

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

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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.

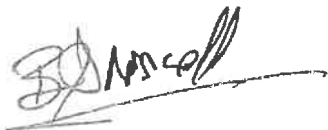
Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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

A handwritten signature in black ink, appearing to read 'B Driscoll', written over a horizontal line.

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

Independent Auditor's Report to the Members of Wiltshire Citizens Advice *(continued)*

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

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

(continued)

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

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

(continued)

Year ended 31 March 2025

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

			2025		2024
	Note	Unrestricted funds £	Restricted funds £	Total funds £	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		<u>503,165</u>	<u>1,056,440</u>	<u>1,559,605</u>	<u>1,480,556</u>
Expenditure					
Expenditure on charitable activities	9,10	508,141	1,105,654	1,613,795	1,524,601
Total expenditure		<u>508,141</u>	<u>1,105,654</u>	<u>1,613,795</u>	<u>1,524,601</u>
Net expenditure		<u>(4,976)</u>	<u>(49,214)</u>	<u>(54,190)</u>	<u>(44,045)</u>
Transfers between funds		(31,906)	31,906	—	—
Net movement in funds		<u>(36,882)</u>	<u>(17,308)</u>	<u>(54,190)</u>	<u>(44,045)</u>
Reconciliation of funds					
Total funds brought forward		412,260	37,690	449,950	493,994
Total funds carried forward		<u>375,378</u>	<u>20,382</u>	<u>395,760</u>	<u>449,950</u>

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
		<u>426,279</u>	<u>497,722</u>
Creditors: amounts falling due within one year	17	<u>87,721</u>	<u>125,303</u>
Net current assets		<u>338,558</u>	<u>372,419</u>
Total assets less current liabilities		<u>499,593</u>	<u>533,981</u>
Creditors: amounts falling due after more than one year	18	54,833	59,032
Provisions	20	<u>49,000</u>	<u>25,000</u>
Net assets		<u><u>395,760</u></u>	<u><u>449,949</u></u>
Funds of the charity			
Restricted funds		20,382	37,690
Unrestricted funds		<u>375,378</u>	<u>412,260</u>
Total charity funds	21	<u><u>395,760</u></u>	<u><u>449,950</u></u>

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:


 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)
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	5,543	7,532
Other interest receivable and similar income	(12,121)	(12,190)
<i>Changes in:</i>		
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	<u>(77,500)</u>	<u>(129,334)</u>
Cash flows from investing activities		
Purchase of tangible assets	(5,016)	(4,121)
Net cash used in investing activities	<u>(5,016)</u>	<u>(4,121)</u>
Cash flows from financing activities		
Proceeds from borrowings	(4,199)	—
Repayments of borrowings	—	(3,923)
Net cash used in financing activities	<u>(4,199)</u>	<u>(3,923)</u>
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	<u>308,822</u>	<u>395,537</u>

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

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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.

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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	—	—
	<u>20,641</u>	<u>20,641</u>	<u>29,615</u>	<u>29,615</u>

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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
	<u>411,274</u>	<u>1,056,245</u>	<u>1,467,519</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants- core service delivery	475,213	–	475,213
Grants and contracts- restricted projects	–	899,887	899,887
	<u>475,213</u>	<u>899,887</u>	<u>1,375,100</u>

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
	<u>59,129</u>	<u>195</u>	<u>59,324</u>
	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
	<u>61,596</u>	<u>2,055</u>	<u>63,651</u>

8. Investment income

	Unrestricted Funds £	Total Funds 2025 £	Unrestricted Funds £	Total Funds 2024 £
Bank interest receivable	<u>12,121</u>	<u>12,121</u>	<u>12,190</u>	<u>12,190</u>

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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
	<u>508,141</u>	<u>1,105,654</u>	<u>1,613,795</u>
	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
	<u>603,968</u>	<u>920,632</u>	<u>1,524,601</u>

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
	<u>1,255,756</u>	<u>358,039</u>	<u>1,613,795</u>	<u>1,524,601</u>

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
	<u>358,039</u>	<u>358,039</u>	<u>422,098</u>

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

12. Net expenditure

Net expenditure is stated after charging/(crediting):

	2025	2024
	£	£
Depreciation of tangible fixed assets	<u>5,543</u>	<u>7,532</u>

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	<u>5,767</u>	<u>10,639</u>
	<u>1,275,089</u>	<u>1,255,451</u>

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	<u>32</u>	<u>33</u>
	<u>39</u>	<u>40</u>

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

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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	<u>24,586</u>	<u>37,822</u>

20. Provisions

	Dilapidations £
At 1 April 2024	25,000
Additions	24,000
At 31 March 2025	<u>49,000</u>

21. Analysis of charitable funds

Unrestricted funds

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

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

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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	—
	<u>37,690</u>	<u>1,056,440</u>	<u>(1,105,654)</u>	<u>31,906</u>	<u>20,382</u>

	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

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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	–	–	–	–	–
	<u>31,838</u>	<u>901,942</u>	<u>(920,632)</u>	<u>24,542</u>	<u>37,690</u>

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	<u>375,378</u>	<u>20,382</u>	<u>395,760</u>

	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	<u>412,259</u>	<u>37,690</u>	<u>449,949</u>

Wiltshire Citizens Advice

Company Limited by Guarantee

Notes to the Financial Statements *(continued)*

Year ended 31 March 2025

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)
	<u>331,760</u>	<u>(82,516)</u>	<u>249,244</u>