The Charity's Vision

People of Wiltshire can successfully deal with life's problems.

The Charity's Values

- Fair - Listening to our clients and our staff, respecting each other, valuing diversity, acting fairly and working towards a common goal.
- Responsible - Independent, impartial, honest, non-judgemental and free.
- Professional - Experts in our field, with well trained staff, supportive of each other, empowering our clients and staff and acting consistently.

The Charity's Activities

The 55 staff and 65 volunteers, Wiltshire Citizens Advice (WCA) offers an advice service on a range of issues to the people of Wiltshire who require support.

Predominant advice areas are:

- Welfare Benefits and Tax Credits
- Universal Credit
- Employment
- Debt and Money
- Consumer goods and services
- Family and relationships
- Housing
- Law and Courts
- Immigration
- Health and community care
- Discrimination
- Utilities and communications

Services Include:

- Providing advice through a number of channels including phone, email and a limited number of face to face appointments sometimes, on a variety of levels from signposting to detailed and ongoing casework.
- Improving clients lives by improving policies and procedures of partners both locally and nationally on policies which impact upon them. An example of our local and national research and campaigning activity is our monitoring of the impact on our clients of accessibility of advice for those aged under 25, and those who need additional support to act on our advice.

- Through dedicated projects, carrying out detailed casework for specific client groups. These include, but not exclusively, tenants, those suffering from cancer, people with poor mental health and Carers and those who received back to work support.
- Working effectively to provide advisory support to clients within the community who are making new claims for Universal Credit and also with employment, housing and redundancy issues.
- Through the jointly funded Wiltshire Money initiative work with both clients and external partners to increase their skills and ability in areas such as financial capability.
- The joint partnership between WCA, High Wycombe and West Oxfordshire regarding the delivery of Pensionwise advice to eligible clients across a large portion of our region.
- Working across the county in some more collaborative ways, increasing links with other charities and the CCG and health sector. Also Age UK as tenants in Devizes offices, and Alzheimer's Support and Wiltshire Mind in Trowbridge better use of our premises.

The Trustees have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning the Charity's future activities.

ACHIEVEMENTS AND PERFORMANCE

A. Main achievements of the charity

During the 2021/22 financial year Wiltshire Citizens Advice continued to thrive due to this support from our sponsors and particularly Wiltshire Council, Wessex Water, Macmillian Cancer Support, The European Social Fund and National Lottery, Selwood, GreenSquare, Citizens Advice, Department of Work and Pensions, Seetec Plus and local charitable funders such as Town and Parish Councils, and Wiltshire Community Foundation.

WCA was able to demonstrate a level of client management in terms of both numbers of clients helped and quality of advice that was in the upper quartile of all LCAs within England and Wales. We also continued to increase our support to clients across digital channels, especially phone and email. Performance levels such as these made for a persuasive case to our funders to continue supporting us for the future.

Additional income from the Restart and Jets programmes helped to mitigate up for further falls in Wiltshire Council funding. Around 83% of all our spend is now staff costs as we become more efficient in all other areas of the service. At the end of the year reserves rose by £73,047.

During the year our volunteers contributed time across all channels and locations, and this has considerably helped our organisation to deliver a high level of service within a cost effective way, and also has made for more efficient use of our offices and resources. We greatly value the efforts and expertise of our volunteers as it brings enormous benefit to the organisation and its clients.

Some of the key achievements in the year were:

- We helped 14,192 clients with 42,431 issues, and we also had 309,113 visits to our digital advice platforms. For every £1 invested in Citizens Advice we saved £3.47 in government and public services, delivered £24.59 in wider economic and social benefit and delivered a direct value of £9.70, to the people that we help. It has been reassuring to be told by over 80% of our clients that we have been able to positively change their lives. Answered 5,844 phone calls in the year, and 3,386 emails.
- We continued to expand the number of people across WCA who were involved in Research and Campaigning, and continued to work on both Mental Health and the costs of living crisis.
- We directly contributed to local policies including with Council Tax collection, and the distribution of local discretionary funds including the Household Support Fund.
- We had a perfect assessment of green score across all measures in our Leadership Self Assessment, and no audit recommendations.

B. Covid-19 pandemic

Covid continued to have an impact on our staff, volunteers, service and clients in the year. We had periods of uncertainty as restrictions were eased and then reintroduced. All offices remained open for staff and volunteers but we remained closed to drop in services. By the end of the year all paid staff had a hybrid work agreement in place that allied them to, in the majority of cases, have a work life balance of working from home and an office.

Advice continued to be provided by telephone and email with face to face provided in limited circumstances where required. By March 2021 we had decided as a trustee board not to reintroduce drop in advice as a standard part of our service but to to target face to face advice to those who most need it.

C. People

Generally, staff turnover for the year was low. Karen Proudlock the Head of Advice left us in December 2021 and was replaced by Katherine Cronnelly in February 2022.

D. Fundraising activities and income generation

As a charitable organisation, WCA relies on financial support and an element of fundraising so as to cover its ongoing expenses and to promote the services and support that it offers to everyone within Wiltshire. We have actively sourced new avenues of income over the past year by making formalised grant applications to organisations and local councils, with some positive responses and donations. We were also successful in 2 new contracts with a print provider of DWP work contract Seetec Pluss.

It is interesting that a large number of people when questioned about their awareness of the Citizens Advice organisation believed that it was fully government funded. We continue to try to raise public awareness of the services offered and of the necessary funding to sustain these efforts.

WCA voluntarily complies with The Code of Fundraising Practice, published by the Fundraising Regulator and developed by the Institute of Fundraising (IoF) and Public Fundraising Association (PFRA). We have received no complaints about our fundraising activities.

WCA always strives to protect our service users, clients and customers as well as other members of the general public from any unreasonable intrusion or other unacceptable behaviour due to any fundraising activities carried out on our behalf.

FINANCIAL REVIEW

A. Overview

WCA's total income, excluding donated services, was £1,542,738 this year from £1,408,483 in 2020/21. A detailed analysis of income is shown in the Statement of Financial Activities (SOFA) and notes 2 and 3 of the Financial Statements.

The generosity and far-sightedness of our funders have allowed WCA to assist 14,192 clients through the last year and to strengthen our operations in terms of essential equipment and office locations. This is approximately one in every 14 households in Wiltshire.

Expenditure total spending on charitable activities, excluding donated services, for the year was £1,469,691, an increase from £1,335,973 the previous year.

The amount spent on salaries including employer national insurance and pension contributions was £1,230,662 (other staff costs were £39,677) an increase from the previous year of £1,140,458. Staff costs are 83% of the organisation's charitable spend.

Further analysis of charitable activity expenditure, showing the operational activities undertaken by WCA are given in the SOFA and in notes 4 to 7 of the Financial Statements.

Income for the year of £1,559,115 included £799,981 of restricted funds. Surplus funds of £73,047: £52,153 were restricted and £20,894 unrestricted, leaving £66,239 in restricted funds and £532,445 unrestricted on the balance sheet. None were designated.

Included within restricted funds at the year end was a balance of £32,086 relating to the Energy Redress Winter Hardship Scheme. The grant was awarded to the charity near the year end and will need to be fully spent within 6 months. Further analysis of restricted funds is shown in note 13 of the Financial Statements.

B. Reserves policy

The Board has examined the Charity's requirements for reserves in the light of the main financial risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (free reserves) held by the charity should be maintained at a level in the region of three months of organisational running costs.

Better financial management and increased costs meant that for 2021/22 we have increased our reserves policy to £412,500. Free reserves at 31 March 2022 are £474,436 which equates to approximately 3.8 months organisational running costs. At this level, the Board feel confident WCA is able to continue the core activities of the Charity in the event of a significant drop in funding, whilst considering how any such loss in funding could be replaced or activities changed.

The Board is committed to investing additional resources for the purposes of developing services but this has to be weighed against the need to maintain our reserves in the volatile funding environment which we face.

C. Investment policy

WCA is committed to maintaining funds in instant access accounts to meet all the day to day needs for working capital. Any funds beyond this, and not required for development of the business in the short term, are invested in low risk deposit accounts, reviewed and recommended by the Finance and Business Development Committee, and approved by the Board.

During 2021/22 Trustees reviewed the existing performance of our deposit account with a review to investing in more low risk, fixed rate, medium term deposit accounts. We have £85,000 (maximum amount covered by the FSCS) invested in the Bank of India on a deposit account arrangement and £86,615 in Charity Bank Ethical Easy Access account. The trustees will review other investment opportunities in 2022/23.

D. Going concern

After reviewing the organisation's budgets and business plan, taking account of the current economic climate and its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

E. Principle risk and uncertainty

Our Board of Trustees is ultimately responsible for risk management. A comprehensive annual planning and budgeting process is approved by the Board, during which a thorough assessment of our key external and internal risks is undertaken, together with how these risks are being managed. In addition each Trustee Board sub Committee reviews risk on a regular basis through receiving risk registers from senior management. They assess the adequacy of the internal control systems and risk management processes in place. The Trustee Board annually reviews the key Corporate risks, the adequacy of the actions being taken to address them, and the advent of any new risks.

As an integral part of the risk management approach the Board of Trustees considers the following to be the principal risks and uncertainties for WCA and the actions we take to manage those risks.

- Not being able to maintain financial stability. Our income strategy is to maintain and grow a broad base of diverse funds and identify new ways of generating income aligned to our business objectives. Our expenditure plans are carefully developed, with an ability to adapt to changed financial circumstances should the need arise. In addition, our reserves policy provides a degree of financial stability over the short term.
- Our current and potential clients are not being able to access our service. We respond to increasing demand by constantly addressing accessibility, capacity and capability challenges. This includes a constant review of delivery channels.
- Damage to our reputation and service. For example, by breaches in client confidentiality, loss of sensitive data, inaccurate or inappropriate access to data. Risks have been controlled by constantly reviewing our policies and approach to maintaining confidentiality, handling data and serving our clients. We make sure they are effective, legal and consistently communicated and understood.
- Failing to influence policy and practices that influence people's lives and therefore not meeting the needs of our stakeholders, including clients, volunteers, funders, partners and staff. To manage this we actively campaign on issues through the research we carry out and support. Our strategy emphasises the importance of collecting and communicating issues affecting clients. This knowledge and evidence will inform our influencing work at local, regional and national level to help achieve our vision of “People of Wiltshire successfully dealing with life's problems'”.

STRUCTURE, GOVERNANCE AND MANAGEMENT

WCA is a charitable company limited by guarantee, incorporated on 28th May 1996 and re-registered as a charity on 6th May 1997. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

For debt and credit services we are authorised and regulated by the Financial Conduct Authority. FRN: 617798.

The governing body is our Board of Trustees, which meets quarterly and currently has 8 members (maximum 15). Trustees are also the directors of the company who are responsible for the strategic direction and governance of the charity, they agree the business plan, monitor progress toward achievement of organisational goals, review operational performance and oversee the management of organisational risk. Meetings must be quorate with the attendance of a minimum of 5 Trustees or 50% whichever is higher, and each meeting is formally minuted.

During the year we received resignations/stand-downs from two trustees who had served their term of office and we appointed one new trustee.

The Board is elected from its membership by its Members either at its AGM, or, where a vacancy exists, at any time between AGMs. The trustees have power to co-opt not exceeding one third of the total number of trustees.

The Trustee Board has 2 Committees operating under specific delegated authority through approved Terms of Reference.

- Finance and Business Development
- People and Engagement

The CEO is responsible for strategic and operational management and is authorised to use resources, through the Senior Management Team, towards the achievement of WCA business objectives.

The Senior Management Team of the organisation comprises of:

- CEO - through whom the Board exercises its Governance
- Head of Service Delivery
- Head of Finance & Business Support

Regular business meetings are held where performance is monitored, strategically, operationally and financially, and potential improvements discussed, and actions agreed. A scheme of delegation exists which clearly outlines the delegated authorities of senior staff. Through the activities of skilled and committed staff and volunteers, managers and Team Leaders also discharge their responsibilities.

The Trustee Board carries out an annual skills audit to ensure there is appropriate expertise within its members. If a gap exists a rigorous recruitment and selection process takes place. Prospective Trustees are provided with a briefing about the organisation and the duties in law of a Charity Trustee. They are then interviewed by a panel comprising the Chair and at least one other Trustee with the Chief Executive in attendance and due diligence checks are completed. Following a satisfactory interview and due diligence process, candidate Trustees are invited to join at least one Board meeting as an observer, before a recommendation is made to the full Board that the prospective Trustee be appointed as a full member.

New trustees undergo a briefing session on the working of the organisation, and they have induction training. They are given further information on the obligations of being a trustee, including employer responsibilities. They are provided with the Business and Strategic Plans, most recent minutes of Trustee Board meetings, budgets and financial reports. They are offered access to online training on financial management, employer responsibility and trusteeship run by Citizens Advice.

In addition to training for new trustees, existing trustees spend time within the organisation alongside volunteers and employees, to maintain awareness of the wider social and policy context in which WCA provides support for our clients.

There is a trustee annual review (similar to an appraisal) system in place. Despite the Covid-19 restriction we held these remotely throughout the year and all trustees were able to discuss and review their input and performance with the chair and to talk through involvements for the coming year.

WIDER NETWORK

Wiltshire Citizens Advice is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. Citizens Advice regulates WCA and, through formal audit, monitors quality of advice and management processes.

PAY POLICY FOR KEY MANAGEMENT PERSONNEL

Key management personnel, excluding Trustees, are remunerated by annual salary and the WCA standard pension contribution. There are no additional payments or benefits in kind. The CEO's salary is set by the Board. The principal aim is to offer a fair pay that will attract and keep appropriately skilled senior staff. The pay policy is reviewed annually.

RELATED PARTY RELATIONSHIPS

There were no material related party transactions with trustees or senior management. Citizens Advice provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of WCA in order to fulfil its charitable objectives and comply with the national membership requirements.

PLANS FOR THE FUTURE

We plan to continue to deliver services by phone and email with a face to face provision only where a specific need is identified by clients or advisors.

- Review our core service to meet the reduced funding agreement from Wiltshire Council, and continue to diversify our funding streams.
- Providing multi channel advice to increase access to clients, in a way that suits them best.
- Campaigning on the big issues and using our influence to prevent problems.
- Working in effective partnerships and providing the tools, skills and confidence to empower people and build resilient communities
- Have the right resources in the right place
- Underpinning these objectives are a number of operational and potential structural changes including improved efficiencies from simplification of processes, reviewing supplier contracts, promoting remote and flexible working by further use of technology and focussing on recruitment, retention and training strategies to promote alignment to our service needs.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also directors of Wiltshire Citizens Advice for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom 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 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 judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that 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 auditors are unaware; and
- the trustees have taken all steps that they ought to make themselves aware of that information.

This report was approved by the Trustees, on and signed on their behalf by:

Barrie Driscoll

B Driscoll Trustee Date: 10 October 2022

Independent auditor's report to the members of Wiltshire Citizens Advice

Opinion

We have audited the financial statements of Wiltshire Citizens Advice (the "Charity") for the year ended 31 March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity'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 Charity's members those matters we are required to state in 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 Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2022 and of 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 out audit in accordance with international Standards in Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained in 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 audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or

apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements 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' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report (incorporating the director's 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
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with directors and other management, and from our knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements of the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance through the audit.

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

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- understanding the design of the company's remuneration policies.

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

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

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

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

Joshua Kingston

Joshua Kingston ACA (Senior Statutory Auditor)
For and on behalf of Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 10 October 2022

WILTSHIRE CITIZENS ADVICE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £ (Restated)
Income from:					
Donations and grants	**2**	55,030	40,167	95,197	37,100
Charitable activities	**3**	673,039	759,814	1,432,853	1,374,389
Other trading income		29,212	-	29,212	11,190
Investments		1,853	-	1,853	2,181
Total income		759,134	799,981	1,559,115	1,424,860
Expenditure on:					
Charitable activities	**4**	738,240	747,828	1,486,068	1,352,350
Total expenditure		738,240	747,828	1,486,068	1,352,350
Net income/ (expenditure)	**6**	20,894	52,153	73,047	72,510
Transfers between funds	**13**	(6,887)	6,887	-	-
Net movement in funds		14,007	59,040	73,047	72,510
Total funds at start of year	**13**	518,438	7,199	525,637	453,127
Total funds at end of year	**13**	532,445	66,239	598,684	525,637

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 18 for fund-accounting comparative figures.
The notes on pages 17 to 27 form part of these financial statements.

WILTSHIRE CITIZENS ADVICE

BALANCE SHEET

AS AT 31 MARCH 2022

Company number: 03204218

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	**8**	130,188	139,587
		130,188	139,587
Current assets			
Debtors	**9**	111,020	62,358
Cash at bank and in hand		647,825	511,254
		758,845	573,612
Liabilities			
Creditors : amounts falling due within one year	**10**	(198,173)	(90,368)
Net current assets		560,672	483,244
Creditors : amounts falling due after more than one year	**11**	(67,176)	(72,194)
Provisions for liabilities	**12**	(25,000)	(25,000)
Net assets		598,684	525,637
Funds			
Restricted funds	**14**	66,239	7,199
Unrestricted funds	**14**	532,445	518,438
Total funds		598,684	525,637

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

These financial statements were approved by the Trustees on 10 October 2022 and are signed on their behalf by:

Barrie Driscoll

…….....

B Driscoll

Trustee

The notes on pages 17 to 27 form part of these financial statements.

WILTSHIRE CITIZENS ADVICE

CASHFLOW STATEMENT

YEAR ENDED 31 MARCH 2022

	Note	2022 £	2021 £
Net cash inflow from operating activities	**19**	141,342	102,974
Non-operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(1,607)	(9,397)
Investment income		1,853	2,181
		246	(7,216)
Financing activities			
Loan repayments		(5,017)	(4,736)
		(5,017)	(4,736)
Net cash inflow for the year	**20**	136,571	91,022

Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 17 to 27 form part of these financial statements.

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Companies Act 2006 and UK Generally Accepted Practice as it applies from 1 January 2019.

Wiltshire Citizens Advice meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

Going concern

After reviewing the organisation's budgets and business plan. Taking account of the current economic climate and its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Income

Income from donations is included in income when these are receivable, except as follows:

I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where the charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

Allocation and apportionment costs

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time. Overhead support costs have been apportioned between charitable activities on a basis consistent with the use of resources.

1 **Accounting policies (*continued*)**

Pension
The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Tangible fixed assets

Tangible fixed assets are initially recognised at cost. After recognition, under the cost mode, tangible fixed assets are measure at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost. Capital items with purchase price of more than £500 are included within fixed assets.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using straight- line method:

Depreciation is provided on the following basis:

Freehold property	- 2% straight line
Plant and machinery	- 15%-25% straight line

A review of impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets are their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities.

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

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

Creditors
Creditors and provisions are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable of a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted and the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Trustees. Further explanation of the nature and purpose of each fund is included in note of the financial statements.

2 Income from: Donations and grants

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £	Total Funds 2021 £ (Restated)
Donations and Grants	19,738	40,167	59,905	5,723
Small parish and council giving	18,915	-	18,915	15,000
Donations in kind	16,377	-	16,377	16,377
	55,030	40,167	95,197	37,100

Income from donations and grants in the prior year was unrestricted.
Donations in kind comprise £16,377 (2021: £16,377) in respect of the rental value of donated premises.

3 Income from: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Grants - core service delivery	673,039	-	673,039
Grants and contracts - restricted projects	-	759,814	759,814
	673,039	759,814	1,432,853

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £ (Restated)
Grants - core service delivery	560,743	-	560,743
Grants and contracts - restricted projects	-	813,646	813,646
	560,743	813,646	1,374,389

4 Expenditure on: Charitable activities

	Activities undertaken directly £	Grants payable £	Support costs (Note 5) £	Total 2022 £
Core service delivery	516,297	-	221,943	738,240
Restricted projects	611,422	2,940	133,466	747,828
	1,127,719	2,940	355,409	1,486,068

All grants made within the year were to individuals, through voucher schemes.

	Activities undertaken directly £	Support costs (Note 5) £	Total 2021 £
Core service delivery	325,653	191,469	517,122
Restricted projects	688,762	146,466	835,228
	1,014,415	337,935	1,352,350

Included within Core Service Delivery is £16,377 (2021: £16,377) relating to the value of donated premises.

5 Support costs

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Staff and volunteer costs	106,437	64,006	170,443
Office costs	37,697	26,872	64,569
Premises costs	73,458	39,528	112,986
Other costs	220	148	368
Governance costs	4,131	2,912	7,043
	221,943	133,466	355,409

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Staff and volunteer costs	96,309	80,733	177,042
Office costs	47,553	25,840	73,393
Premises costs	42,297	35,529	77,826
Other costs	41	35	76
Governance costs	5,269	4,329	9,598
	191,469	146,466	337,935

6 Net income/ expenditure for the year

		2022	2021
		£	£
Statutory audit fee:	- Current year	7,500	5,950
	- Prior year over/under provision	-	-
Depreciation		11,006	11,642
Trustees remuneration		-	-
Reimbursement of Nil Trustees expenses (2021: 1)		-	57

7 Staff costs and numbers

The aggregate payroll costs were:

	2022	2021
	£	£
Wages and salaries	1,093,032	1,020,258
Social security costs	74,478	64,444
Contribution to defined contribution pension scheme	63,152	55,756
	1,230,662	1,140,458

The average number of persons employed by the company during the year was as follows:

	2022	2021
	No.	No.
Management	3	3
Administration	5	4
Other	47	51
	55	58

7 Staff costs and numbers (*continued*)

The average headcount expressed as full-time equivalents was:

	2022 No.	2021 No.
Management	3	3
Administration	3	2
Other	43	36
	49	41

No employee received remuneration amounting to more than £60,000 in the current or preceding year.

The key management personnel of the charity comprise of the Trustees, CEO, Head of Service Delivery and Chief Finance Officer. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £136,308 (2021: £123,450).

8 Tangible fixed assets

	Freehold property £	Plant and machinery £	Total £
Cost or valuation			
At 1 April 2021	190,610	178,417	369,027
Additions	-	1,607	1,607
Disposals	-	(102,374)	(102,374)
At 31 March 2022	190,610	77,650	268,260
Depreciation			
At 1 April 2021	68,831	160,609	229,440
Charge for the year	3,812	7,194	11,006
Elimination on disposal	-	(102,374)	(102,374)
At 31 March 2022	72,643	65,429	138,072
Net book value			
At 31 March 2022	117,967	12,221	130,188
At 31 March 2021	121,779	17,808	139,587

9 Debtors

	2022 £	2021 £
Trade debtors	43,908	174
Other debtors	3,242	86
Prepayments and accrued income	63,870	62,098
	111,020	62,358

10 Creditors: amounts falling due within one year

	2022	2021
	£	£
Bank loans and overdrafts - mortgage	5,003	4,823
Trade creditors	4,256	19,047
Taxation and social security	16,361	17,975
Other creditors	-	4,745
Accruals and deferred income	172,553	43,778
	198,173	90,368

Included within bank loans due within one year is a secured bank loan by a fixed charge over the land and building asset of the charitable company. Interest is charged on this loan at 2.5% over the Bank of England base rate. The Bank of England base rate prevailing at 31 March 2022 was 0.75% (2021: 0.10%).

11 Creditors: amounts falling due after more than one year

	2022	2021
	£	£
Bank loans - mortgage	67,176	72,194

	2022	2021
	£	£
Included within the above are amounts falling due as follows:		
Within one year	5,003	4,823
Within two and five year	21,293	20,779
Over five years	45,883	51,415
	72,179	77,017

12 Provisions for liabilities and charges

	2022	2021
	£	£
Dilapidations	25,000	25,000

13 Movement between funds

	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
Restricted funds					
Pension Wise	-	263,229	(263,229)	-	-
Green Square	2,726	47,500	(51,982)	1,756	-
Building Bridges	-	10,509	(12,209)	1,700	-
MacMillan Cancer Support	-	52,075	(55,291)	3,216	-
Wiltshire Council Carers	-	60,210	(58,685)	-	1,525
M S Society	-	5,810	(6,160)	350	-
Wiltshire Money	4,473	20,000	(11,715)	-	12,758
Wiltshire Council Mental Health	-	42,000	(39,144)	-	2,856
Money Advice Service	-	109,576	(112,484)	2,908	-
Wiltshire Council - resettlement service support	-	15,000	(16,882)	1,882	-
Help to Claim	-	70,443	(70,443)	-	-
Best Practice Lead	-	39,962	(39,962)	-	-
JETS	-	23,500	(6,486)	-	17,014
Energy Redress Scheme Winter Hardship Fund	-	40,167	(3,156)	(4,925)	32,086
	7,199	799,981	(747,828)	6,887	66,239
Unrestricted funds					
General funds	518,438	759,134	(738,240)	(6,887)	532,445
	518,438	759,134	(738,240)	(6,887)	532,445
Total funds	525,637	1,559,115	(1,486,068)	-	598,684

13 Movement between funds (*continued*)

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted funds					
Pension Wise	-	278,082	(278,082)	-	-
Green Square	-	47,500	(44,774)	-	2,726
Building Bridges	-	43,959	(50,018)	6,059	-
MacMillan Cancer Support	-	51,687	(52,166)	479	-
Wiltshire Council Carers	-	60,210	(60,920)	710	-
M S Society	-	5,000	(8,301)	3,301	-
Wiltshire Money	4,891	20,000	(20,418)	-	4,473
Wiltshire Council Mental Health	-	42,000	(42,262)	262	-
Money Advice Service	-	101,603	(105,635)	4,032	-
Wiltshire Council - resettlement service support	-	15,000	(15,887)	887	-
Help to Claim	-	70,314	(77,713)	7,399	-
Best Practice Lead	-	34,397	(34,397)	-	-
Lottery Community Fund	-	43,894	(44,655)	761	-
	4,891	813,646	(835,228)	23,890	7,199
Unrestricted funds					
General funds	448,236	611,214	(517,122)	(23,890)	518,438
	448,236	611,214	(517,122)	(23,890)	518,438
Total funds	453,127	1,424,860	(1,352,350)	-	525,637

Pension Wise
Grant funded from HM Treasury for the provision of Pension Wise services. WCA is lead partner in Wessex Partnership including High Wycombe and West Oxfordshire Local Citizens Advice.

Green Square
Contract to provide a debt and benefit take up service for Green square residents and employees.

Building Bridges
A National Lottery and European Social Fund project. WCA is a sub-contractor delivering debt and benefits advice to support clients into paid work.

MacMillan Cancer Support
A grant to provide welfare benefit advice to people affected by cancer.

Wiltshire Council Carers
A grant to provide welfare benefit, debt and money management advice to carers in Wiltshire.

M S Society
Funding to support people with benefits advice.

13 Movement between funds (continued)

Wiltshire Money
A grant to implement the Wiltshire Money strategic plan (tackling financial exclusion) through partnership working.

Wiltshire Council Mental Health
A grant to provide welfare benefit, debt and financial management advice to service users of Community Mental Health teams based in Wiltshire.

Money Advice Service
Grant funded by the Money and Pension Service (previously known as Money Advice Service) to provide dedicated debt advice.

Wiltshire Council Resettlement Service Support
A grant to provide support to refugees welcomed into Wiltshire under the UNHCR resettlement scheme.

Help to Claim
Grant for a national contract with the DWP to deliver Help to Claim support to those claiming Universal Credit.

Best Practice Lead
Grant for set up costs for BPL contract. WCA is lead in one of DWP districts for Help to Claim.

JETS
Job Entry Targeted Support (JETS) Funding to support Seetec Plus get people back into employment.

Lottery Community Fund
Grant to increase level of debt and employment advice.

Energy Redress Scheme Winter Hardship Fund
The restricted fund is created by a grant from Energy Saving Trust and must be spent strictly in the form of energy vouchers given to beneficiaries from low income households. The grant was awarded to Wiltshire Citizens Advice near the end of the financial year and must be spent within a 6 month period.

14 Analysis of net assets between funds

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Tangible fixed assets	130,188	-	130,188
Bank loan and mortgage	(72,179)	-	(72,179)
Other net current assets	474,436	66,239	540,675
	532,445	66,239	598,684

	Unrestricted Funds	Restricted Funds	Total Funds 2021
	£	£	£
Tangible fixed assets	139,587	-	139,587
Bank loan and mortgage	(77,017)	-	(77,017)
Other net current assets	455,868	7,199	463,067
	518,438	7,199	525,637

15 Operating Lease Commitments

At 31 Mar 2022 the company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2022	2021
Amounts payable:	**£**	**£**
Within one year	71,407	72,231
Within two and five year	150,828	178,749
More than 5 years	-	42,109
	222,235	293,089

16 Related party transactions

There are no related party transactions in the year (2021: £Nil) apart from those already disclosed throughout the report.

17 Controlling party

The Charity is controlled jointly by the Trustees, there is no controlling party.

18 Prior year fund comparatives for the Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Income from:			
Donations and grants	37,100	-	37,100
Charitable activities	560,743	813,646	1,374,389
Other trading income	11,190	-	11,190
Investments	2,181	-	2,181
Total income	611,214	813,646	1,424,860
Expenditure on:			
Charitable activities	517,122	835,228	1,352,350
Total expenditure	517,122	835,228	1,352,350
Net income/ (expenditure)	94,092	(21,582)	72,510
Transfers between funds	(23,890)	23,890	-
Net movement in funds	70,202	2,308	72,510
Total funds at start of year	448,236	4,891	453,127
Total funds at end of year	518,438	7,199	525,637

19 Reconciliation of net movement in funds to net cash inflow from operating activities

	2022	2021
	£	£
Statement of Financial Activities: Net movement in funds	73,047	72,510
Investment income	(1,853)	(2,181)
Depreciation	11,006	11,642
Increase in creditors: current liabilities	107,805	8,428
Decrease / (increase) in debtors	(48,663)	12,575
Net cash (outflow)/inflow from operating activities	141,342	102,974

20 Analysis of changes in cash during the year

	2022	2021	Change
	£	£	£
Cash at bank and in hand	647,825	511,254	136,571

	2021	2020	Change
	£	£	£
Cash at bank and in hand	511,254	420,232	91,022

21 Third party funds

In aggregate the charity received income of £2,057 and made payments of £3,341 in relation to funds held as a custodian trustee.

The balance in cash held for clients at 31 March 2022 was £322.

WILTSHIRE CITIZENS ADVICE

England & Wales - Charity number 1062219

Accounts

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

WILTSHIRE CITIZENS ADVICE
FINANCIAL STATEMENTS

31 MARCH 2021

Company Registration Number: 03204218
Charity Number: 1062219

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

Wiltshire Citizens Advice

FINANCIAL STATEMENTS

YEAR ENDED 31 MARCH 2021

Contents	Pages
Reference & Administrative Information	1
Trustees' Annual Report	2 – 9
Independent Auditor's Report	11 - 14
Statement of Financial Activities (including Income and Expenditure account)	15
Balance Sheet	16
Cash Flow Statement	17
Notes to the Financial Statements	18-28

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

Trustees	A Perry (Resigned 4 February 2021) B Driscoll, Chair N Jackson E Dark D Szanto F Johnson, Treasurer D Bertwistle S Conner F Williams (Appointed 18 March 2021) P Jamieson (Appointed 18 March 2021) J Fisher (Appointed 5 August 2021)
Senior Management Team	Suzanne Wigmore (Chief Executive Officer) Liz Goodey (Head of Finance and Business Support) Karen Proudlock(Head of Service Delivery)
Registered Office	3 Avon Reach Monkton Hill Chippenham Wiltshire SN15 1EE
Company Registration Number	03204218
Charity Registration Number	1062219
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Maling Kent ME19 4JQ
Auditors	Burton Sweet Limited The Clock Tower 5 Farleigh Court Old Weston Road Flax Bourton Bristol BS48 1UR

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

TRUSTEES' REPORT FOR THE YEAR ENDED

31 MARCH 2021

INTRODUCTION

I am pleased to share with you our annual report for 2020-21.

Due to the onset of Coronavirus, there was the need for a total change in the way that our organization needed to operate. During the national lockdowns we had to close our offices, and introduce remote working from home. This entailed the need for expenditure on additional personal computers for a number of our employees, along with some modifications in communications equipment. Additional allowance had to be made for changes in the way that we needed to plan, organise and control our business remotely.

The funding of such expenditure was covered from our own reserves, in part and also aided with a grant of £19,113 in BEIS funding from CitA. Additionally WCA received a grant from the National Lottery for £43,894 so as to assist with our Covid Response initiative to cover some of the costs of our people and equipment as well as £21,946 from Wiltshire Community Foundation.

At the same time people were preparing for the consequences of Brexit. Our organisation had been experiencing a consistently high volume of calls regarding a wide number of issues, including some individual changes in residency status, changes in welfare benefits that had been rolled up into the Universal Credit system. The two advice areas where the proportion of issues rose the most were employment and housing, a trend that continued throughout the year. Our focus was on continuing to engage, train and manage people within our team, and to keep the highest level of response and quality possible.

Our revenue income for the year was £1,424,860 from charitable activities, donations, trading income and donated rent. This reflected a 5% increase over the previous year.

Understandably our largest area of expenditure was our employee costs which accounts for 86% of our revenue. During the previous year we made the prudent decision to increase salaries by a weighted average of 1% over the previous year. Our total employees were 58 personnel at the year end, which was one higher than the previous year. Management and administrative staff reduced by two in number whilst client facing staff increased by three persons overall. Our overall headcount expressed in full time equivalent roles was 41 personnel, versus 37 from the previous year.

Our total income for the last year exceeded our expenditure, and provided a small surplus. However, this was due mainly to the very low level of travelling and office expenses, along with other deferred expenditure. It is clear that these expenses will resume in some way once the restrictions on movements and working allow for us to return to having people based in offices once again.

The trustees are mindful of the pressures being experienced by our sponsors and donors and are keen to provide support to our senior management team in the generation of income which will be in line with that of pre-pandemic times and allow for inflation rises that are negatively impacting on our finances. It is this revenue generation that will allow for the levels of service and assistance that our organization is able to offer to the people of Wiltshire during these times of individual challenge and hardship.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

Objectives and activities

a. Our Purpose

- To provide free, confidential and independent advice to help people overcome their problems.
- To improve the policies and practices that affects people's lives by becoming a voice for our clients and consumers on the issues that matter to them.
- 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 of Wiltshire and the district of Swindon and surrounding areas.

The Charity's Vision

People of Wiltshire can successfully deal with life's problems.

The Charity's Values

• Fair - Listening to our clients and our staff, respecting each other, valuing diversity, acting fairly and working towards a common goal.
• Responsible - Independent, impartial, honest, non-judgemental and free.
• Professional - Experts in our field, with well trained staff, supportive of each other, empowering our clients and staff and acting consistently.

The Charity's Activities

Through the Charity's 58 staff and 82 volunteers at the end of 2020/21, Wiltshire Citizens Advice (WCA) offers an advice service on a range of issues to the people of Wiltshire who require support.

Predominant advice areas are:
• Welfare Benefits and Tax Credits
• Universal Credit
• Employment
• Debt and Money
• Consumer goods and services
• Family and relationships
• Housing
• Law and Courts
• Immigration
• Health and community care
• Discrimination
• Utilities and communications

Services Include:

- Providing advice through a number of channels including phone and email but with the suspension of face to face and home visits. Advice has been delivered on a variety of levels from signposting to detailed and ongoing casework.
- Improving client's lives by undertaking research and campaigning both locally and nationally on policies which impact

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

upon them. An example of our local and national research and campaigning activity is our monitoring of the impact on our clients on schemes such as furlough, and impacts of covid, financial and societal.

- Through dedicated projects, carrying out detailed casework for specific client groups. These include, but not exclusively, tenants, those suffering from cancer, people with poor mental health and Carers.
- Working effectively to provide advisory support to clients within the community who are making new claims for Universal Credit and also with employment and redundancy issues due to the Covid-19 epidemic.
- Through the jointly funded Wiltshire Money initiative work with both clients and external partners to increase their skills and ability in areas such as financial capability.
- Through a joint partnership between WCA, High Wycombe and West Oxfordshire, lead on the delivery of PensionWise advice to eligible clients across a large portion of our region.
- Working across the county in some more collaborative ways, increasing links with other charities and the CCG and health sector. Age UK are tenants in our Devizes office, making use of the space more effectively and, where beneficial, offer a “one stop shop” to clients who have been presented with issues that both our organisations could assist with.
- The Trustees have referred to the guidance in the Charity Commission's general guidance on public benefit when reviewing the Charity's aims and objectives and in planning the Charity's future activities.

ACHIEVEMENTS AND PERFORMANCE

A. Main achievements of the charity

During the 2020/21 financial year Wiltshire Citizens Advice continued to thrive due to this support from our sponsors and particularly Wiltshire County Council, Wessex Water, McMillian Cancer Support, The European Social Fund and National Lottery, GreenSquare, Citizens Advice, Department of Work and Pensions, and local charitable funders such as Town and Parish Councils, and Chippenham Borough Lands.

WCA was able to demonstrate a level of client management in terms of both numbers of clients helped and quality of advice, and client numbers which make us one of the biggest Local Citizens Advice nationally. We continued to increase our support to clients across digital channels, especially phone and email. Performance levels such as these made for a persuasive case to our funders to continue supporting us for the future.

Some of the key achievements in the year were:

- We helped 14,966 clients with full advice and dealt with a further 2,836 quick queries. These clients had 45,843 issues.
- We helped clients to manage, or get written off £532,405 of debt, gain £2,235,263 benefits and other income. 4 out of 5 clients say that we changed their lives.
- Answered 8,829 phone calls in the year. This is an increase of more than 2,000 calls in the previous year and in one quarter answered 2,694 calls.
- We had 72,102 visits to our local website in the year.
- Over the 10 People Survey all measures were above the national average and the percentage of staff and volunteers who are proud to work and volunteer for us increased again to 88%.
- We continued to expand the number of people across WCA who were involved in Research and Campaigning, and continued to work on both Mental Health and Universal Credit.
- We had an assessment of green score across all measures in our Leadership Self Assessment, and no audit recommendations.
- At the start of Covid-19 pandemic we successfully set up all staff and volunteers to work remotely, ensuring no disruption to our service.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

B. Covid-19 pandemic

In early March 2020 it became clear that Coronavirus was fast extending to become a global pandemic. Lockdown was introduced in an attempt to half the spread of the virus; there would be subsequent lockdowns during 2020 and into 2021.

All offices were closed in March 2020 and a strategy to have employees and volunteers work from home was implemented.. This has continued throughout the pandemic. The offices were due to open in September 2020 but due another lockdown this was postponed and all offices remained closed to staff and public to March 2021.

C. People

Generally staff turnover for the year was low. A new Head of Finance and Business Support started in August 2020.

D. Fundraising activities and income generation

As a charitable organisation, WCA relies on financial support and an element of fundraising so as to cover its ongoing expenses and to promote the services and support that it offers to everyone within Wiltshire. We have actively sourced new avenues of income over the past year making formalised grant applications to organisations and local councils. Additionally we received nearly £100,000 in additional funding to support the organisation during the global pandemic.

WCA voluntarily complies with The Code of Fundraising Practise, published by the Fundraising Regulator and developed by the Institute of Fundraising (IoF) and Public Fundraising Association (PFRA). We have received no complaints about our fundraising activities.

WCA always strives to protect our service users, clients and customers as well as other members of the general public from any unreasonable intrusion or other unacceptable behaviour due to any fundraising activities carried out on our behalf.

FINANCIAL REVIEW

a. Overview

WCA's total income, excluding donated services, was £1,408,483 this year from £1,325,626 in 2019/20. A detailed analysis of income is shown in the Statement of Financial Activities (SOFA) and Notes 2 to 4 of the Financial Statements.

The generosity and far-sightedness of our funders have allowed WCA to assist 17,802 clients through the last year and to strengthen our operations in terms of essential equipment and office locations. This is approximately one adult in every 12 households in Wiltshire.

Expenditure Total spending on charitable activities, excluding donated services, for the year was £1,335,973, an increase from £1,295,265 the previous year.

The amount spent on salaries including NI and pensions was £1,140,478 (other staff costs were £16,735) an increase from the previous year of £955,055. Staff costs are 86% of the organisation's charitable spend.

Further analysis of charitable activity expenditure, showing the operational activities undertaken by WCA are given in the SOFA and in Notes 5-6 of the Financial Statements.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

Incoming resources for the year of £1,408,483 included £813,646 of restricted funds. Surplus funds of £72,510: £2,308 were restricted and £70,202 unrestricted, leaving £7,199 in restricted funds and £518,438 unrestricted on the balance sheet. None were designated.

Further analysis of restricted funds is shown in the SOFA and Note 16 of the Financial Statements.

b. RESERVES POLICY

The Board has examined the Charity's requirements for reserves in the light of the main financial risks to the organisation. It has established a policy whereby the unrestricted funds not committed or invested in tangible fixed assets (free reserves) held by the charity should be maintained at a level in the region of three months of organisational running costs.

Better financial management and increased costs meant that for 2020/21 we have increased our reserves policy to £351,000. Free reserves at 31 March 2021 are £455,868 which equates to approximately 4.1 months organisational running costs. At this level, the Board feel confident WCA is able to continue the core activities of the Charity in the event of a significant drop in funding, whilst considering how any such loss in funding could be replaced or activities changed.

The Board is committed to investing additional resources for the purposes of developing services but this has to be weighed against the need to maintain our reserves in the volatile funding environment which we face.

b. INVESTMENT POLICY

WCA is committed to maintaining funds in instant access accounts to meet all the day to day needs for working capital. Any funds beyond this, and not required for development of the business in the short term, are invested in low risk deposit accounts, reviewed and recommended by the Finance and Business Development Committee, and approved by the Board.

During 2020/21 Trustees reviewed the existing performance of our deposit account with a review to investing in more low risk, fixed rate, medium term deposit accounts. We have £85,000 (maximum amount covered by the FSCS) invested in the Bank of India on a deposit account arrangement and £86,035 in Charity Bank Ethical Easy Access account. The trustees will review other investment opportunities in 2021/22.

c. GOING CONCERN

After reviewing the organisation's budgets and business plan, taking account of the current economic climate and its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

d. PRINCIPAL RISK AND UNCERTAINTY

Our Board of Trustees is ultimately responsible for risk management. A comprehensive annual planning and budgeting process is approved by the Board, during which a thorough assessment of our key external and internal risks is undertaken, together with how these risks are being managed. In addition each Trustee Board sub Committee reviews risk on a regular basis through receiving risk registers from senior management. They assess the adequacy of the internal control systems and risk management processes in place. The Trustee Board annually reviews the key Corporate risks, the adequacy of the actions being taken to address them, and the advent of any new risks.

As an integral part of the risk management approach the Board of Trustees considers the following to be the principal risks and uncertainties for WCA and the actions we take to manage those risks.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

- Not being able to maintain financial stability. Our income strategy is to maintain and grow a broad base of diverse funds and identify new ways of generating income aligned to our business objectives. Our expenditure plans are carefully developed, with an ability to adapt to changed financial circumstances should the need arise. In addition, our reserves policy provides a degree of financial stability over the short term.
- Our current and potential clients are not being able to access our service. We respond to increasing demand by constantly addressing accessibility, capacity and capability challenges. This includes a constant review of delivery channels.
- Damage to our reputation and service. For example, by breaches in client confidentiality, loss of sensitive data, inaccurate or inappropriate access to data. Risks have been controlled by constantly reviewing our policies and approach to maintaining confidentiality, handling data and serving our clients. We make sure they are effective, legal and consistently communicated and understood.
- Failing to influence policy and practices that influence people's lives and therefore not meeting the needs of our stakeholders, including clients, volunteers, funders, partners and staff. To manage this we actively campaign on issues through the research we carry out and support. Our strategy emphasises the importance of collecting and communicating issues affecting clients. This knowledge and evidence will inform our influencing work at local, regional and national level to help achieve our vision of “People of Wiltshire successfully dealing with life's problems'”.

STRUCTURE, GOVERNANCE AND MANAGEMENT

WCA is a charitable company limited by guarantee, incorporated on 28th May 1996 and re-registered as a charity on 6th May 1997. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association.

For debt and credit services we are authorised and regulated by the Financial Conduct Authority. FRN: 617798.

The governing body is our Board of Trustees, which meets quarterly and currently has 9 members (maximum 15). Trustees are also the directors of the company who are responsible for the strategic direction and governance of the charity, they agree the business plan, monitor progress toward achievement of organisational goals, review operational performance and oversee the management of organisational risk. Meetings must be quorate with the attendance of a minimum of 5 Trustees or 50% whichever is higher, and each meeting is formally minuted.

During the year we received resignations/stand-downs from one trustee.

The Board is elected from its membership by its Members either at its AGM, or, where a vacancy exists, at any time between AGMs. The trustees have power to co-opt not exceeding one third of the total number of trustees.

The Trustee Board has 2 Committees operating under specific delegated authority through approved Terms of Reference.

- Finance and Business Development
- People and Engagement

The CEO is responsible for strategic and operational management and is authorised to use resources, through the Senior Management Team, towards the achievement of WCA business objectives.

The Senior Management Team of the organisation comprises of:

- CEO - through whom the Board exercises its Governance
- Head of Service Delivery
- Head of Finance & Business Support

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

Regular business meetings are held where performance is monitored, strategically, operationally and financially, and potential improvements discussed, and actions agreed. A scheme of delegation exists which clearly outlines the delegated authorities of senior staff. Through the activities of skilled and committed staff and volunteers, managers and Team Leaders also discharge their responsibilities.

The Trustee Board carries out an annual skills audit to ensure there is appropriate expertise within its members. If a gap exists a rigorous recruitment and selection process takes place. Prospective Trustees are provided with a briefing about the organisation and the duties in law of a Charity Trustee. They are then interviewed by a panel comprising the Chair and at least one other Trustee with the Chief Executive in attendance and due diligence checks are completed. Following a satisfactory interview and due diligence process, candidate Trustees are invited to join at least one Board meeting as an observer, before a recommendation is made to the full Board that the prospective Trustee be appointed as a full member.

New trustees undergo a briefing session on the working of the organisation, and they have induction training. They are given further information on the obligations of being a trustee, including employer responsibilities. They are provided with the Business and Strategic Plans, most recent minutes of Trustee Board meetings, budgets and financial reports. They are offered access to online training on financial management, employer responsibility and trusteeship run by Citizens Advice.

In addition to training for new trustees, existing trustees spend time within the organisation alongside volunteers and employees, to maintain awareness of the wider social and policy context in which WCA provides support for our clients.

There is a trustee annual review (similar to an appraisal) system in place. Despite the Covid-19 restriction we held these remotely throughout the year and all trustees were able to discuss and review their input and performance with the chair and to talk through involvements for the coming year.

WIDER NETWORK

Wiltshire Citizens Advice is a member of Citizens Advice, the National Association of Citizens Advice Bureaux. Citizens Advice regulates WCA and, through formal audit, monitors quality of advice and management processes.

PAY POLICY FOR KEY MANAGEMENT PERSONNEL

Key management Personnel, excluding Trustees, are remunerated by annual salary and the WCA standard pension contribution. There are no additional payments or benefits in kind. The CEO's salary is set by the Board. The principal aim is to offer a fair pay that will attract and keep appropriately skilled senior staff. The pay policy is reviewed annually.

RELATED PARTY RELATIONSHIPS

There were no material related party transactions with trustees or senior management. Citizens Advice provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of WCA in order to fulfil its charitable objectives and comply with the national membership requirements.

PLANS FOR THE FUTURE

WCA's overarching strategic objectives have been reviewed and a 2021-25 Business Plan prepared. The delivery of this has been disrupted by Covid-19 but our strategic objectives remain largely unchanged, despite the move to a 100% phone and digital service.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

- Providing multi-channel advice to increase access to clients, in a way that suits them best,
- Campaigning on the big issues and using our influence to prevent problems. Working in effective partnerships and providing the tools, skills and confidence to empower people and build resilient communities
- Have the right resources in the right place.

Underpinning these objectives are a number of operational and potential structural changes including improved efficiencies from simplification of processes, reviewing supplier contracts, promoting remote and flexible working by further use of technology and focussing on WCA's recruitment, retention and training strategies to promote alignment to our service needs.

DISCLOSURE OF INFORMATION TO AUDITORS

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

• so far as that Trustee is aware, there is no relevant audit information of which the charitable company's auditors are unaware, and

• that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charitable company's auditors are aware of that information.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

TRUSTEES ANNUAL REPORT

YEAR ENDED 31 MARCH 2021

The trustees (who are also directors of Wiltshire Citizens Advice for the purposes of company law) are responsible for preparing the Trustees' Report (incorporating the strategic report and directors' report) and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom 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 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 judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that 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.

This report was approved by the Trustees, on and signed on their behalf by:

DocuSigned by:
Barrie Driscoll
9941A7E2151847D...

B Driscoll Trustee
Date: 19 October 2021

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

Independent auditor's report to the members of Wiltshire Citizens Advice

Opinion

We have audited the financial statements of Wiltshire Citizens Advice (the "Charity") for the year ended 31 March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

This report is made solely to the Charity'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 Charity's members those matters we are required to state in 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 Charity's members as a body, for our audit work, for this report, or for the opinions we have formed.

In our opinion, the financial statements:

- give a true and fair view of the state of the Charity's affairs as at 31 March 2021 and of its 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 out audit in accordance with international Standards in Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained in 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 audit, or otherwise appears to be

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements 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' report (incorporating the directors' report) for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the trustees' report (incorporating the directors' report) have 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in the trustees' report (incorporating the director's 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
- the trustees were not entitled to prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement, the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor'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.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

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

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the Charity through discussions with directors and other management, and from our knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements of the operations of the company, including the Companies Act 2006, taxation legislation and data protection, anti-bribery, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance through the audit.

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

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- understanding the design of the company's remuneration policies.

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;

- assessed whether judgements and assumptions made in determining the accounting estimates set out in the accounting policies were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

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

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

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

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

DocuSigned by:
Joshua Kingston
C7809A789E0D418...

Joshua Kingston ACA (Senior Statutory Auditor)
For and on behalf of Burton Sweet Limited
The Clock Tower
5 Farleigh Court
Old Weston Road
Flax Bourton
Bristol BS48 1UR

Date: 19 October 2021

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

WILTSHIRE CITIZENS ADVICE

STATEMENT OF FINANCIAL ACTIVITIES (INCLUDE INCOME AND EXPENDITURE ACCOUNT)

YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £
Income from:					(Restated)
Donations and legacies	**2**	22,100	-	22,100	35,873
Charitable activities	**3**	575,743	813,646	1,389,389	1,301,562
Other trading income		11,190	-	11,190	12,390
Investments		2,181	-	2,181	2,799
Total income		611,214	813,646	1,424,860	1,352,624
Expenditure on:					
Charitable activates	**4**	517,122	835,228	1,352,350	1,295,265
Total expenditure		517,122	835,228	1,352,350	1,295,265
Net income/ (expenditure) before transfers	**6**	94,092	(21,582)	72,510	57,359
Transfers between funds		(23,890)	23,890	-	-
Net movement in funds		70,202	2,308	72,510	57,359
Total funds at start of year	**13**	448,236	4,891	453,127	395,768
Total funds at end of year	**13**	518,438	7,199	525,637	453,127

The Charity has no recognised gains or losses other than the results for the year as set out above.

All of the activities of the charity are classed as continuing.

See note 18 for fund-accounting comparative figures.
The notes on pages 18 to 28 form part of these financial statements.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

WILTSHIRE CITIZENS ADVICE

BALANCE SHEET

AS AT 31 MARCH 2021 **Company number: 03204218**

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	**8**	139,587	141,832
		139,587	141,832
Current assets			
Debtors	**9**	62,358	74,933
Cash at bank and in hand		511,254	420,232
		573,612	495,165
Liabilities			
Creditors : amounts falling due within one year	**10**	(90,368)	(81,940)
Net current assets		483,244	413,225
Creditors : amounts falling due after more than one year	**11**	(72,194)	(76,930)
Provisions for liabilities	**12**	(25,000)	(25,000)
Net assets		525,637	453,127
Funds			
Restricted funds	**14**	7,199	4,891
Unrestricted funds	**14**	518,438	448,236
Total funds		525,637	453,127

The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

These financial statements were approved by the Trustees on 19 October 2021 and are signed on their behalf by:

DocuSigned by:
Barrie Driscoll
9941A7E2151847D...

.....
B Driscoll
Trustee

The notes on pages 18 to 28 form part of these financial statements.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

WILTSHIRE CITIZENS ADVICE

CASHFLOW STATEMENT

YEAR ENDED 31 MARCH 2021

	Note	2021 £	2020 £
Net cash inflow from operating activities	**19**	102,974	67,742
Non-operational cash flows:			
Investing activities			
Payments for tangible fixed assets		(9,397)	(11,437)
Investment income		2,181	2,799
		(7,216)	(8,638)
Financing activities			
Loan repayments		(4,736)	(4,627)
		(4,736)	(4,627)
Net cash inflow for the year	**20**	91,022	54,477

Cashflow Restrictions

Charity law prohibits the use of net cash inflows on any endowed or other restricted fund to offset net cash outflows on any fund outside its own objects, except on special authority. In practice, this restriction has not had any effect on cash flows for the year.

The notes on pages 18 to 28 form part of these financial statements.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

1 Accounting policies

Basis of preparation

The financial statements have been prepared in accordance with the Charities SORP (FRS102) - 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 (FRS102), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

Wiltshire Citizens Advice meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

Going concern

After reviewing the organisation's budgets and business plan. Taking account of the current economic climate and its reserves position, the Trustees have a reasonable expectation that the organisation has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements.

Income

Income from donations is included in income when these are receivable, except as follows:

I. When donors specify that donations given to the charity must be used in future accounting periods, the income is deferred until those periods;
II. When donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred until the pre-conditions have been met.

Legacies are included on a receivable basis where the charity is entitled to the income, it can be measured reliably and receipt is probable. Where legacies have been notified to the charity, or the charity is aware of the granting of probate, and the criteria for income recognition have not been met, then the legacy is not included in income but is treated as a contingent asset and disclosed if material.

Investment income is included on a receivable basis.

Donations in kind comprise donated services where the costs are measurable and the services would otherwise have to be paid for to maintain operational effectiveness.

Expenditure

Expenditure is recognised in the period in which it is incurred. Expenditure includes attributable VAT which cannot be recovered.

Raising funds

Raising funds expenditure include those costs incurred in seeking voluntary contributions, costs of goods sold and other costs which include the costs of running and participating in fundraising events and collections and cost of goods purchased for resale.

Governance costs

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit fees and costs linked to the strategic management of the charity. Governance costs are included within support costs.

Allocation and apportionment costs

Certain expenditure is directly attributable to specific activities and this has been included in those cost categories. Other costs, which are attributable to more than one category, are apportioned across cost categories on the basis of an assessment of workload carried out from time to time. Overhead support costs have been apportioned between charitable activities on a basis consistent with the use of resources.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

1 Accounting policies (*continued*)

Pension
The charity contributes to defined contribution pension schemes. Contributions payable to the charity's pension schemes are charged to the Statement of Financial Activities in the period to which they relate.

Tangible fixed assets

Tangible fixed assets are initially recognised at cost. After recognition, under the cost mode, tangible fixed assets are measure at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost. Capital items with purchase price of more than £500 are included within fixed assets.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives, using straight- line method:

Depreciation is provided on the following basis:

Freehold property	- 2% straight line
Plant and machinery	- 15%-25% straight line

A review of impairment of a fixed asset is carried out if events or changes in circumstances indicate that the carrying value of any fixed asset may not be recoverable. Shortfalls between the carrying value of fixed assets are their recoverable amounts are recognised as impairments. Impairment losses are recognised in the Statement of Financial Activities.

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

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

Creditors
Creditors and provisions are recognised when there is an obligation at the Balance Sheet date as a result of a past event, it is probable of a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Creditors are recognised at the amount that the charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted and the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised within interest payable and similar charges.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Designated funds form part of unrestricted funds and have been identified as being for particular purposes by the Trustees. They are not restricted and can be transferred to general funds at any time at the discretion of the Further explanation of the nature and purpose of each fund is included in note of the financial statements.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

2 Income from: Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £	Total Funds 2020 £ (Restated)
Donations and Grants	5,723	-	5,723	8,875
Donations in kind	16,377	-	16,377	26,998
	22,100	-	22,100	35,873

Income from donations and legacies in the prior year was unrestricted.
Donations in kind comprise £16,377 (2020: 26,985) in respect of the rental value of donated premises.

3 Income from: Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Grants - core service delivery	575,743	-	575,743
Grants and contracts - restricted projects	-	813,646	813,646
	575,743	813,646	1,389,389

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Grants - core service delivery	538,570	-	538,570
Grants and contracts - restricted projects	-	762,992	762,992
	538,570	762,992	1,301,562

4 Expenditure on: Charitable activities

	Activities undertaken directly £	Support costs (Note 5) £	Total 2021 £
Core service delivery	325,653	191,469	517,122
Restricted projects	688,762	146,466	835,228
	1,014,415	337,935	1,352,350

	Activities undertaken directly £ (Restated)	Support costs (Note 5) £ (Restated)	Total 2020 £ (Restated)
Core service delivery	336,199	195,799	531,998
Restricted projects	594,738	168,529	763,267
	930,937	364,328	1,295,265

Included within Core Service Delivery is £16,377 (2020: 26,985) relating to the value of donated premises.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

5 Support costs

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Staff and volunteer costs	96,309	80,733	177,042
Office costs	47,553	25,840	73,393
Premises costs	42,297	35,529	77,826
Other costs	41	35	76
Governance costs	5,269	4,329	9,598
	191,469	146,466	337,935

	Unrestricted Funds £ (Restated)	Restricted Funds £ (Restated)	Total Funds 2020 £ (Restated)
Staff and volunteer costs	98,694	85,206	183,900
Office costs	40,577	34,424	75,001
Premises costs	50,882	43,974	94,856
Other costs	408	355	763
Governance costs	5,238	4,570	9,808
	195,799	168,529	364,328

6 Net income/ expenditure for the year

		2021 £	2020 £
Statutory audit fee:	- Current year	5,950	6,125
	- Prior year over/under provision	-	-
Depreciation		11,642	14,357
Trustees remuneration		-	-
Reimbursement of 1 Trustees expenses (2020: 5)		57	1,494

7 Staff costs and numbers

The aggregate payroll costs were:

	2021 £	2020 £ (Restated)
Wages and salaries	1,020,258	850,694
Social security costs	64,444	55,461
Contribution to defined contribution pension scheme	55,756	48,900
	1,140,458	955,055

The average number of persons employed by the company during the year was as follows:

	2021 No.	2020 No.
Management	3	3
Administration	4	6
Other	51	48
	58	57

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

7 Staff costs and numbers (*continued*)

The average headcount expressed as full-time equivalents was:

	2021 No.	2020 No.
Management	3	3
Administration	2	3
Other	36	31
	41	37

No employee received remuneration amounting to more than £60,000 in the current or preceding year.

The key management personnel of the charity comprise of the Trustees, CEO, Head of Service Delivery and Chief Finance Officer. The total amount of employee benefits (including employer pension contributions) received by key management personnel for their services to the charity was £123,450 (2020: £113,951).

8 Tangible fixed assets

	Long- term leasehold property £	Plant and machinery £	Total £
Cost or valuation			
At 1 April 2020	190,610	256,318	446,928
Additions	-	9,397	9,397
Disposals	-	(87,298)	(87,298)
At 31 March 2021	190,610	178,417	369,027
Depreciation			
At 1 April 2020	65,019	240,077	305,096
Charge for the year	3,812	7,830	11,642
Elimination on disposal	-	(87,298)	(87,298)
At 31 March 2021	68,831	160,609	229,440
Net book value			
At 31 March 2021	121,779	17,808	139,587
At 31 March 2020	125,591	16,241	141,832

9 Debtors

	2021 £	2020 £
Trade debtors	174	13,761
Other debtors	86	86
Prepayments and accrued income	62,098	61,086
	62,358	74,933

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

10 Creditors: amounts falling due within one year

	2021	2020
	£	£
Bank loans and overdrafts - mortgage	4,823	4,823
Trade creditors	19,047	5,045
Taxation and social security	17,975	14,980
Other creditors	4,745	5,851
Accruals and deferred income	43,778	51,241
	90,368	81,940

Included within bank loans due within one year is a secured bank loan by a fixed charge over the land and building asset of the charitable company. Interest is charged on this loan at 2.5% over the Bank of England base rate. The Bank of England base rate prevailing at 31 March 2021 was 0.10% (2020: 0.10%).

11 Creditors: amounts falling due after more than one year

	2021	2020
	£	£
Bank loans - mortgage	72,194	76,930

	2021	2020
	£	£
Included within the above are amounts falling due as follows:		
Within one year	4,823	4,823
Within two and five year	20,779	20,672
Over five years	51,415	56,258
	77,017	81,753

12 Provisions for liabilities and charges

	2021	2020
	£	£
Dilapidations	25,000	25,000

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

13 Movement between funds

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
Restricted funds					
Pension Wise	-	278,082	(278,082)	-	-
Green Square	-	47,500	(44,774)	-	2,726
Building Bridges	-	43,959	(50,018)	6,059	-
MacMillan Cancer Support	-	51,687	(52,166)	479	-
Wiltshire Council Carers	-	60,210	(60,920)	710	-
M S Society	-	5,000	(8,301)	3,301	-
Wiltshire Money	4,891	20,000	(20,418)	-	4,473
Wiltshire Council Mental Health	-	42,000	(42,262)	262	-
Money Advice Service	-	101,603	(105,635)	4,032	-
Wiltshire Council - resettlement service support	-	15,000	(15,887)	887	-
Help to Claim	-	70,314	(77,713)	7,399	-
Best Practice Lead	-	34,397	(34,397)	-	-
Lottery Community Fund	-	43,894	(44,655)	761	-
	4,891	813,646	(835,228)	23,890	7,199
Unrestricted funds					
General funds	448,236	611,214	(517,122)	(23,890)	518,438
	448,236	611,214	(517,122)	(23,890)	518,438
Total funds	453,127	1,424,860	(1,352,350)	-	525,637

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

13 Movement between funds (*continued*)

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
Restricted funds		(Restated)	(Restated)		
Housing Project	-	4,000	(4,000)	-	-
Pension Wise	-	289,454	(289,454)	-	-
Green Square	-	47,500	(47,500)	-	-
Building Bridges	-	45,184	(45,184)	-	-
MacMillan Cancer Support	-	51,687	(51,687)	-	-
Wiltshire Council Carers	-	60,210	(60,210)	-	-
HMPS Erlestoke	-	13,100	(13,100)	-	-
M S Society	-	7,700	(7,700)	-	-
Wiltshire Money	4,316	20,851	(20,276)	-	4,891
Wiltshire Council Mental Health	-	42,000	(42,000)	-	-
Money Advice Service	-	58,275	(58,275)	-	-
Wiltshire Council - resettlement service support	-	15,000	(15,000)	-	-
Help to Claim	-	71,099	(71,099)	-	-
Best Practice Lead	-	37,782	(37,782)	-	-
	4,316	763,842	(763,267)	-	4,891
Unrestricted funds					
General funds	391,452	588,782	(531,998)	-	448,236
	391,452	588,782	(531,998)	-	448,236
Total funds	395,768	1,352,624	(1,295,265)	-	453,127

Housing Project
Grant funded to provide welfare and money management advice to tenants of assisting associations.

Pension Wise
Grant funded from HM Treasury for the provision of Pension Wise services. WCA is lead partner in Wessex Partnership including High Wycombe and West Oxfordshire Local Citizens Advice.

Green Square
Contract to provide a debt and benefit take up service for Green square residents and employees.

Building Bridges
A National Lottery and European Social Fund project. WCA is a sub-contractor delivering debt and benefits advice to support clients into paid work.

MacMillan Cancer Support
A grant to provide welfare benefit advice to people affected by cancer.

Wiltshire Council Carers
A grant to provide welfare benefit, debt and money management advice to carers in Wiltshire.

HMPS Erlestoke
Funding to provide advice to prisoners.

M S Society
Funding to support people with benefits advice.

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

13 Movement between funds (continued)

Wiltshire Money
A grant to implement the Wiltshire Money strategic plan (tackling financial exclusion) through partnership working.

Wiltshire Council Mental Health
A grant to provide welfare benefit, debt and financial management advice to service users of Community Mental Health teams based in Wiltshire.

Money Advice Service
Grant funded by the Money and Pension Service (previously known as Money Advice Service) to provide dedicated debt advice.

Wiltshire Council Resettlement Service Support
A grant to provide support to refugees welcomed into Wiltshire under the UNHCR resettlement scheme.

Help to Claim
Grant for a national contract with the DWP to deliver Help to Claim support to those claiming Universal Credit.

Best Practice Lead
Grant for set up costs for BPL contract. WCA is lead in one of DWP districts for Help to Claim.

Lottery Community Fund
Grant to increase level of debt and employment advice.

14 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	139,587	-	139,587
Bank loan and mortgage	(77,017)	-	(77,017)
Other net current assets	455,868	7,199	463,067
	518,438	7,199	525,637

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	141,832	-	141,832
Bank loan and mortgage	(81,753)	-	(81,753)
Other net current assets	388,157	4,891	393,048
	448,236	4,891	453,127

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

15 Operating Lease Commitments

At 31 Mar 2021 the company had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2021	2020
Amounts payable:	**£**	**£**
Within one year	64,247	43,668
Within two and five year	154,961	1,701
More than 5 yrs	34,125	-
	253,333	45,369

16 Related party transactions

There are no related party transactions in the year (2020: £Nil) apart from those already disclosed throughout the report.

17 Controlling party

The Charity is controlled jointly by the Trustees, there is no controlling party.

18 Prior year fund comparatives for the Statement of Financial Activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Income from:			
Donations and legacies	35,873	-	35,873
Charitable activities	538,570	762,992	1,301,562
Other trading income	-	850	850
Investments	2,799	-	2,799
Total income	577,242	763,842	1,341,084
Expenditure on:			
Charitable activities	531,998	763,267	1,295,265
Total expenditure	531,998	763,267	1,295,265
Net income/ (expenditure and net movement in funds	45,244	575	45,819
Total funds at start of year	391,452	4,316	395,768
Total funds at end of year	436,696	4,891	441,587

DocuSign Envelope ID: DF411937-3194-48FA-9EA9-A80EB21A4D1B

19 Reconciliation of net movement in funds to net cash inflow from operating activities

	2021 £	2020 £ (Restated)
Statement of Financial Activities: Net movement in funds	72,510	57,359
Investment income	(2,181)	(2,799)
Depreciation	11,642	14,357
Increase in creditors: current liabilities	8,428	6,663
Decrease / (increase) in debtors	12,575	(7,838)
Net cash (outflow)/inflow from operating activities	102,974	67,742

20 Analysis of changes in cash during the year

	2021 £	2020 £	Change £
Cash at bank and in hand	511,254	420,232	91,022

	2020 £	2019 £	Change £
Cash at bank and in hand	420,232	365,755	54,477

21 Third party funds

The balance in cash held for client's liability account as at 31 March 2021 was £4,744. This is comprised of the following:

Restricted funds of £962 held for specific clients and yet to be distributed.
Restricted funds of £1,440 to be distributed in respect of the Refugee relocation project
An unrestricted general fund balance of £2,343 Citizens Advice (pre-merger) which is used at our discretion for emergency client purchases such as electricity top-ups, bus fare, food vouchers and prescriptions.

22 Prior year restatement

The accounts include a prior year restatement in regards to the incorrect recognition of volunteer time as a Donation in Kind.