

NORFOLK CITIZENS ADVICE

England & Wales · Charity number 1071297

Details

Other names	NORFOLK CITIZEN'S ADVICE BUREAU, NORFOLK CITIZENS ADVICE BUREAU, NORWICH AND DISTRICT CITIZENS ADVICE BUREAU, NORWICH AND WEST NORFOLK CITIZENS ADVICE BUREAU, THE FRIENDS OF NORFOLK CITIZENS ADVICE
Status	Registered
Legal form	Charitable company
Company number	03617412
Registered	1998-09-02
Register	View on the Charity Commission register

Contact

Address	Pottergate House 83-87 Pottergate Norwich NR2 1DZ
Phone	01603 273110
Email	public@ncab.org.uk
Website	www.ncab.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 community in Norfolk and elsewhere in the United Kingdom.

Activities: The Citizens Advice service aims to: Provide the advice people need for the problems they face
Improve the policies and practices that affect peoples livesOur free, independent, confidential and impartial advice and information services are available to all residents of Norfolk regardless of race, gender, disability, sexuality or nationality.

Classification

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

Geography

- **Area of benefit:** THE CITY OF NORWICH AND IN THE LOCAL AUTHORITY AREAS OF BROADLAND AND SOUTH NORFOLK AND EAST ANGLIA
- Norfolk

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,935,459	£1,966,489	£948,902	47
2024-03-31	£2,315,085	£2,216,079	£979,932	49
2023-03-31	£2,127,798	£2,040,847	£880,926	46
2022-03-31	£2,122,646	£2,024,569	£793,975	52
2021-03-31	£1,992,559	£1,950,156	£695,898	49

Trustees

Name	Role	Appointed
Andrew Mole		2017-09-27
Anthony Leslie West		2024-03-22
Ian Paul Davis		2017-01-18
Mary Anne Massey		2022-06-01
Peta Banks		2022-06-01
ROGER PATRICK MARGAND		2019-04-24
Richard David Gray		2017-01-18
Simon Smith		2015-11-23

NORFOLK CITIZENS ADVICE

England & Wales - Charity number 1071297

Accounts

Registered number: 03617412
Charity number: 1071297

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

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NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
FOR THE YEAR ENDED 31 MARCH 2025

Trustees David Browne, Chair (resigned 1 July 2025)
 Peta Banks
 Edward Connolly
 Ian Davis
 Richard Gray
 Charlotte Land
 Roger Margand
 Mary Anne Massey
 Benjamin Meen
 Andy Mole
 Simon Smith
 Anthony West

Company registered number 03617412

Charity registered number 1071297

Registered office Pottergate House
 83-87 Pottergate
 Norwich
 NR2 1DZ

Chief executive officer Mark Hitchcock

Independent auditors BW Audit Ltd
 Chartered Accountants
 Berry & Warren
 54 Thorpe Road
 Norwich
 NR1 1RY

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

 Redwood Bank
 The Nexus Building
 Broadway
 Letchworth Garden City
 SG6 3TA

Solicitors Cozens-Hardy LLP
 Castle Chambers
 Opie Street
 Norwich
 NR1 3DP

NORFOLK CITIZENS ADVICE
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REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS
(CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Solicitors (cont.)	Leathes Prior 74 The Close Norwich NR1 4DR
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NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

TRUSTEES' REPORT
FOR THE YEAR ENDED 31 MARCH 2025

The Trustees present their annual report together with the audited financial statements of the charity for the year 1 April 2024 to 31 March 2025. The Annual Report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual Report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the charity qualifies as small under section 382 of the Companies Act 2006, the Strategic Report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

Objectives and activities

a. Policies and objectives

The Citizens Advice service aims:

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

Advice provided by the Norfolk Citizens Advice service is free, independent, confidential, impartial, and available to everyone regardless of race, sex, disability, sexuality or nationality. Norfolk Citizens Advice is a member of the national charity Citizens Advice which sets and enforces quality standards for the advice services provided, internal organisation, training, equal opportunities and accessibility.

Norfolk Citizens Advice activities are delivered by volunteers and paid staff. At 31 March 2025 we had 144 volunteers delivering an equivalent of approximately 37,500 hours of service. In addition to providing advice to our clients, we collect evidence of client experience where this may illustrate failings in local and national policies, and we bring this to the attention of authorities, mostly via Citizens Advice.

Public Benefit

The Trustees are mindful of the requirements of the Charity Commission regarding the Public Benefit test, and confirm that the activities of the charity will conform with these requirements, as stated in the Objectives and Activities above.

NORFOLK CITIZENS ADVICE
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance

a. Main achievements of the charity

Our high street offices are located as below, with additional outreach services operating across Norfolk:

Attleborough
Dereham
Fakenham
Great Yarmouth
Holt
Kings Lynn
North Walsham
Norwich

In total we operate advice services from 62 locations across the county, including in community centres, primary care practices, commercial partners, foodbanks and hospitals.

People call on Norfolk Citizens Advice in large numbers, seeking advice and information to help them deal positively with the many challenges they face. During this year a total of 18,513 people came to us for help and advice with 71,000 issues. Collectively people who visited us have benefited from a total income gain of just over £6m.

People want to know where they stand, their rights, responsibilities and entitlements, or what other services are available to help them. Welfare Benefits, Employment, Housing, Debt and Family & Relationships continue to be the dominant areas of advice sought. Many people came to see us specifically about debt issues and collectively had their debt reduced by £2.963m where they were entitled to such redress.

Many of the people who come to us for help are experiencing high levels of stress and anxiety due to the issues they face. Increasing numbers of people come to us with several, often related and complex issues that are adversely affecting their lives. The impact of the issues we resolve are often described as social determinants of health. Consequently, our help improves the health of our clients. In this period 81% of clients receiving advice from Citizens Advice in our region reported improved mental health to some degree while 66% reported that their physical health had improved as a direct result of our accredited advice.

We know from an HM Treasury approved model that, for a modest investment in our charity, we provided over £35m of benefit last year ensuring, amongst other things, a reduction in demand for statutory services. We maintain that the value and impact of our services must continue for the benefit of our local communities and funding to enable us to develop our work further should therefore be seen as a priority.

We are satisfied that our prudent approach to effective budgetary controls have enabled us to ensure we can remain a sustainable local charity.

We also pay tribute to our Chair, David Browne who retired from the board in July 2025.

The trustees and all of us at Norfolk Citizens Advice would like to pay tribute to David's hard work and leadership during his time at Norfolk Citizens Advice. His skills and determination were particularly important in helping the charity to maintain and grow the service through very difficult times. His leadership has ensured a healthy service capable of supporting tens of thousands of Norfolk residents during his period of service.

NORFOLK CITIZENS ADVICE
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance (continued)

b. The Funders

Norfolk Citizens Advice acknowledges the funding sources that enable us to continue to deliver our core services, including:

Breckland Borough Council, North Norfolk District Council, Norwich City Council and Norfolk County Council provided grant support for the residents of their region in this period. During the course of the year we were advised that the bulk of funding would cease at the end of the financial year. Action started immediately to replace the loss of funds.

The Money and Pension Service provided funding for our team of debt advisers and administrators, ensuring high-quality debt and money advice, income maximisation and exploration and advice on all appropriate options and support across Norfolk.

Food Bank Support: There has been a sustained increase in the demand for Food Vouchers at all our offices. Whilst delays in benefit payments leaving clients with gaps in income and clients whose benefits have been sanctioned make up the bulk of this work, many more low income families, not in receipt of welfare payments, are looking for foodbank help. Our partnerships with Foodbanks and the Trussell Trust across the county continues to be a vital lifeline to many families living on the margins and we expect this demand to continue increasing.

INTERACT: The Norwich City Council-hosted service supports people with resilience whilst tackling the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities through a multi-partner approach.

Norwich Social Prescribing: Norfolk Citizens Advice working in partnership with other voluntary organisations to deliver support to service users in Norwich primary care services, improving health and reducing reliance on clinical services.

National Lottery Community Fund: We are very grateful for the support from the National Lottery in partnership with other local agencies to support our digital and face-to-face delivery. Thank you to everyone who played the lottery and supported with their funds. Lottery support to the Help Through Crisis and Digital Expansion projects has been invaluable in helping to extend support to thousands of Norfolk people.

Funded Energy advice projects provide specialist energy advice and income maximisation support to clients experiencing fuel poverty. Multiple energy programmes have been made available by funding allocated by national Citizens Advice and by the Energy Redress Fund.

Carers Matters provides bespoke triage and advice to carers primarily in the form of welfare rights, however where there are also debt issues these will be included to save multiple referrals for Service Users.

James Paget Hospital: The hospital hosts an adviser once a week to provide advice to the hospital staff on a range of issues, the aim being to improve their knowledge and wellbeing.

Ministry of Justice Men in Probation Support Service: NCA are supporting the St Giles Trust in delivering Finance, Benefit and Debt to men in probation for the Ministry of Justice in the East of England. The advice helps individuals to access full benefit entitlements, improve financial skills and manage debts.

Other funding sources

One-off donations and sponsorships are sometimes received from local businesses, local Trusts, Parish Councils and the public as part of general appeals.

NORFOLK CITIZENS ADVICE
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Achievements and performance (continued)

Thanks also go to all our named and unnamed funders and partners over the past year. We look forward to developing our relationship with them in the forthcoming year.

Our Development Committee continues its role of fundraising and we are grateful for their hard work and efforts which have helped NCA find replacement funding. The success of the anniversary reception at Sandringham this year marked a high point in the Committee's work.

Pro-bono services

We receive a number of donations from individuals and the support of corporate partners throughout the year. We would particularly like to thank all the Lawyers and Solicitors for contributing their time and expertise giving pro-bono legal advice.

Thank you

Finally, all the above would not have been possible without the hard work and dedication of the staff and volunteers. All strive towards excellence each day on behalf of our clients.

Financial review

a. Summary

The audited accounts of Norfolk Citizens Advice are attached to this report and full details of our financial position are contained therein together with the auditor's report to the trustees.

The trustees are confident that our future funding will be such that Norfolk Citizens Advice will be able to meet its obligations as they fall due in the ordinary course of business.

The organisation has been run with a focus on sustainability and prudence in finance and operations. Like so many charities we have experienced funding cuts. The cessation of funding from local councils has resulted in a deficit this year. To mitigate its effect, careful financial management and tendering for alternative sources of funding underpins our financial planning. Our intention continues to be to invest in innovation of our service and to work with a number of sectors to develop long-term funding lines.

Wherever possible, premises will be secured through co-location and joint working with other charities and agencies. This not only offsets risk and cost for each organisation but will deliver the integrated quality services that clients deserve and so badly need.

b. Investment powers and policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the trustees wish.

NORFOLK CITIZENS ADVICE
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

c. Reserves policy

The Trustee Board, having considered the potential risks facing the charity and assessed the future plans, would wish to aim to retain sufficient free reserves to meet running costs over a 4-month period prior to closure, should this be necessary. The Trustee Board requires that as a minimum the free reserves should be sufficient to cover redundancy payments, meet contractual obligations and running costs during a withdrawal process. This has been reviewed and calculated at £435,709 which equates to four months of operating costs, and at the year end unrestricted reserves were £900,375 (2024: £947,700). The trustees keep the reserves under regular review.

d. Plans for future periods

Meeting the increasingly complex needs of a growing number of Norfolk citizens who approach us for quality assured, accredited advice will continue to both challenge us and also provide an opportunity to develop the service innovatively. We will need to further develop our ability to provide advice and information through digital channels including webchats, phone, email and potentially other platforms.

Moving forward we have a combined focus of our face-to-face service, offered free and impartially throughout the county and our Digital service to continue providing help and support. This will require the continued input of our teams of volunteers and staff but will also require more volunteers to join us and train as advisers. Our annual plan will indicate how we will achieve this.

We continue to focus on seeking new ways to supplement our main funding sources to ensure we can continue to meet the growing demand for our services. In all of this, it will be important to emphasize the impact and value we provide as a local charity for the benefit of the whole community, not just the people who come to us for essential advice and information.

Structure, governance and management

a. Governing document

The organisation is a charitable company limited by guarantee incorporated in August 1998 under a Memorandum of Association which established the objects and powers of the charitable company, and is governed under the Articles of Association. On 29 November 2012 the previously named Norwich and West Norfolk Citizens Advice Bureau merged with two other local Bureaux to form the wider serving Norfolk Citizens Advice Bureau. In 2019 we also successfully merged with Mid Norfolk Citizens Advice to bring both organisations together. Our trustees board sets the vision and gives strategic direction to Norfolk Citizens Advice. The trustees are also directors of the charitable company.

The Board of Trustees has 4 sub-committees which meet regularly before each Board meeting. All Committees have terms of reference which are reviewed annually. The Finance Committee provides financial oversight. Key areas include budgeting, financial monitoring and reporting and the creation and maintenance of internal controls. The Governance Committee oversees Board and governance performance and leadership processes including the risk management framework. The People and Performance Committee have strategic oversight of service delivery, customer experience and areas relating to people, pay and organisational culture.

The Development Committee has a key role in widening our profile across the county and also raising funds through events and our newly formed Patrons' Club.

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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

b. Appointment of Trustees

We recruit trustees with the skills required by the Board. The Articles of Association provide for potential trustees to stand for election at the Norfolk Citizens Advice AGM, provided they give sufficient notice of their intention.

c. Organisation

The Trustee Board sets the governance for the organisation and in conjunction with the CEO agrees strategy. Trustees take into account the strategy set by Citizens Advice when developing the strategic plan for Norfolk Citizens Advice. Authority is delegated to the CEO and senior management team who are responsible for the operational management of the organisation.

d. Risk management

The trustees acknowledge the Charity Commission's requirement for them to undertake a review of the major risks to which the organisation is exposed and to establish systems to mitigate these risks.

An organisational risk register is reviewed regularly by the Board, which identifies significant risks, the level of risk before and after mitigation and any outstanding actions to mitigate the risk to an acceptable level.

The Governance Committee oversees the risk management framework as an essential part of governance and leadership, Risk management is linked to strategy and is an integral part of decision making.

We manage risk to:

- Identify new and emerging risks faced by our organisation in an ever -changing environment and use this knowledge to adjust our strategy.
- Help ensure achievement of our strategic goals, priorities and service delivery to the community.
- Protect our people, clients, and business assets, our reputation and financial sustainability.
- Ensure significant risks are known, assessed, and monitored enabling the Board to make informed decisions based on an understanding of risk and reward and take timely action.

Significant risks include a reduction in existing funding streams and failure to successfully retain staff and volunteers. As a result we are working on diversifying our funding streams, building relationships with funders and improving our offering to staff and improving our volunteer recruitment process.

As a member of the national association of Citizens Advice Bureaux, Norfolk Citizens Advice is annually audited under the Leadership Self Assessment framework which provides assurance to funders and other stakeholders of the effectiveness of our governance, risk management and operational management. In 2025 we maintained the highest rating possible in this accreditation standard.

e. Safeguarding

As a charity that works with people who may be vulnerable, we have Safeguarding policies and procedures in place. All staff and volunteers receive Safeguarding training and DBS checks are carried out appropriate to the holder of the role. Our Safeguarding working group which reports directly to the Board of trustees. We have a dedicated Safeguarding trustee.

NORFOLK CITIZENS ADVICE
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TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

Structure, governance and management (continued)

f. Data Protection

We adhere to data protection legislation and have data protection policies and procedures in place to manage information risk. We are committed to data security and have attained Cyber Essentials Plus certification. All our staff and volunteers complete data protection training annually.

g. Pay policy for senior staff

The pay levels of senior staff are reviewed annually, reported on to the Board and decisions about pay rises are based on inflation.

Statement of Trustees' responsibilities

The Trustees (who are also the directors of the charity 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 Trustees to prepare financial statements for each financial year. Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of its incoming resources and application of resources, including its 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 of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping 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.

NORFOLK CITIZENS ADVICE
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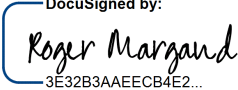
TRUSTEES' REPORT (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

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 charity'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 charity's auditors are aware of that information.

Approved by order of the members of the board of Trustees and signed on their behalf by:

DocuSigned by:

3E32B3AAEECB4E2...
Roger Margand
Chair of Trustees
Date: 1st October 2025

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF NORFOLK CITIZENS ADVICE

Opinion

We have audited the financial statements of Norfolk Citizens Advice (the 'charity') for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the 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 Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council'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 charitable company'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 Auditors' Report thereon. The Trustees are responsible for the other information contained within the Annual Report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

NORFOLK CITIZENS ADVICE
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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF NORFOLK CITIZENS ADVICE
(CONTINUED)

Opinion 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.
- 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 our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

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

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

Responsibilities of trustees

As explained more fully in the Trustees' Responsibilities Statement, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

NORFOLK CITIZENS ADVICE
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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF NORFOLK CITIZENS ADVICE
(CONTINUED)

Auditors' 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 Auditors' 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 objectives of our audit in respect of fraud are; to identify and assess the risks of material misstatement of the financial statements due to fraud; to obtain sufficient appropriate audit evidence regarding the assessed risks of material misstatement due to fraud, through designing and implementing appropriate responses to those assessed risks; and to respond appropriately to instances of fraud or suspected fraud identified during the audit. However, the primary responsibility for the prevention and detection of fraud rests with both the management and those charged with governance of the charitable company.

Due to the field in which the charitable company operates, we identified the areas most likely to have a direct material impact on the financial statements as compliance with UK accounting standards, the Companies Act 2006 and the Charities Act 2011. In addition, we considered the provisions of other laws and regulations which, whilst not having a direct impact on the financial statements, are fundamental to the charitable company's ability to operate including health and safety, employment law and compliance with various other regulations relevant to the operation of the charitable company.

Our approach to identifying and assessing the risk of material misstatement in respect of irregularities including fraud and non-compliance with laws and regulations, included the following:

- Enquiry with management about any actual or potential litigations and claims against the charity;
- Enquiry with management about any known or suspected instances of non-compliance with laws and regulations and fraud;
- Reviewing legal and professional fees for indicators of undisclosed legal proceedings;
- Reviewing Board meeting minutes;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations;
- Assessing the risk of material misstatement of the financial statements, including the risk of material misstatement due to fraud and how it might occur, by holding discussions with management and those charged with governance; and
- Auditing the risk of management override of controls, including through testing of journal entries and other adjustments for appropriateness.

Due to the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our Auditors' Report.

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INDEPENDENT AUDITORS' REPORT TO THE MEMBERS OF NORFOLK CITIZENS ADVICE
(CONTINUED)

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an Auditors' Report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its members, as a body, for our audit work, for this report, or for the opinions we have formed.


Jo Fox (Nov 27, 2025 12:45:54 GMT)

Joanne Fox BA FCA (Senior Statutory Auditor)

for and on behalf of
BW Audit Ltd

Chartered Accountants
Statutory Auditors

Norwich

Date:

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)
FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
Income from:					
Donations and legacies	3	22,826	-	22,826	7,125
Charitable activities	4	475,731	1,377,334	1,853,065	2,297,299
Other trading activities	5	34,517	-	34,517	3,230
Investments	6	18,162	-	18,162	4,767
Other income	7	6,889	-	6,889	2,664
Total income		558,125	1,377,334	1,935,459	2,315,085
Expenditure on:					
Charitable activities	8	747,863	1,218,626	1,966,489	2,216,079
Total expenditure		747,863	1,218,626	1,966,489	2,216,079
Net (expenditure)/income		(189,738)	158,708	(31,030)	99,006
Transfers between funds	16	142,413	(142,413)	-	-
Net movement in funds		(47,325)	16,295	(31,030)	99,006
Reconciliation of funds:					
Total funds brought forward		947,700	32,232	979,932	880,926
Net movement in funds		(47,325)	16,295	(31,030)	99,006
Total funds carried forward		900,375	48,527	948,902	979,932

The Statement of Financial Activities includes all gains and losses recognised in the year.

The notes on pages 18 to 35 form part of these financial statements.

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)
REGISTERED NUMBER: 03617412

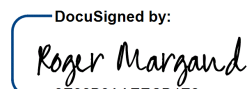
BALANCE SHEET
AS AT 31 MARCH 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible assets	12	60,056	-
		60,056	-
Current assets			
Debtors	13	225,408	189,815
Investments	14	258,613	-
Cash at bank and in hand		686,390	1,138,171
		1,170,411	1,327,986
Creditors: amounts falling due within one year	15	(281,565)	(348,054)
Net current assets		888,846	979,932
Total assets less current liabilities		948,902	979,932
Total net assets		948,902	979,932
Charity funds			
Restricted funds	16	48,527	32,232
Unrestricted funds	16	900,375	947,700
Total funds		948,902	979,932

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.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

DocuSigned by:

 3E32B3AAEECB4E2..

Roger Margand

Date: 1st October 2025

The notes on pages 18 to 35 form part of these financial statements.

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	2025 £	2024 £
Cash flows from operating activities		
Net cash used in operating activities	(145,555)	99,547
Cash flows from investing activities		
Dividends, interests and rents from investments	18,162	4,767
Purchase of tangible fixed assets	(65,775)	-
Transfer to current asset investments	(258,613)	-
Net cash (used in)/provided by investing activities	(306,226)	4,767
Cash flows from financing activities		
Net cash provided by financing activities	-	-
Change in cash and cash equivalents in the year	(451,781)	104,314
Cash and cash equivalents at the beginning of the year	1,138,171	1,033,857
Cash and cash equivalents at the end of the year	686,390	1,138,171

The notes on pages 18 to 35 form part of these financial statements

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

1. General information

The charity is 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 Pottergate House, 83-87 Pottergate, Norwich NR2 1DZ. The principal activity of the charity is detailed within the Trustees report.

The liability of each member in the event of a winding up is limited to £1.

2. Accounting policies

2.1 Basis of preparation of financial statements

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

Norfolk Citizens Advice meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

2.2 Income

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Grants are included in the Statement of Financial Activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance Sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

2.3 Expenditure

Expenditure is recognised on an accruals basis once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.4 Operating leases

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight-line basis over the lease term.

2.5 Pensions

The charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the charity to the fund in respect of the year.

2.6 Interest receivable

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

2.7 Tangible fixed assets and depreciation

Tangible fixed assets costing £1,000 or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured 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.

Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives.

Depreciation is provided on the following bases:

Short-term leasehold property	- over the term of the lease
Computer equipment	- 25% straight line

2.8 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.

2.9 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.

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

2. Accounting policies (continued)

2.10 Liabilities and provisions

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

Liabilities 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.

2.11 Financial instruments

The charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value.

2.12 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the charity and which have not been designated for other purposes.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

3. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £
Donations	22,826	22,826
	Unrestricted funds 2024 £	Total funds 2024 £
Donations	7,125	7,125

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

4. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Special contributions	40,069	1,249,774	1,289,843
Grants	435,662	127,560	563,222
	<u>475,731</u>	<u>1,377,334</u>	<u>1,853,065</u>
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Special contributions	32,988	1,369,203	1,402,191
Grants	478,307	416,801	895,108
	<u>511,295</u>	<u>1,786,004</u>	<u>2,297,299</u>

5. Income from other trading activities

Income from fundraising events

	Unrestricted funds 2025 £	Total funds 2025 £
Fundraising events	<u>34,517</u>	<u>34,517</u>
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Fundraising events	<u>3,230</u>	<u>3,230</u>

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

6. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Bank interest receivable	18,162	18,162
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Bank interest receivable	4,767	4,767

7. Other incoming resources

	Unrestricted funds 2025 £	Total funds 2025 £
Other income	6,889	6,889
	<i>Unrestricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Other income	2,664	2,664

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £
Charitable activities	1,955,116	11,373	1,966,489

	Activities undertaken directly 2024 £	Support costs 2024 £	Total funds 2024 £
Charitable activities	2,202,005	14,074	2,216,079

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Analysis of expenditure by activities (continued)

Analysis of direct costs

	Activities 2025 £	Total funds 2025 £
Staff costs	1,323,176	1,323,176
Depreciation	5,719	5,719
Course fees and training	5,821	5,821
Recruitment	7,539	7,539
Telephone	16,522	16,522
Publicity and information	25,624	25,624
Property costs	131,748	131,748
Travelling, volunteer expenses and disbursements	37,738	37,738
Repairs	68,114	68,114
Professional fees	60,556	60,556
Bank charges	178	178
Postage, printing and stationery	21,650	21,650
Other costs	22,707	22,707
Computer consumables	53,112	53,112
Partner payments	164,531	164,531
Bad debt	10,381	10,381
	<u>1,955,116</u>	<u>1,955,116</u>

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Analysis of expenditure by activities (continued)

Analysis of direct costs (continued)

	Activities 2024 £	Total funds 2024 £
Staff costs	1,340,802	1,340,802
Depreciation	4,845	4,845
Course fees and training	5,090	5,090
Recruitment	8,131	8,131
Telephone	18,168	18,168
Publicity and information	16,197	16,197
Property costs	124,231	124,231
Travelling, volunteer expenses and disbursements	44,614	44,614
Repairs	24,635	24,635
Professional fees	41,687	41,687
Bank charges	249	249
Postage, printing and stationery	23,100	23,100
Other costs	25,720	25,720
Computer consumables	78,847	78,847
Partner payments	435,168	435,168
Bad debt	10,521	10,521
	2,202,005	2,202,005

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

8. Analysis of expenditure by activities (continued)

Analysis of support costs

	Activities 2025 £	Total funds 2025 £
Governance	11,373	11,373

	<i>Activities 2024 £</i>	<i>Total funds 2024 £</i>
Governance	14,074	14,074

9. Auditors' remuneration

	2025 £	2024 £
Fees payable to the charity's auditor for the audit of the charity's annual accounts	10,800	10,964
Fees payable to the charity's auditor in respect of: All non-audit services not included above	-	2,400

10. Staff costs

	2025 £	2024 £
Wages and salaries	1,165,413	1,187,767
Social security costs	103,039	102,151
Contribution to defined contribution pension schemes	54,724	50,884
	1,323,176	1,340,802

Wages and salaries includes £4,000 (2024: £nil) in relation to settlement payments in respect of 1 individual.

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

10. Staff costs (continued)

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

	2025 No.	2024 No.
Administration and support	10	10
Direct charitable	37	39
	<u>47</u>	<u>49</u>

No employee received remuneration amounting to more than £60,000 in either year.

Key management personnel remuneration amounted to £182,582 (2024: £173,093) in respect of three employees (2024: 3).

11. Trustees' remuneration and expenses

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, expenses totalling £61 were reimbursed or paid directly to 1 Trustee (2024 - £134 to 2 Trustees).

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

12. Tangible fixed assets

	Short-term leasehold property £	Computer equipment £	Total £
Cost or valuation			
At 1 April 2024	-	58,143	58,143
Additions	65,775	-	65,775
At 31 March 2025	<u>65,775</u>	<u>58,143</u>	<u>123,918</u>
Depreciation			
At 1 April 2024	-	58,143	58,143
Charge for the year	5,719	-	5,719
At 31 March 2025	<u>5,719</u>	<u>58,143</u>	<u>63,862</u>
Net book value			
At 31 March 2025	<u>60,056</u>	<u>-</u>	<u>60,056</u>
At 31 March 2024	<u>-</u>	<u>-</u>	<u>-</u>

13. Debtors

	2025 £	2024 £
Due within one year		
Trade debtors	155,298	121,985
Other debtors	464	163
Prepayments and accrued income	69,646	67,667
	<u>225,408</u>	<u>189,815</u>

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

14. Current asset investments

	2025 £	2024 £
Deposit accounts	258,613	-

15. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade creditors	77,573	104,156
Other taxation and social security	24,050	26,422
Other creditors	7,581	15,459
Accruals and deferred income	172,361	202,017
	281,565	348,054

	2025 £	2024 £
Deferred income at 1 April 2024	166,270	201,546
Resources deferred during the year	(166,270)	(201,546)
Amounts released from previous periods	155,042	166,270
	155,042	166,270

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

16. Statement of funds

Statement of funds - current year

	Balance at 1 April 2024 £	Income £	Expenditure £	Transfers in/out £	Balance at 31 March 2025 £
Unrestricted funds					
General Funds	947,700	558,125	(747,863)	142,413	900,375
Restricted funds					
Health Funding	16,322	246,456	(239,083)	(23,695)	-
National Citizens Advice	1,106	63,591	(45,378)	(18,212)	1,107
Debt Funding	12,768	414,236	(375,882)	(20,967)	30,155
Energy Assistance	-	128,726	(107,625)	(13,397)	7,704
National Lottery Funding	446	201,034	(162,699)	(29,220)	9,561
NCC Chances	-	712	(712)	-	-
Foodbank	1,590	150,681	(153,519)	1,248	-
The Headley Trust	-	15,000	-	(15,000)	-
Voluntary Norfolk Carer's Matter	-	42,121	(37,806)	(4,315)	-
Phoenix Centre	-	34,709	(35,617)	908	-
Saffron Housing	-	40,250	(32,927)	(7,323)	-
UEA	-	15,733	(3,293)	(12,440)	-
AGE UK Norfolk IAA	-	24,085	(24,085)	-	-
	32,232	1,377,334	(1,218,626)	(142,413)	48,527
Total of funds	979,932	1,935,459	(1,966,489)	-	948,902

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

16. Statement of funds (continued)

Statement of funds - prior year

	<i>Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Transfers in/out £</i>	<i>Balance at 31 March 2024 £</i>
Unrestricted funds					
General Funds	795,074	529,081	(514,352)	137,897	947,700
Restricted funds					
Health Funding	18,511	634,139	(643,231)	6,903	16,322
National Citizens Advice	-	62,564	(61,458)	-	1,106
Debt Funding	-	357,500	(341,339)	(3,393)	12,768
Energy Assistance	3,542	84,459	(75,003)	(12,998)	-
National Lottery Funding	106	215,635	(222,581)	7,286	446
NCC Chances	5,030	69,114	(70,000)	(4,144)	-
Foodbank	-	137,113	(154,540)	19,017	1,590
The Headley Trust	-	30,000	(25,687)	(4,313)	-
Voluntary Norfolk Carer's Matter	-	33,260	(15,405)	(17,855)	-
Secondary Care	-	24,425	(18,223)	(6,202)	-
AGE UK Norfolk IAA	-	23,613	(23,613)	-	-
NCAN NCC Hardship Fund	311	56,697	(14,830)	(42,178)	-
Covid Recovery Fund	20,112	51,704	-	(71,816)	-
NCF Empowering Community Funds	8,333	1,667	(1,666)	(8,334)	-
Aviva	14,907	-	(14,907)	-	-
Equinor	15,000	-	(15,000)	-	-
Warm & Wise CADAT	-	4,114	(4,244)	130	-
	85,852	1,786,004	(1,701,727)	(137,897)	32,232
Total of funds	880,926	2,315,085	(2,216,079)	-	979,932

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

16. Statement of funds (continued)

Health Funding

Funded by Central and Norwich PCN, Interact, Holistic Cancer Care Trainer, Public Health Funding.

Holistic Cancer Care Trainer - supports a 12-month fixed-term post jointly delivered by Norfolk Citizens Advice and the Norfolk & Waveney Integrated Care Board (ICB). It is intended to develop and deliver training, quality improvement, and system integration initiatives that enhance non-clinical cancer support, improve patient experience, and advance the NHS Long Term Plan for Cancer within the Integrated Care System.

Public Health Funding towards our general advice service.

National Citizens Advice

CSDf funding towards advice provision to help increase face-to-face services with a view to improving access for specific groups (e.g. older, disabled or racially and minoritised clients) Investment in paid staff to support telephone advice & email service by increasing the number of paid advisers to improve capacity and answer rate.

YBS provide an adviser that is located in YBS branches across Norfolk (5 in total), providing advice to mainly YBS customers.

Debt Funding

MAPS – funding from National Citizens Advice for the provision of debt advice.

NNDC & Breckland - Debt Advisor service to be based in council offices.

MOJ - supporting St Giles in delivering Finance, Benefit and Debt Services (FBD) for the Ministry of Justice (MOJ) in the East of England.

Energy Assistance

Funding from Citizens Advice National Energy Advice Programme, Big Energy Saving Network and Carbon Monoxide Advice Project is to provide one to one energy advice appointments to fuel poor and vulnerable consumers who are struggling to pay their bills. and provide carbon monoxide awareness discussions to their clients.

Energy Redress Norfolk Warm & Wise Partnership project funding to support energy customers in vulnerable situations.

Cadent funding is to help households in their region improve their financial wellbeing and become more energy efficient.

National Lottery Funding

Help Through Crisis – National Lottery Funding to provide support to those who are most vulnerable.

Big Lottery Digital - funding from the Community Fund for digital inclusion.

NCC Chances

A locally integrated health and employment service to deliver personalised support to unemployed and inactive people with deep-seated barriers to work, including long term health conditions and a lack of employability skills, across Norfolk this project finished in 2023.

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

16. Statement of funds (continued)

Foodbank

Dedicated Foodbank Project in Attleborough, Watton, King's Lynn, North Norfolk, Downham Market and Norwich through service level agreements.

The Headley Trust

Funding for the provision of financial advice, benefit checking and income maximisation, and referral to domestic heating and home insulation schemes, food banks and food, clothing and household goods distribution services to those families and individuals most in need because of the rapid increase in the cost of living, particularly in energy and food prices.

Voluntary Norfolk Carer's Matters

Funding to provide bespoke triage and advice to carers identified in Voluntary Norfolk projects.

Phoenix Centre

Cadent Funding: A full time adviser based at the Phoenix Centre in Milecross, Norwich to provide in person general advice and support with maximisation of income, identify debts, home energy efficiency advice.

Saffron Housing

Funding to provide an adviser to Saffron Housing, located in their offices, to specifically advise Saffron Housing tenants.

UEA

Our time was bought out to contribute to an NIHR-funded research project, led by UEA and hosted by NSFT.

AGE UK Norfolk IAA

Funding from Norfolk County Council (NCC) to VSCE partners to deliver general advice. AGE UK Norfolk being project lead All project partners to deliver outputs as designated in NCC workbook with NCA's contribution being met by volunteer advisers providing general advice in all enquiry areas.

17. Analysis of net assets between funds

Analysis of net assets between funds - current year

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Tangible fixed assets	60,056	-	60,056
Current assets	1,121,884	48,527	1,170,411
Creditors due within one year	(281,565)	-	(281,565)
Total	900,375	48,527	948,902

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

17. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Current assets	1,295,754	32,232	1,327,986
Creditors due within one year	(348,054)	-	(348,054)
Total	<u>947,700</u>	<u>32,232</u>	<u>979,932</u>

18. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income/expenditure for the year (as per Statement of Financial Activities)	<u>(31,030)</u>	<u>99,006</u>
Adjustments for:		
Depreciation charges	5,719	4,845
Dividends, interests and rents from investments	(18,162)	(4,767)
Decrease/(increase) in debtors	(35,593)	32,074
Decrease in creditors	(66,489)	(31,611)
Net cash provided by/(used in) operating activities	<u><u>(145,555)</u></u>	<u><u>99,547</u></u>

19. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	686,390	1,138,171
Total cash and cash equivalents	<u><u>686,390</u></u>	<u><u>1,138,171</u></u>

NORFOLK CITIZENS ADVICE
(A Company Limited by Guarantee)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

20. Analysis of changes in net debt

	At 1 April 2024	Cash flows	At 31 March 2025
	£	£	£
Cash at bank and in hand	1,138,171	(451,781)	686,390
Liquid investments	-	258,613	258,613
	<u>1,138,171</u>	<u>(193,168)</u>	<u>945,003</u>

21. Pension commitments

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund. The pension cost charge represents contributions payable by the charity to the fund and amounted to £54,724 (2024: £50,884). At 31 March 2025 there was a liability to the pension fund totalling £7,780 (2024: £15,658).

22. Operating lease commitments

At 31 March 2025 the charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	55,535	46,040
Later than 1 year and not later than 5 years	73,006	15,389
	<u>128,541</u>	<u>61,429</u>

23. Related party transactions

The charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the charity at 31 March 2025.

Norfolk_Citizens_Advice_31_03_2025_-_Draft_Accounts_31-10

Final Audit Report

2025-11-27

Created:	2025-11-27
By:	Steph Holbrough (steph.holbrough@berry-warren.co.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAArkemQNEOaTYgLSzHrqafvRDq7hPbesOd

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-  Document digitally presigned by DocuSign\, Inc. (enterprisesupport@docusign.com)
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2025-11-27 - 12:25:38 PM GMT
-  Document emailed to Ryan Cullum (jo.fox@berry-warren.co.uk) for signature
2025-11-27 - 12:26:50 PM GMT
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2025-11-27 - 12:43:08 PM GMT
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2025-11-27 - 12:45:52 PM GMT
-  Document e-signed by Jo Fox (jo.fox@berry-warren.co.uk)
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NORFOLK CITIZENS ADVICE

England & Wales - Charity number 1071297

Accounts

COMPANY REGISTRATION NUMBER: 03617412

CHARITY REGISTRATION NUMBER: 1071297

**Norfolk Citizens Advice
Company Limited by Guarantee
Financial statements
31 March 2024**

Norfolk Citizens Advice
Company Limited by Guarantee
Financial statements
Year ended 31 March 2024

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Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' 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.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Reference and administrative details

Registered charity name	Norfolk Citizens Advice
Charity registration number	1071297
Company registration number	03617412
Principal office and registered office	83-87 Pottergate Norwich Norfolk NR2 1DZ

The trustees

The trustees who served during the year and at the date of approval were as follows:

David Browne (Chair)
Peta Banks
Ian Davis
Richard Gray
Charlotte Land
Roger Margand
Mary Anne Massey
Benjamin Meen
Andy Mole
Heather Peck (resigned 31 October 2023)
Edward Connolly (appointed 22 March 2024)
Anthony West (appointed 22 March 2024)
Simon Smith

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Chief Executive Officer	Mark Hitchcock
Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ Redwood Bank The Nexus Building Broadway Letchworth Garden City Hertfordshire SG6 3TA
Solicitors	Cozens-Hardy LLP Castle Chambers Opie Street Norwich NR1 3DP Leathes Prior 74 The Close Norwich Norfolk NR1 4DR

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Objectives and activities

The Citizens Advice service aims:

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

Advice provided by the Norfolk Citizens Advice service is free, independent, confidential, impartial, and available to everyone regardless of race, sex, disability, sexuality or nationality. Norfolk Citizens Advice is a member of the national charity Citizens Advice which sets and enforces quality standards for the advice services provided, internal organisation, training, equal opportunities and accessibility.

Norfolk Citizens Advice activities are delivered by volunteers and paid staff. At 31 March 2024 we had 145 volunteers delivering an equivalent of approximately 38,000 hours of service. In addition to providing advice to our clients, we collect evidence of client experience where this may illustrate failings in local and national policies, and we bring this to the attention of authorities, mostly via Citizens Advice.

Public Benefit

The Trustees are mindful of the requirements of the Charity Commission regarding the Public Benefit test, and confirm that the activities of the charity will conform with these requirements, as stated in the Objectives and Activities above.

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Achievements and performance

Our main offices are located as below, with additional outreach services operating across Norfolk:

Attleborough
Dereham
Fakenham
Great Yarmouth
Holt
Kings Lynn
North Walsham
Norwich

In total we operating advice services from 62 locations across the county, including in community centres, primary care practices, commercial partners, foodbanks and hospitals.

People call on Norfolk Citizens Advice in large numbers, seeking advice and information to help them deal positively with the many challenges they face. During this year a total of 16,653 people came to us for help and advice with 53,468 issues. Collectively people who visited us have benefited from a total income gain of £3.5m.

People want to know where they stand, their rights, responsibilities and entitlements, or what other services are available to help them. Welfare Benefits, Employment, Housing, Debt and Family & Relationships continue to be the dominant areas of advice sought. Many people came to see us specifically about debt issues and collectively had their debt reduced by £2.7m where they were entitled to such redress.

Many of the people who come to us for help are experiencing high levels of stress and anxiety due to the issues they face. Increasing numbers of people come to us with several, often related and complex issues that are adversely affecting their lives. The impact of the issues we resolve are often described as social determinants of health. Consequently, our help improves the health of our clients - last year, 43% of clients reported an improvement in physical health as a result of our quality-assured advice. Over 60% of clients reported improved mental health, increasing to over 75% of clients who received casework support.

We know from an HM Treasury approved model that, for a modest investment in our charity, we provided over £32m of benefit last year ensuring, amongst other things, a reduction in demand for statutory services. We maintain that the value and impact of our services must continue for the benefit of our local communities and funding to enable us to develop our work further should therefore be seen as a priority. We are satisfied that our prudent approach to effective budgetary controls have enabled us to deliver a modest unrestricted surplus to ensure we can remain a sustainable local charity.

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Achievements and performance *(continued)*

The Funders

Norfolk Citizens Advice acknowledges the funding sources that enable us to continue to deliver our core services, including:

Breckland District Council, North Norfolk District Council and Norfolk County Council, provide grant support for the residents of their region.

The Money and Pension Service: Provided funding for our team of debt advisers and administrators, ensuring high-quality debt and money advice, income maximisation and exploration and advice on all appropriate options and support across Norfolk.

Food Bank Support: There has been a sustained increase in the demand for Food Vouchers at all our offices. Whilst delays in benefit payments leaving clients with gaps in income and clients whose benefits have been sanctioned make up the bulk of this work, many more low income families, not in receipt of welfare payments, are looking for foodbank help. Our partnerships with Foodbanks and the Trussell Trust across the county continues to be a vital lifeline to many families living on the margins and we expect this demand to continue increasing.

Interact: The service supports people with resilience whilst tackling the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities through a multi-partner approach.

Norwich Social Prescribing: Norfolk Citizens Advice working in partnership with other voluntary organisations to deliver support to service users in Norwich primary care services, improving health and reducing reliance on clinical services.

National Lottery Community Fund: We are very grateful for the support from the National Lottery who have awarded us grant funding to enable us to run a Help Through Crisis project, in partnership with other local agencies, and support our digital and face-to-face delivery. Thank you to everyone who played the lottery and supported with their funds.

Chances: A project run by Norfolk County Council and funded by ESF, ran to September 2023. Chances offered personalised health and employment support to people living across Norfolk, to move them either into or closer to work.

Funded Energy advice projects: Provide specialist energy advice and income maximisation support to clients experiencing fuel poverty. Multiple energy programmes have been made available by funding allocated by national Citizens Advice and by the Energy Redress fund.

Carers Matters: Provides bespoke triage and advice to carers identified in Voluntary Norfolk projects primarily in the form of welfare rights, however where there are also debt issues these will be included to save multiple referrals for Service Users.

James Paget Hospital: The hospital hosts an adviser once a week to provide advice to the hospital staff on a range of issues, the aim being to improve their knowledge and wellbeing.

Ministry of Justice - (MOJ): NCA are supporting St Giles in delivering Finance, Benefit and Debt to men in probation for the Ministry of Justice in the East of England. The advice will help individuals to access full benefit entitlements, improve financial skills and manage debts.

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Achievements and performance *(continued)*

Other funding sources

One off donations and sponsorships are sometimes received from local businesses, local Trusts, Parish Councils and the public as part of general appeals.

We would particularly like to thank the Norfolk Community Advice Network for its collaboration and funding support in the past year.

Donations and pro-bono services

We receive a number of donations from individuals and the support of corporate partners throughout the year. We would particularly like to thank all the Lawyers and Solicitors for contributing their time and expertise giving pro-bono legal advice.

Thank you

Finally, all the above would not have been possible without the hard work and dedication of the staff and volunteers. All strive towards excellence each day on behalf of our clients.

Thanks also go to all our named and unnamed funders and partners over the past year. We look forward to developing our relationship with them in the forthcoming year.

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Financial review

The audited accounts of Norfolk Citizens Advice are attached to this report and full details of our financial position are contained therein together with the auditor's report to the trustees.

The trustees are confident that our future funding will be such that Norfolk Citizens Advice will be able to meet its obligations as they fall due in the ordinary course of business.

The organisation has been run with a focus on sustainability and prudence in finance and operations. As such, we have developed a good level of reserves and will seek to invest this in the coming year. We expect to see a small deficit in the next budget as a result of our intention to invest in innovation of our service and to work with a number of sectors to develop long-term funding lines.

We also plan to invest some of the reserve in premises improvements to ensure the quality and capacity of advice is increased in the face of unprecedented pressure on the service. Wherever possible, premises will be secured through co-location and joint working with other charities and agencies. This not only offsets risk and cost for each organisation, but will deliver the integrated quality services that clients deserve and so badly need.

There was a surplus for the year of £99,006 (2023: £86,951). The forecast for 2024/25 currently shows a deficit of circa £52,000. We continue to seek additional funding sources to underpin the work of Norfolk Citizens Advice.

Summary of previous five year's accounts

The following table is a summary of income and expenditure and the reserves position for the past five years.

	2024	2023	2022	2021 <i>(restated for merger)</i>	2020
	£	£	£	£	£
Income	2,315,085	2,127,798	2,122,646	1,992,559	1,516,489
Expenditure	2,216,079	2,040,847	2,024,569	1,950,156	1,485,540
Surplus / (Deficit)	99,006	86,951	98,077	42,403	30,949
Staff costs	1,340,802	1,147,645	1,214,998	1,090,580	923,813
% of income	58	54	57	55	61
Number	49	39	45	39	39
Premises and other costs	124,231	125,716	133,480	198,264	180,695
% of income	5	6	6	10	12
Unrestricted reserves	948,484	795,074	762,244	534,621	532,639
Restricted reserves	31,448	85,852	31,731	161,277	120,856
Total reserves	979,932	880,926	793,975	695,898	653,495

Investment powers and policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the trustees wish.

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Financial review *(continued)*

Reserves policy

The Trustee Board, having considered the potential risks facing the charity and assessed the future plans, would wish to aim to retain sufficient free reserves to meet running costs over a 4-month period prior to closure, should this be necessary. The Trustee Board require that as a minimum the free reserves should be sufficient to cover redundancy payments, meet contractual obligations and running costs during a withdrawal process. This has been reviewed and calculated at £435,709 which equates to four months of operating costs, and at that date free reserves were £947,700 (2023: £790,229). The trustees keep the reserves under regular review.

Plans for future periods

Meeting the increasingly complex needs of a growing number of Norfolk citizens who approach us for quality assured, accredited advice will continue to both challenge us and also provide an opportunity to develop the service innovatively. We will need to further develop our ability to provide advice and information through digital channels including webchats, phone, email and potentially other digital platforms (social media, Apps).

Moving forward we have a combined focus of our face-to-face service, offered free and impartially throughout the county and our Digital service to continue providing help and support. This will require the continued input of our teams of volunteers and staff but will also require more volunteers to join us and train as advisers. Our annual plan will indicate how we will achieve this.

We will also need to continue to focus on seeking new ways to supplement our main funding sources to ensure we can continue to meet the growing demand for our services. In all of this, it will be important to emphasise the impact and value we provide as a local charity for the benefit of the whole community, not just the people who come to us for essential advice and information.

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

Structure, governance and management

Governing document

The organisation is a charitable company limited by guarantee incorporated in August 1998 under a Memorandum of Association which established the objects and powers of the charitable company, and is governed under the Articles of Association. On 29 November 2012 the previously named Norwich and West Norfolk Citizens Advice Bureau merged with two other local Bureaux to form the wider serving Norfolk Citizens Advice Bureau. In 2019 we also successfully merged with Mid Norfolk Citizens Advice to bring both organisations together. Our trustees board sets the vision and gives strategic direction to Norfolk Citizens Advice. The trustees are also directors of the charitable company.

The Board of Trustees has 3 sub committees which meet regularly before each Board meeting. All Committees have terms of reference which are reviewed annually.

The Finance Committee provides financial oversight. Key areas include budgeting, financial monitoring and reporting and the creation and maintenance of internal controls.

The Governance Committee oversees Board and governance performance and leadership processes including the risk management framework.

The People and Performance Committee has strategic oversight of service delivery, customer experience and areas relating to people, pay and organisational culture.

Appointment of trustees

We recruit trustees through a transparent and competitive process, advertising widely to find trustees with the skills required by the Board. In 2023-24 we recruited 2 new trustees. The Articles of Association also allow potential trustees to stand for election at the Norfolk Citizens Advice AGM, provided they give sufficient notice of their intention.

Successful applicants are co-opted as Directors by the Trustees Board and then nominated at the next AGM for election to the Board for a further three years. All Trustees are nominated on a rotation basis for election at the AGM for a three year term of office and may be nominated again for a further three years. Trustees who served during the year and up to the date of this report are set out on page 1.

Trustee induction and training

Norfolk Citizens Advice provides a programme of induction for all new trustees, which is determined by their previous experience and knowledge of the organisation. This may include:

- Visits to Norfolk Citizens Advice offices to meet key staff and volunteers
- Receiving an induction pack, supplied by National Citizens Advice;
- Receiving a specific Norfolk Citizens Advice induction pack;
- An invitation to attend a Citizens Advice New Trustee event.

Trustees complete mandatory training in key policy areas including data protection. Additional training is provided as required according to individual and corporate training need.

Organisation

The Trustee Board sets the governance for the organisation and in conjunction with the CEO agrees strategy. Trustees take into account the strategy set by Citizens Advice when developing the strategic plan for Norfolk Citizens Advice.

Authority is delegated to the CEO and senior management team who are responsible for the operational

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

management of the organisation.

Risk management

The trustees acknowledge the Charity Commission's requirement for them to undertake a review of the major risks to which the organisation is exposed and to establish systems to mitigate these risks.

An organisational risk register is reviewed regularly by the Board, which identifies significant risks, the level of risk before and after mitigation and any outstanding actions to mitigate the risk to an acceptable level.

The Governance Committee oversees the risk management framework as an essential part of governance and leadership, Risk management is linked to strategy and is an integral part of decision making.

We manage risk to:

- Identify new and emerging risks faced by our organisation in an ever -changing environment and use this knowledge to adjust our strategy.
- Help ensure achievement of our strategic goals, priorities and service delivery to the community.
- Protect our people, clients, and business assets, our reputation and financial sustainability.
- Ensure significant risks are known, assessed, and monitored enabling the Board to make informed decisions based on an understanding of risk and reward and take timely action.

Significant risks include a reduction in existing funding streams and failure to successfully retain staff and volunteers. As a result we are working on diversifying our funding streams, building relationships with funders and improving our offering to staff and our volunteer recruitment process.

As a member of the national association of Citizens Advice Bureaux, Norfolk Citizens Advice is audited every 3 years under the Leadership Self Assessment framework which provides assurance to funders and other stakeholders of the effectiveness of our governance, risk management and operational management. In 2023 we achieved the maximum score in all areas.

Safeguarding

As a charity which works with people who may be vulnerable, we have Safeguarding policies and procedures in place. All staff and volunteers receive Safeguarding training and DBS checks are carried out appropriate to role In 2023 we developed oversight of Safeguarding practice by the establishment of a Safeguarding working group which reports directly to the Board of trustees.

Data Protection

We adhere to data protection legislation and have data protection policies and procedures in place to manage information risk. We are committed to data security and have attained Cyber Essentials certification. All our staff and volunteers complete data protection training annually.

Fundraising

Norfolk Citizens Advice is registered with the Fundraising Regulator and follows the Code of Fundraising Practice. A small proportion of our funding comes from fundraising involving events with our partners and supporters and from public donations. We have received no complaints regarding our fundraising in 2023-24.

Pay policy for senior staff

The pay levels of senior staff are reviewed annually, reported on to the Board and decisions about pay rises are based on a combination of performance and inflation.

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

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 2019 (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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 taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

Norfolk Citizens Advice

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2024

10/12/2024

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

Roger Margand

Roger Margand
Trustee

Norfolk Citizens Advice

Company Limited by Guarantee

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

Year ended 31 March 2024

Opinion

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

In our opinion the financial statements:

- give a true and fair view of the state of the 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; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor 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 trustees' 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. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Norfolk Citizens Advice

Company Limited by Guarantee

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

(continued)

Year ended 31 March 2024

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 which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors report included within 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 directors' report included within the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement (set out on page 11), the trustees (who are also the directors of the charity 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.

Norfolk Citizens Advice

Company Limited by Guarantee

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

(continued)

Year ended 31 March 2024

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:

- Enquiry of management and those charged with governance;
- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the rationale of significant transactions outside the normal course of activity and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

Norfolk Citizens Advice

Company Limited by Guarantee

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

(continued)

Year ended 31 March 2024

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

Use of our report

This report is made solely to the 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.

Mark Proctor

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB
10/12/2024

Norfolk Citizens Advice

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2024

			2024		2023
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	7,125	–	7,125	43,644
Charitable activities	6	511,295	1,786,004	2,297,299	2,080,704
Other trading activities	7	3,230	–	3,230	–
Investment income	8	4,767	–	4,767	2,585
Other income	9	2,664	–	2,664	865
Total income		<u>529,081</u>	<u>1,786,004</u>	<u>2,315,085</u>	<u>2,127,798</u>
Expenditure					
Charitable activities	10	(514,352)	(1,701,727)	(2,216,079)	(2,040,847)
Total expenditure		<u>(514,352)</u>	<u>(1,701,727)</u>	<u>(2,216,079)</u>	<u>(2,040,847)</u>
Net income before transfer of funds		14,729	84,277	99,006	86,951
Transfers between funds		137,897	(137,897)	–	–
Net movement in funds		<u>152,626</u>	<u>(53,620)</u>	<u>99,006</u>	<u>86,951</u>
Reconciliation of funds					
Total funds brought forward		795,074	85,852	880,926	793,975
Total funds carried forward		<u>947,700</u>	<u>32,232</u>	<u>979,932</u>	<u>880,926</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 20 to 33 form part of these financial statements.

Norfolk Citizens Advice

Company Limited by Guarantee

Balance sheet

31 March 2024

	Note	2024 £	£	2023 £	£
Fixed assets					
Tangible fixed assets	16		—		4,845
Current assets					
Debtors	17	189,815		221,889	
Cash at bank and in hand		1,138,171		1,033,857	
		<u>1,327,986</u>		<u>1,255,746</u>	
Creditors: Amounts falling due within one year	18	<u>(348,054)</u>		<u>(379,665)</u>	
Net current assets			979,932		876,081
Total assets less current liabilities			<u>979,932</u>		<u>880,926</u>
Funds of the charity					
Restricted funds			32,232		85,852
Unrestricted funds			947,700		795,074
Total charity funds	20		<u>979,932</u>		<u>880,926</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 10/12/2024, and are signed on behalf of the board by:

Roger Margand

Roger Margand
Trustee

Company registration number: 03617412

The notes on pages 20 to 33 form part of these financial statements.

Norfolk Citizens Advice
Company Limited by Guarantee
Statement of cash flows
Year ended 31 March 2024

	2024	2023
	£	£
Cash flows from operating activities		
Net income	99,006	86,951
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	4,845	14,536
Other interest receivable and similar income	(4,767)	(2,585)
Accrued income	(35,746)	—
<i>Changes in:</i>		
Trade and other debtors	32,074	11,043
Trade and other creditors	4,135	205,277
Cash generated from operations	99,547	315,222
Interest received	4,767	2,585
Net cash from operating activities	<u>104,314</u>	<u>317,807</u>
Net increase in cash and cash equivalents	104,314	317,807
Cash and cash equivalents at beginning of year	<u>1,033,857</u>	<u>716,050</u>
Cash and cash equivalents at end of year	<u>1,138,171</u>	<u>1,033,857</u>

The notes on pages 20 to 33 form part of these financial statements.

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2024

1. General information

The charity is 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 The Millennium Library, The Forum, Millennium Plain, Norwich, Norfolk, NR2 1TF. The principal activity of the charity is detailed within the Trustees report.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

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

(b) Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Fund accounting

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

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

(d) Income

All income is 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:

- Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

Income *(continued)*

- Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Income from charitable trading activity is accounted for when earned.
- 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.

(e) Expenditure

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:

- Charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- 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.
- All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Rent, cleaning, telephone, stationery and general office supplies are allocated on the basis of floor space occupied by the relevant personnel.

(f) Tangible assets

All fixed assets are initially recorded at cost.

Assets donated to the bureau are capitalised at fair value.

Minor capital additions are written off to expenditure in the year of purchase. The capitalisation policy is to capitalise items over £1,000.

(g) 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:

- | | | |
|-----------|---|-------------------|
| Equipment | - | 25% straight line |
|-----------|---|-------------------|

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

3. Accounting policies *(continued)*

(h) Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the company will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

(i) Financial instruments

A financial asset or a financial liability is recognised only when the entity 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.

(j) Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

(k) Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

(l) Taxation

The charity has no liability to income or capital gains tax as surplus income and gains are applied for charitable purposes.

(m) Redundancy

Where an obligation to make a redundancy or termination payment exists, the costs incurred by the charity are accounted for on an accruals basis and included within employee benefits.

4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Donations and gifts	7,125	—	7,125
Legacies			
Legacies	—	—	—
	<u>7,125</u>	<u>—</u>	<u>7,125</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations and gifts	28,637	14,907	43,544
Legacies			
Legacies	100	—	100
	<u>28,737</u>	<u>14,907</u>	<u>43,644</u>

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Grants - Local Authorities	478,307	416,801	895,108
Special contributions	<u>32,988</u>	<u>1,369,203</u>	<u>1,402,191</u>
	<u>511,295</u>	<u>1,786,004</u>	<u>2,297,299</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Grants - Local Authorities	444,842	122,490	567,332
Special contributions	<u>66,057</u>	<u>1,447,315</u>	<u>1,513,372</u>
	<u>510,899</u>	<u>1,569,805</u>	<u>2,080,704</u>

Government funding received during the year totalled £895,108 (2023: £567,332).

7. Other trading activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Fundraising events	<u>3,230</u>	<u>3,230</u>	<u>—</u>	<u>—</u>

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

8. Investment income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Bank interest receivable	<u>4,767</u>	<u>4,767</u>	<u>2,585</u>	<u>2,585</u>

9. Other income

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Other income	<u>2,664</u>	<u>2,664</u>	<u>865</u>	<u>865</u>

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

10. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Salaries	234,469	1,106,333	1,340,802
Course fees and training	3,840	1,250	5,090
Recruitment	4,309	3,822	8,131
Telephone	4,893	13,275	18,168
Publicity and information	7,580	8,617	16,197
Property costs	90,812	33,419	124,231
Travelling, volunteer expenses and disbursements	26,362	18,252	44,614
Repairs	22,976	1,659	24,635
Professional fees	31,230	10,457	41,687
Bank charges	249	–	249
Postage, printing and stationery	8,476	14,624	23,100
Other costs	17,001	8,719	25,720
Computer consumables	33,662	45,185	78,847
Partner payments	–	435,168	435,168
Bad debt	9,574	947	10,521
Depreciation	4,845	–	4,845
Governance	14,074	–	14,074
	<u>514,352</u>	<u>1,701,727</u>	<u>2,216,079</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Salaries	305,890	841,755	1,147,645
Course fees and training	2,769	635	3,404
Recruitment	3,206	6,758	9,964
Telephone	9,478	9,208	18,686
Publicity and information	5,006	5,835	10,841
Property costs	87,014	38,702	125,716
Travelling, volunteer expenses and disbursements	13,514	15,722	29,236
Repairs	33,621	2,836	36,457
Professional fees	16,042	3,997	20,039
Bank charges	2,055	–	2,055
Postage, printing and stationery	6,949	9,425	16,374
Other costs	11,438	15,124	26,562
Computer consumables	29,199	24,642	53,841
Partner payments	–	502,485	502,485
Bad debt	8,579	2,711	11,290
Depreciation	14,536	–	14,536
Governance	11,716	–	11,716
	<u>561,012</u>	<u>1,479,835</u>	<u>2,040,847</u>

Analysis of Governance costs

	2024 £	2023 £
Audit and accountancy fees	13,364	11,083
Trustee expenses	134	242
Other	576	391
Total	<u>14,074</u>	<u>11,716</u>

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

11. Net income

Net income is stated after charging/(crediting):

	2024	2023
	£	£
Depreciation of tangible fixed assets	4,845	14,536
Operating lease rentals	<u>115,966</u>	<u>117,519</u>

12. Auditors remuneration

	2024	2023
	£	£
Fees payable for the audit of the financial statements	<u>10,964</u>	<u>10,056</u>
Fees payable to the charity's auditor and its associates for other services: Other non-audit services	<u>2,400</u>	<u>1,027</u>

13. Staff costs

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

	2024	2023
	£	£
Wages and salaries	1,187,767	1,021,632
Social security costs	102,151	84,066
Employer contributions to pension plans	<u>50,884</u>	<u>41,947</u>
	<u>1,340,802</u>	<u>1,147,645</u>

Key management personnel amounted to £173,093 in respect of three employees (2023 - £168,064 for three employees).

Wages and salaries for 2024 include £Nil (2023 - £9,711) of redundancy payments.

The bureau maintains its services to the public through the help of voluntary workers.

The average head count of employees during the year was 49 (2023: 46). The average number of full-time equivalent employees during the year is analysed as follows:

	2024	2023
	No.	No.
Administration and support	10	8
Direct charitable	<u>28</u>	<u>31</u>
	<u>38</u>	<u>39</u>

The number of employees whose remuneration for the year fell within the following bands, were:

	2024	2023
	No.	No.
£60,000 to £69,999	<u>1</u>	<u>1</u>

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

14. Trustee remuneration and expenses

The trustees did not receive any remuneration in the year.

The total reimbursed for expenses during the year was £134 to two trustees in relation to travel expenses to committee meetings (2023: £319 to three trustees in relation to travel expenses to committee meetings). No balance was outstanding at the year end.

15. Transfers between funds

Transfers between funds represent the element of projects which have been completed by volunteers and therefore have no cost to the charity.

16. Tangible fixed assets

	Equipment £	Total £
Cost		
At 1 April 2023 and 31 March 2024	<u>58,143</u>	<u>58,143</u>
Depreciation		
At 1 April 2023	53,298	53,298
Charge for the year	<u>4,845</u>	<u>4,845</u>
At 31 March 2024	<u>58,143</u>	<u>58,143</u>
Carrying amount		
At 31 March 2024	<u>—</u>	<u>—</u>
At 31 March 2023	<u>4,845</u>	<u>4,845</u>

17. Debtors

	2024 £	2023 £
Trade debtors	121,985	175,441
Prepayments and accrued income	67,667	46,285
Other debtors	<u>163</u>	<u>163</u>
	<u>189,815</u>	<u>221,889</u>

18. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade creditors	104,156	91,425
Social security and other taxes	26,422	23,956
Accruals and deferred income	202,017	248,684
Other creditors	<u>15,459</u>	<u>15,600</u>
	<u>348,054</u>	<u>379,665</u>

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

18. Creditors: Amounts falling due within one year *(continued)*

	2024 £	2023 £
Deferred income brought forward	201,546	61,786
Released during the year	(201,546)	(61,786)
Deferred during the year	166,270	201,546
Deferred income carried forward	<u>166,270</u>	<u>201,546</u>

Deferred income relates to funding received for future periods.

19. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £50,884 (2023: £41,947).

The amount outstanding as at 31 March 2024 was £15,598 (2023: £6,534).

20. Analysis of charitable funds

Unrestricted funds

Year ended 31 March 2024

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
General funds	795,074	529,081	(514,352)	137,897	947,700
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Year ended 31 March 2023

	At 1 April 2022 £	Income £	Expenditure £	Transfers £	At 31 March 2023 £
General funds	762,244	543,086	(561,012)	50,756	795,074
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

Restricted funds

Year ended 31 March 2024

	At 1 April 2023	Income	Expenditure	Transfers	At 31 March 2024
	£	£	£	£	£
MaPS	–	286,854	(283,357)	(3,497)	–
Help Through Crisis	106	176,080	(185,764)	10,024	446
OneNorwich	18,511	479,035	(498,675)	1,129	–
Foodbank	–	137,113	(154,540)	19,017	1,590
NCC Chances	5,030	69,114	(70,000)	(4,144)	–
EAP	–	37,800	(36,107)	(1,693)	–
Cadent	3,542	46,659	(38,896)	(11,305)	–
NCAN NCC Hardship Fund	311	56,697	(14,830)	(42,178)	–
AGE UK Norfolk IAA	–	23,613	(23,613)	–	–
Voluntary Norfolk Carer's					
Matter Norfolk	–	33,260	(15,405)	(17,855)	–
Covid recovery Fund	20,112	51,704	–	(71,816)	–
OneNorwich Practises Interact	–	102,767	(100,668)	–	2,099
OneNorwich Practises PCCO	–	38,114	(43,888)	5,774	–
OneNorwich Practises					
Secondary care	–	24,425	(18,223)	(6,202)	–
Big Lottery Digital	–	40,000	(37,366)	(2,634)	–
The Headley Trust	–	30,000	(25,687)	(4,313)	–
Norfolk Community Foundation					
Empowering Community Funds	8,333	1,667	(1,666)	(8,334)	–
Aviva	14,907	–	(14,907)	–	–
Norfolk Community Foundation					
Equinor	15,000	–	(15,000)	–	–
Breckland District Council	–	34,552	(32,842)	–	1,710
North Norfolk District Council	–	13,210	(8,678)	–	4,532
Mental Health Slippage	–	14,223	–	–	14,223
Ministry of Justice	–	22,438	(15,912)	–	6,526
Warm & Wise CADAT	–	4,114	(4,244)	130	–
Yorkshire Building Society	–	34,898	(34,898)	–	–
Citizens Advice Remote					
Service Delivery	–	27,667	(26,561)	–	1,106
	<u>85,852</u>	<u>1,786,004</u>	<u>(1,701,727)</u>	<u>(137,897)</u>	<u>32,232</u>

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

Year ended 31 March 2023

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
MaPS	–	264,904	(264,904)	–	–
Help to Claim	–	(1,321)	(10)	1,331	–
Help Through Crisis	–	135,520	(135,414)	–	106
Civic	7,706	–	–	(7,706)	–
OneNorwich	18,995	527,999	(528,483)	–	18,511
Foodbank	–	50,863	(55,550)	4,687	–
NCC Chances	5,030	122,490	(122,490)	–	5,030
EAP, BESN and CMAP	–	48,803	(48,803)	–	–
CADAT Energy Redress	–	48,305	(49,743)	1,438	–
NCAN NCC Hardship Fund	–	50,714	(50,403)	–	311
AGE UK Norfolk IAA	–	21,865	(184)	(21,681)	–
Voluntary Norfolk Carer's					
Matter Norfolk	–	26,500	–	(26,500)	–
Covid recovery Fund	–	60,713	(40,601)	–	20,112
OneNorwich Practises Interact	–	78,000	(78,000)	–	–
OneNorwich Practises PCCO	–	37,575	(40,250)	2,675	–
Cadent	–	3,542	–	–	3,542
Big Lottery Digital	–	40,000	(40,000)	–	–
Norfolk Community Foundation					
Family Flux	–	5,000	–	(5,000)	–
The Headley Trust	–	15,000	(15,000)	–	–
Norfolk Community Foundation					
Empowering Community Funds	–	8,333	–	–	8,333
Norfolk Community Foundation					
Advice hub	–	10,000	(10,000)	–	–
Aviva	–	14,907	–	–	14,907
Norfolk Community Foundation					
Equinor	–	15,000	–	–	15,000
	<u>31,731</u>	<u>1,584,712</u>	<u>(1,479,835)</u>	<u>(50,756)</u>	<u>85,852</u>

MaPS Funding for the provision of debt advice.

Help Through Crisis Funding to provide support to those who are most vulnerable.

OneNorwich / Social prescribing Funding for our Social Prescribing project in Norwich and Broadband.

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

Foodbank - Dedicated Foodbank Project in Attleborough, Watton, King's Lynn, North Norfolk, Downham Market and Norwich through service level agreements.

Norfolk County Council Chances A locally integrated health and employment service to deliver personalised support to unemployed and inactive people with deep-seated barriers to work, including long term health conditions and a lack of employability skills, across Norfolk.

Citizens Advice National Energy Advice Programme, Big Energy Saving Network and Carbon Monoxide Advice Project- To provide one to one energy advice appointments to fuel poor and vulnerable consumers who are struggling to pay their bills. and provide carbon monoxide awareness discussions to their clients.

CADAT Energy Redress Norfolk Warm & Wise Partnership project funding to support energy customers in vulnerable situations.

NCAN NCC Hardship Fund - Delivery of hardship information, advice and support with an overall objective to reduce hardship for Norfolk residents, which should include accredited help to reduce debt such as Debt Relief Orders. AGE UK Norfolk IAA funding to provide information, advice and advocacy services.

Voluntary Norfolk Carer's Matter Norfolk funding to provide bespoke triage and advice to carers identified in Voluntary Norfolk projects

Covid recovery fund relates to funding from in Great Yarmouth, Norwich, South Norfolk, West Norfolk and Broadland District to tackle the health and wellbeing impacts of Covid-19 and to focus efforts on recovery.

OneNorwich Practises Interact - provide the management and employment of Social Prescribers funded by the community transformation fund, administered by ONP. This will enable the delivery of locally focused social prescribing activities in the Primary Care Network.

OneNorwich PCCO funding for a Primary Care Community Officer whom will enable Primary healthcare provision in Norwich to work collaboratively and in partnership with the local voluntary, community and social enterprise (VCSE) sector in order to deliver better health outcomes for the local population.

Cadent funding is to help households in their region improve their financial wellbeing and become more energy efficient

Big Lottery Digital Norfolk relates to funding from the Community Fund for digital inclusion.

The Headley Trust is funding for the provision of financial advice, benefit checking and income maximisation, and referral to domestic heating and home insulation schemes, food banks and food, clothing and household goods distribution services to those families and individuals most in need because of the rapid increase in the cost of living, particularly in energy and food prices

Norfolk Community Foundation Empowering Community funding for a new part-time staff role to help people access vital benefits.

Aviva Crowdfunding - Help Through Crisis funding to provide in-depth, expert advice and support to local people facing crisis in Kings Lynn, Great Yarmouth and Norwich.

Norfolk Community Foundation Equinor - to establish a pilot project in Great Yarmouth which seeks to support young people with sustainable employment outcomes.

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

Breckland District Council - to develop a strategic partnership between Breckland Council and Norfolk Citizens Advice to increase capacity to deliver a dedicated debt advice service to Breckland residents.

North Norfolk District Council- Debt Advisor service to be based at NNDC offices in Cromer.

St Giles Trust Ministry of Justice - supporting St Giles in delivering Finance, Benefit and Debt Services (FBD) for the Ministry of Justice (MOJ) in the East of England.

Yorkshire Building Society - provide qualified generalist advice at Yorkshire Building Society's offices, to support customers who have been identified by YBS as having additional support needs. Citizens Advice Remote Service Delivery - the funding is to enable the additional remote delivery of advice to more clients via phone, chat, email and/or video.

Help To Claim Funding to provide support to those who are most vulnerable.

Civic Fundraiser income as a result of our being involved in the Norwich Civic Charity which was then shared equally between all partner charities.

Norfolk Community Foundation Family Flux funding to support vulnerable people in the community. Norfolk Community Foundation Advice Hub was funding for the provision of an advice hub.

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Tangible fixed assets	–	–	–
Current assets	947,700	32,232	979,932
Net assets	<u>947,700</u>	<u>32,232</u>	<u>979,932</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	4,845	–	4,845
Current assets	790,229	85,852	876,081
Net assets	<u>795,074</u>	<u>85,852</u>	<u>880,926</u>

22. Analysis of changes in net debt

	At 1 Apr 2023 £	Cash flows £	At 31 Mar 2024 £
Cash at bank and in hand	<u>1,033,857</u>	<u>104,314</u>	<u>1,138,171</u>

Norfolk Citizens Advice

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2024

23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2024	2023
	£	£
Not later than 1 year	46,040	47,778
Later than 1 year and not later than 5 years	15,389	25,934
	<u>61,429</u>	<u>73,712</u>

24. Related parties

During the year £10 was charged by Spire Solicitors LLP for charges for acting in connection with Companies House Fee, R Margand is a LLP Designated Member.

There were no related party transactions during the year ended 31 March 2023.

NORFOLK CITIZENS ADVICE

England & Wales - Charity number 1071297

Accounts

COMPANY REGISTRATION NUMBER: 03617412
CHARITY REGISTRATION NUMBER: 1071297

Norfolk Citizens Advice Bureau
Company Limited by Guarantee
Financial statements
31 March 2023

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2023

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Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' 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.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Reference and administrative details

Registered charity name	Norfolk Citizens Advice Bureau
Charity registration number	1071297
Company registration number	03617412
Principal office and registered office	54 Whiffler Road Norwich Norfolk NR3 2AY

The trustees

The trustees who served during the year and at the date of approval were as follows:

David Browne (Chair)
Peta Banks (appointed 1 June 2022)
Ian Davis
Richard Gray
Charlotte Land
Roger Margand
Mary Massey (appointed 1 June 2022)
Benjamin Meen
Andy Mole
Heather Peck
Simon Smith

Chief Executive Officer Mark Hitchcock

Auditor Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

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

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Solicitors

Redwood Bank
The Nexus Building
Broadway
Letchworth Garden City
Hertfordshire
SG6 3TA

Cozens-Hardy LLP
Castle Chambers
Opie Street
Norwich
NR1 3DP

Leathes Prior
74 The Close
Norwich
Norfolk
NR1 4DR

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Objectives and activities

The Citizens Advice service aims:

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

Advice provided by the Norfolk Citizens Advice service is free, independent, confidential, impartial, and available to everyone regardless of race, sex, disability, sexuality or nationality. Norfolk Citizens Advice is a member of the national charity Citizens Advice which produces and updates AdviserNet (the web-based system we use to advise clients) and sets and enforces quality standards for the advice services provided, internal organisation, training, equal opportunities and accessibility.

Norfolk Citizens Advice activities are delivered by volunteers and paid staff. In order to sustain the service provided, we run a continuous volunteer recruitment program to staff our generalist advice sessions as well as a range of advice and training projects. At 31 March 2023 we had 147 volunteers delivering an equivalent of approximately 50,000 hours of service. In addition to providing advice to our clients, we collect evidence of client experience where this may illustrate failings in local and national policies, and we bring this to the attention of authorities, mostly via Citizens Advice.

Public Benefit

The Trustees are mindful of the requirements of the Charity Commission regarding the Public Benefit test, and confirm that the activities of Norfolk Citizens Advice Bureau will conform with these requirements, as stated in the Objectives and activities above.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Achievements and performance

Our main offices are located as below, with additional outreach services operating across Norfolk:

Attleborough
Dereham
Fakenham
Great Yarmouth
Holt
Kings Lynn
North Walsham
Norwich

People call on Norfolk Citizens Advice in large numbers, seeking advice and information to help them deal positively with the many challenges they face. During this year a total of 14,520 people came to us for help and advice with 42,172 issues. Collectively people who visited us have benefited from a total income gain of £1,961,343. People want to know where they stand, their rights, responsibilities and entitlements, or what other services are available to help them. Welfare Benefits, Employment, Housing, Debt and Family & Relationships continue to be the dominant areas of advice sought. 2,102 people came to see us specifically about debt issues and collectively had their debt reduced by £1,110,326 where they were entitled to such redress. Many of the people who come to us for help are experiencing high levels of stress and anxiety due to the issues they face. Increasing numbers of people come to us with several, often related and complex issues that are adversely affecting their lives.

We have worked hard to demonstrate to our funders and key stakeholders that our work, in partnership with many other voluntary and statutory sector organisations, is intrinsic to the wellbeing of all in the county.

We know from an HM Treasury approved model that, for a modest investment in our charity, we provide over £32m of benefit each year ensuring, amongst other things, a reduction in demand for statutory services. We maintain that the value and impact of our services must continue for the benefit of our local communities and funding to enable us to develop our work further should therefore be seen as a priority.

We are satisfied that our prudent approach to effective budgetary controls have enabled us to deliver a modest unrestricted surplus to ensure we can remain a sustainable local charity.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Achievements and performance *(continued)*

The Funders

Norfolk Citizens Advice acknowledges the funding sources that enable us to continue to deliver our core services, including:

Breckland Borough Council, North Norfolk District Council and Norfolk County Council, provide grant support for the residents of their region.

Great Yarmouth Borough Council, Norwich City Council, King's Lynn and West Norfolk Borough Council, Broadland and South Norfolk District Councils have provided project funding for our specialist services, including the Help Through Crisis service.

The Money and Pension Service: provided core funding for our team of debt advisers and administrators, ensuring high-quality debt and money advice, income maximisation and exploration and advice on all appropriate options and support across Norfolk.

Food Bank Support: there has been a sustained increase in the demand for Food Vouchers at all our offices. Whilst delays in benefit payments leaving clients with gaps in income and clients whose benefits have been sanctioned make up the bulk of this work, many more low income families, not in receipt of welfare payments, are looking for foodbank help. Our partnerships with Foodbanks and the Trussell Trust across the county continues to be a vital lifeline to many families living on the margins and we expect this demand to continue increasing.

Interact: funded by OneNorwich Practices, the project supports people with resilience whilst tackling the negative impact of housing and the home environment on health and wellbeing, with a focus on reducing inequalities through a multi-partner approach.

Norwich Social Prescribing: Norfolk Citizens Advice working in partnership with other voluntary organisations to deliver support to service users in Norwich primary care services, improving health and reducing reliance on clinical services.

National Lottery Community Fund: we are very grateful for the support from the National Lottery who have awarded us grant funding to enable us to run a Help Through Crisis project, in partnership with other local agencies, and support our digital and face-to-face delivery. Thank you to everyone who played the lottery and supported with their funds.

Warm & Wise: two-year partnership between Citizens Advice Diss, Thetford and District (lead partner) and Norfolk Citizens Advice. Funding was received through the Energy industry voluntary Redress Scheme to deliver specialised domestic energy and fuel advice to clients in Norfolk.

Chances: a project run by Norfolk County Council and funded by ESF, this runs until September 2023. Chances offers personalised health and employment support to people living across Norfolk, to move them either into or closer to work.

Funded Energy advice projects: provide specialist energy advice and income maximisation support to clients experiencing fuel poverty. Multiple energy programmes have been made available by funding allocated by national Citizens Advice

Carers Matters: provides bespoke triage and advice to carers identified in Voluntary Norfolk projects primarily in the form of welfare rights, however where there are also debt issues these will be included to save multiple referrals for Service Users.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Achievements and performance *(continued)*

Other funding sources

One off donations and sponsorships are sometimes received from local businesses, local Trusts, Parish Councils and the public as part of general appeals.

We would particularly like to thank the Norfolk Community Advice Network for its collaboration and funding support in the past year.

Donations and pro-bono services

We receive a number of donations from individuals and the support of corporate partners throughout the year. We would particularly like to thank all the Lawyers and Solicitors for contributing their time and expertise giving pro-bono legal advice.

Thank you

Finally, all the above would not have been possible without the hard work and dedication of the staff and volunteers. All strive towards excellence each day on behalf of our clients.

Thanks also go to all our named and unnamed funders and partners over the past year. We look forward to developing our relationship with them in the forthcoming year.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Financial review

Breckland Borough Council, Great Yarmouth Borough Council, Norfolk County Council, North Norfolk District Council, Norwich City Council and South Norfolk District Council offer financial support to enable Norfolk Citizens Advice to offer a comprehensive range of advice services. In addition to the funding above, additional funding was also sought from parish councils, other statutory sources, grant making trusts, appeals to businesses and individuals.

The audited accounts of Norfolk Citizens Advice are attached to this report and full details of our financial position are contained therein together with the auditor's report to the trustees.

The trustees are confident that our future funding will be such that Norfolk Citizens Advice will be able to meet its obligations as they fall due in the ordinary course of business.

There was a surplus for the year of £86,951 (2022: £98,077). The forecast for 2023/24 currently shows a deficit of circa £40,000. We continue to seek additional funding sources to underpin the work of Norfolk Citizens Advice.

Summary of previous five year's accounts

The following table is a summary of income and expenditure and the reserves position for the past five years.

	2023	2022	2021 <i>(restated for merger)</i>	2020	2019
	£	£	£	£	£
Income	2,127,798	2,122,646	1,992,559	1,516,489	1,385,799
Expenditure	2,040,847	2,024,569	1,950,156	1,485,540	1,174,790
Surplus / (Deficit)	86,951	98,077	42,403	30,949	211,009
Staff costs	1,147,645	1,214,998	1,090,580	923,813	672,237
% of income	54	57	55	61	49
Number	39	45	39	39	28
Premises and other costs	125,716	133,480	198,264	180,695	155,317
% of income	6	6	10	12	11
Unrestricted reserves	795,074	762,244	534,621	532,639	436,582
Restricted reserves	85,852	31,731	161,277	120,856	185,964
Total reserves	880,926	793,975	695,898	653,495	622,546

Investment powers and policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the trustees wish.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Financial review *(continued)*

Reserves policy

The Trustee Board, having considered the potential risks facing the charity and assessed the future plans, would wish to aim to retain sufficient free reserves to meet running costs over a 4-month period prior to closure, should this be necessary. The Trustee Board require that as a minimum the free reserves should be sufficient to cover redundancy payments, meet contractual obligations and running costs during a withdrawal process. This has been reviewed and calculated at £435,709 which equates to four months of operating costs. The total funds held as at 31 March 2023 were £880,926 (2022: £793,975) which includes restricted funds of £85,852 (2022: £31,371), free reserves were £790,229 (2022: £742,863). The trustees keep the reserves under regular review.

Plans for future periods

Meeting the increasingly complex needs of a growing number of Norfolk citizens who approach us for quality assured, accredited advice will continue to both challenge us and also provide an opportunity to develop the service innovatively. We will need to further develop our ability to provide advice and information through digital channels including webchats, phone, email and potentially other digital platforms (social media, Apps).

Moving forward we have a combined focus of our face-to-face service, offered free and impartially throughout the county and our Digital service to continue providing help and support. This will require the continued input of our teams of volunteers and staff but will also require more volunteers to join us and train as advisers. Our annual plan will indicate how we will achieve this.

We will also need to continue to focus on seeking new ways to supplement our main funding sources to ensure we can continue to meet the growing demand for our services. In all of this, it will be important to emphasise the impact and value we provide as a local charity for the benefit of the whole community, not just the people who come to us for essential advice and information.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Structure, governance and management

Governing document

The charity was incorporated in August 1998. On 29 November 2012 the previously named Norwich and West Norfolk Citizens Advice Bureau merged with two other local Bureaux to form the wider serving Norfolk Citizens Advice Bureau. In 2019 we also successfully merged with Mid Norfolk Citizens Advice to bring both organisations under the same umbrella.

Our trustees board sets the vision and gives strategic direction to Norfolk Citizens Advice. The trustees are also directors of the charitable company.

Appointment of trustees

We recruit trustees through a transparent and competitive process, advertising widely to find trustees with the skills required by the Board. In 2022-23 we recruited two new trustees. The Articles of Association also allow potential trustees to stand for election at the Norfolk Citizens Advice AGM, provided they give sufficient notice of their intention.

Successful applicants are co-opted as Trustees by the Trustees Board and then nominated at the next AGM for election to the Board for a further three years. All Trustees have to be nominated on a rotation basis for election at the AGM for a three year term of office. They may be nominated again for a further three years. Trustees who served during the year and up to the date of this report are set out on page 1.

Trustee induction and training

New trustees undergo an induction period, which is determined by their previous experience and knowledge of the organisation. This may include:

- A tour of the Norfolk Citizens Advice offices to meet key staff and volunteers;
- Receiving an induction pack, supplied by National Citizens Advice;
- Receiving a specific Norfolk Citizens Advice induction pack;
- An invitation to attend a Citizens Advice New Trustee event.

Training is provided as required according to individual and corporate training need.

Organisation

The Trustee Board sets the governance for the organisation and in conjunction with the CEO agrees strategy. The CEO and senior management team are responsible for the operational management of the organisation. The Trustees take account of the strategy set by Citizens Advice when developing the strategic plan for Norfolk Citizens Advice.

Risk management

The trustees acknowledge The Charity Commission's requirement for them to undertake a review of the major risks to which the organisation is exposed and to establish systems to mitigate these risks. The trustees undertook a number of reviews during the year and also as part of the Leadership Self-Assessment, which is an annual audit of the effectiveness of the organisations' management and governance processes and structures.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

Pay policy for senior staff

The pay levels of senior staff are reviewed annually, reported on to the Board and decisions about pay rises are based on a combination of performance and inflation.

Fundraising standards

The charity carries out limited fundraising activities in connection with its activities. No professional fundraisers or third-party commercial participators are used. There have been no complaints about the charity's fundraising this year. Fundraising is monitored by way of the charity recording all donations and events where income is received. No direct contact is made with the public regarding fundraising activities. The charity is registered with the Fundraising Regulator, registration number 1071297.

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 trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statement unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the 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 applicable Charities SORP 2019 (FRS102);
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2023

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.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

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

David Browne (Chair)
Trustee

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau

Year ended 31 March 2023

Opinion

We have audited the financial statements of Norfolk Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), balance sheet, statement of cash flows and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the 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.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau *(continued)*

Year ended 31 March 2023

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the Trustees' 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.

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 course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' 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 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.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau *(continued)*

Year ended 31 March 2023

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:

- Enquiry of management and those charged with governance;
- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the rationale of significant transactions outside the normal course of operations and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau *(continued)*

Year ended 31 March 2023

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/auditorsresponsibilities. This description forms part of our auditor's report.

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.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2023

			2023		2022
	Note	Unrestricted funds £	Restricted funds £	Total funds £	Total funds £
Income and endowments					
Donations and legacies	5	28,737	14,907	43,644	54,001
Charitable activities	6	510,899	1,569,805	2,080,704	2,067,788
Investment income	7	2,585	—	2,585	857
Other income	8	865	—	865	—
Total income		<u>543,086</u>	<u>1,584,712</u>	<u>2,127,798</u>	<u>2,122,646</u>
Expenditure					
Charitable activities	9	(561,012)	(1,479,835)	(2,040,847)	(2,024,569)
Total expenditure		<u>(561,012)</u>	<u>(1,479,835)</u>	<u>(2,040,847)</u>	<u>(2,024,569)</u>
Net income before transfer of funds		(17,926)	104,877	86,951	98,077
Transfers between funds		50,756	(50,756)	—	—
Net movement in funds		<u>32,830</u>	<u>54,121</u>	<u>86,951</u>	<u>98,077</u>
Reconciliation of funds					
Total funds brought forward		<u>762,244</u>	<u>31,731</u>	<u>793,975</u>	<u>695,898</u>
Total funds carried forward		<u>795,074</u>	<u>85,852</u>	<u>880,926</u>	<u>793,975</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 19 to 32 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Balance sheet

31 March 2023

		2023		2022	
	Note	£	£	£	£
Fixed assets					
Tangible fixed assets	15		4,845		19,381
Current assets					
Debtors	16	221,889		232,932	
Cash at bank and in hand		1,033,857		716,050	
		<u>1,255,746</u>		<u>948,982</u>	
Creditors: Amounts falling due within one year	17	<u>(379,665)</u>		<u>(174,388)</u>	
Net current assets			876,081		774,594
Total assets less current liabilities			<u>880,926</u>		<u>793,975</u>
Funds of the charity					
Restricted funds			85,852		31,731
Unrestricted funds			795,074		762,244
Total charity funds	19		<u>880,926</u>		<u>793,975</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, and are signed on behalf of the board by:

David Browne (Chair)
Trustee

Company registration number: 03617412

The notes on pages 19 to 32 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2023

	2023	2022
	£	£
Cash flows from operating activities		
Net income	86,951	98,077
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	14,536	14,536
Other interest receivable and similar income	(2,585)	(857)
<i>Changes in:</i>		
Trade and other debtors	11,043	(113,929)
Trade and other creditors	205,277	2,929
Cash generated from operations	315,222	756
Interest received	2,585	857
Net cash from operating activities	<u>317,807</u>	<u>1,613</u>
Net increase in cash and cash equivalents	317,807	1,613
Cash and cash equivalents at beginning of year	<u>716,050</u>	<u>714,437</u>
Cash and cash equivalents at end of year	<u><u>1,033,857</u></u>	<u><u>716,050</u></u>

The notes on pages 19 to 32 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2023

1. General information

The charity is 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 The Millennium Library, The Forum, Millennium Plain, Norwich, Norfolk, NR2 1TF. The principal activity of the charity is detailed within the Trustees report.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

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

(b) Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Fund accounting

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

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal.

(d) Income

All income is 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:

- Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

Income *(continued)*

- Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Income from charitable trading activity is accounted for when earned.
- 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.

(e) Expenditure

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:

- Charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- 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.
- All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Rent, cleaning, telephone, stationery and general office supplies are allocated on the basis of floor space occupied by the relevant personnel.

(f) Tangible assets

All fixed assets are initially recorded at cost.

Assets donated to the bureau are capitalised at fair value.

Minor capital additions are written off to expenditure in the year of purchase. The capitalisation policy is to capitalise items over £1,000.

(g) 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:

- | | |
|-----------|---------------------|
| Equipment | - 25% straight line |
|-----------|---------------------|

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

3. Accounting policies *(continued)*

(h) Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the charity will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

(i) Financial instruments

A financial asset or a financial liability is recognised only when the entity 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.

(j) Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

(k) Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

(l) Taxation

The charity has no liability to income or capital gains tax as surplus income and gains are applied for charitable purposes.

(m) Redundancy

Where an obligation to make a redundancy or termination payment exists, the costs incurred by the charity are accounted for on an accruals basis and included within employee benefits.

4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Donations and gifts	28,637	14,907	43,544
Legacies			
Legacies	100	—	100
	<u>28,737</u>	<u>14,907</u>	<u>43,644</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Donations			
Donations and gifts	32,682	4,000	36,682
Legacies			
Legacies	17,319	—	17,319
	<u>50,001</u>	<u>4,000</u>	<u>54,001</u>

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Grants - Local Authorities	444,842	122,490	567,332
Special contributions	66,057	1,447,315	1,513,372
	<u>510,899</u>	<u>1,569,805</u>	<u>2,080,704</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Grants - Local Authorities	431,159	181,760	612,919
Special contributions	124,293	1,330,576	1,454,869
	<u>555,452</u>	<u>1,512,336</u>	<u>2,067,788</u>

Government funding received during the year totalled £567,332 (2022: £612,919).

7. Investment income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Bank interest receivable	<u>2,585</u>	<u>2,585</u>	<u>857</u>	<u>857</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

8. Other income

	Unrestricted Funds £	Total Funds 2023 £	Unrestricted Funds £	Total Funds 2022 £
Other income	865	865	—	—
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

9. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Salaries	305,890	841,755	1,147,645
Course fees and training	2,769	635	3,404
Recruitment	3,206	6,758	9,964
Telephone	9,478	9,208	18,686
Publicity and information	5,006	5,835	10,841
Property costs	87,014	38,702	125,716
Travelling, volunteer expenses and disbursements	13,514	15,722	29,236
Repairs	33,621	2,836	36,457
Professional fees	16,042	3,997	20,039
Bank charges	2,055	—	2,055
Postage, printing and stationery	6,949	9,425	16,374
Other costs	11,438	15,124	26,562
Computer consumables	29,199	24,642	53,841
Partner payments	—	502,485	502,485
Bad debt	8,579	2,711	11,290
Depreciation	14,536	—	14,536
Governance	11,716	—	11,716
	<u>561,012</u>	<u>1,479,835</u>	<u>2,040,847</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Salaries	278,270	936,728	1,214,998
Course fees and training	903	796	1,699
Recruitment	5,843	4,578	10,421
Telephone	18,247	11,867	30,114
Publicity and information	—	30,470	30,470
Property costs	83,479	50,001	133,480
Travelling, volunteer expenses and disbursements	21,518	17,237	38,755
Repairs	36,227	149	36,376
Professional fees	10,866	3,619	14,485
Bank charges	532	—	532
Postage, printing and stationery	10,381	6,917	17,298
Other costs	—	19,655	19,655
Computer consumables	45,697	22,221	67,918
Partner payments	1,040	385,983	387,023
Bad debt	—	—	—
Depreciation	14,536	—	14,536
Governance	6,735	74	6,809
	<u>534,274</u>	<u>1,490,295</u>	<u>2,024,569</u>

Analysis of Governance costs

	2023 £	2022 £
Audit and accountancy fees	11,083	6,494
Trustee expenses	242	134
Other	391	181
Total	<u>11,716</u>	<u>6,809</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

10. Net income

Net income is stated after charging/(crediting):

	2023	2022
	£	£
Depreciation of tangible fixed assets	14,536	14,536
Operating lease rentals	<u>117,519</u>	<u>149,068</u>

11. Auditors remuneration

	2023	2022
	£	£
Fees payable for the audit of the financial statements	<u>10,056</u>	<u>5,000</u>
Fees payable to the charity's auditor and its associates for other services: Other non-audit services	<u>1,027</u>	<u>1,494</u>

12. Staff costs

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

	2023	2022
	£	£
Wages and salaries	1,021,632	1,087,611
Social security costs	84,066	82,307
Employer contributions to pension plans	<u>41,947</u>	<u>45,080</u>
	<u>1,147,645</u>	<u>1,214,998</u>

Key management personnel amounted to £168,064 in respect of three employees (2022 - £132,080 for four employees).

Wages and salaries for 2023 include £9,711 (2022 - £8,637) of redundancy payments.

The bureau maintains its services to the public through the help of voluntary workers.

The average head count of employees during the year was 46 (2022: 52). The average number of full-time equivalent employees during the year is analysed as follows:

	2023	2022
	No.	No.
Administration and support	8	7
Direct charitable	<u>31</u>	<u>38</u>
	<u>39</u>	<u>45</u>

The number of employees whose remuneration for the year fell within the following bands, were:

	2023	2022
	No.	No.
£60,000 to £69,999	<u>1</u>	<u>—</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

13. Trustee remuneration and expenses

The trustees did not receive any remuneration in the year.

The total reimbursed for expenses during the year was £319 to three trustees in relation to travel expenses to committee meetings (2022: £984 to two trustees in relation to travel expenses to committee meetings and for an excess for insurance in relation to a van used for transporting furniture between the charity's offices). No balance was outstanding at the year end.

14. Transfers between funds

Transfers between funds represent the element of projects which have been completed by volunteers and therefore have no cost to the charity.

15. Tangible fixed assets

	Equipment £	Total £
Cost		
At 1 April 2022 and 31 March 2023	58,143	58,143
Depreciation		
At 1 April 2022	38,762	38,762
Charge for the year	14,536	14,536
At 31 March 2023	53,298	53,298
Carrying amount		
At 31 March 2023	4,845	4,845
At 31 March 2022	19,381	19,381

16. Debtors

	2023 £	2022 £
Trade debtors	175,441	159,298
Prepayments and accrued income	46,285	73,471
Other debtors	163	163
	221,889	232,932

17. Creditors: Amounts falling due within one year

	2023 £	2022 £
Trade creditors	91,425	33,288
Social security and other taxes	23,956	22,597
Accruals and deferred income	248,684	107,980
Other creditors	15,600	10,523
	379,665	174,388

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

17. Creditors: Amounts falling due within one year *(continued)*

	2023	2022
	£	£
Deferred income brought forward	61,786	23,034
Released during the year	(61,786)	(23,034)
Deferred during the year	201,546	61,786
Deferred income carried forward	<u>201,546</u>	<u>61,786</u>

Deferred income relates to funding received for future periods.

18. Pensions and other post retirement benefits

Defined contribution plans

The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £41,947 (2022: £45,080).

The amount outstanding as at 31 March 2023 was £6,534 (2022: £7,759).

19. Analysis of charitable funds

Unrestricted funds

Year ended 31 March 2023

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
General funds	762,244	543,086	(561,012)	50,756	795,074
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Year ended 31 March 2022

	At 1 April 2021	Income	Expenditure	Transfers	At 31 March 2022
	£	£	£	£	£
General funds	534,621	606,310	(534,274)	155,587	762,244
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Restricted funds

Year ended 31 March 2023

	At 1 April 2022	Income	Expenditure	Transfers	At 31 March 2023
	£	£	£	£	£
MaPS	–	264,904	(264,904)	–	–
Help to Claim	–	(1,321)	(10)	1,331	–
Help Through Crisis	–	135,520	(135,414)	–	106
Civic	7,706	–	–	(7,706)	–
OneNorwich	18,995	527,999	(528,483)	–	18,511
Foodbank	–	50,863	(55,550)	4,687	–
NCC Chances	5,030	122,490	(122,490)	–	5,030
EAP, BESN and CMAP	–	48,803	(48,803)	–	–
CADAT Energy Redress	–	48,305	(49,743)	1,438	–
NCAN NCC Hardship Fund	–	50,714	(50,403)	–	311
AGE UK Norfolk IAA	–	21,865	(184)	(21,681)	–
Voluntary Norfolk Carer's					
Matter Norfolk	–	26,500	–	(26,500)	–
Covid recovery Fund	–	60,713	(40,601)	–	20,112
OneNorwich Practises Interact	–	78,000	(78,000)	–	–
OneNorwich Practises PCCO	–	37,575	(40,250)	2,675	–
Cadent	–	3,542	–	–	3,542
Big Lottery Digital	–	40,000	(40,000)	–	–
Norfolk Community Foundation					
Family Flux	–	5,000	–	(5,000)	–
The Headley Trust	–	15,000	(15,000)	–	–
Norfolk Community Foundation					
Empowering Community					
Funds	–	8,333	–	–	8,333
Norfolk Community Foundation					
Advice hub	–	10,000	(10,000)	–	–
Aviva	–	14,907	–	–	14,907
Norfolk Community Foundation					
Equinor	–	15,000	–	–	15,000
	<u>31,731</u>	<u>1,584,712</u>	<u>(1,479,835)</u>	<u>(50,756)</u>	<u>85,852</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Year ended 31 March 2022	At 1 April 2021 £	Income £	Expenditure £	Transfers £	At 31 March 2022 £
NCC Social Prescribing	14,935	13,637	–	(28,572)	–
MaPS	–	266,251	(265,811)	(440)	–
MaPS Increasing Capacity	–	23,514	(23,514)	–	–
Help to Claim	51,072	377,646	(377,017)	(51,701)	–
Help Through Crisis	44,935	29,767	(32,788)	(41,914)	–
Civic	7,706	–	–	–	7,706
OneNorwich	38,027	499,463	(499,228)	(19,267)	18,995
NNPCT	4,602	45,241	(45,240)	(4,603)	–
Foodbank	–	42,108	(41,619)	(489)	–
EAP and BESN	–	11,350	(8,513)	(2,837)	–
NCC Chances	–	115,115	(110,085)	–	5,030
CADAT Energy Redress	–	35,236	(30,004)	(5,232)	–
GYBC Community Champions	–	40,329	(39,797)	(532)	–
NCAN NCC Hardship Fund	–	12,679	(12,679)	–	–
Geoffrey Watling Digital Volunteers	–	4,000	(4,000)	–	–
	<u>161,277</u>	<u>1,516,336</u>	<u>(1,490,295)</u>	<u>(155,587)</u>	<u>31,731</u>

MaPS Funding for the provision of debt advice.

Help To Claim Funding to provide support to those who are most vulnerable.

Help Through Crisis Funding to provide support to those who are most vulnerable.

Civic Fundraiser income as a result of our being involved in the Norwich Civic Charity which was then shared equally between all partner charities.

OneNorwich / Social prescribing Funding for our Social Prescribing project in Norwich and Broadband.

Foodbank - Dedicated Foodbank Project in Attleborough, Watton, King's Lynn, North Norfolk and Norwich through service level agreements. The Foodbank in 2022 related to a dedicated Foodbank Project in Norwich, Kings Lynn and Hunstanton through a grant received from ASDA.

Norfolk County Council Chances A locally integrated health and employment service to deliver personalised support to unemployed and inactive people with deep-seated barriers to work, including long term health conditions and a lack of employability skills, across Norfolk.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

Citizens Advice National Energy Advice Programme, Big Energy Saving Network and Carbon Monoxide Advice Project- To provide one to one energy advice appointments to fuel poor and vulnerable consumers who are struggling to pay their bills. and provide carbon monoxide awareness discussions to their clients.

CADAT Energy Redress Norfolk Warm & Wise Partnership project funding to support energy customers in vulnerable situations.

NCAN NCC Hardship Fund - Delivery of hardship information, advice and support with an overall objective to reduce hardship for Norfolk residents, which should include accredited help to reduce debt such as Debt Relief Orders. AGE UK Norfolk IAA funding to provide information, advice and advocacy services.

Voluntary Norfolk Carer's Matter Norfolk funding to provide bespoke triage and advice to carers identified in Voluntary Norfolk projects

Covid recovery fund relates to funding from in Great Yarmouth, Norwich, South Norfolk, West Norfolk and Broadland District to tackle the health and wellbeing impacts of Covid-19 and to focus efforts on recovery.

OneNorwich Practises Interact - provide the management and employment of Social Prescribers funded by the community transformation fund, administered by ONP. This will enable the delivery of locally focused social prescribing activities in the Primary Care Network.

OneNorwich PCCO funding for a Primary Care Community Officer whom will enable Primary healthcare provision in Norwich to work collaboratively and in partnership with the local voluntary, community and social enterprise (VCSE) sector in order to deliver better health outcomes for the local population.

Cadent funding is to help households in their region improve their financial wellbeing and become more energy efficient

Big lottery Digital Norfolk relates to funding from the Community Fund for digital inclusion.

Norfolk Community Foundation Family Flux funding to support vulnerable people in the community.

The Headley Trust is funding for the provision of financial advice, benefit checking and income maximisation, and referral to domestic heating and home insulation schemes, food banks and food, clothing and household goods distribution services to those families and individuals most in need because of the rapid increase in the cost of living, particularly in energy and food prices

Norfolk Community Foundation Empowering Community funding for a new part-time staff role to help people access vital benefits. Norfolk Community Foundation Advice Hub was funding for the provision of an advice hub.

Aviva Crowdfunding - Help Through Crisis funding to provide in-depth, expert advice and support to local people facing crisis in Kings Lynn, Great Yarmouth and Norwich.

Norfolk Community Foundation Equinor - to establish a pilot project in Great Yarmouth which seeks to support young people with sustainable employment outcomes.

NCC social prescribing - Funding to provide the provision of Living Well Workers/Connectors to help people identify their goals and strengths, and the issues and support to achieve these goals. MAPS Funding to provide debt advice sessions.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

MaPS Increasing Capacity Funding to provide debt advice sessions.

NNPCT Funding for our Social Prescribing project in North Norfolk.

Great Yarmouth Borough Council - Community Champions Outreach services programme.

Geoffrey Watling - digital volunteers - Funding towards new digital volunteers to extend support to vulnerable people.

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Tangible fixed assets	4,845	–	4,845
Current assets	790,229	85,852	876,081
Net assets	795,074	85,852	880,926

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Tangible fixed assets	19,381	–	19,381
Current assets	742,863	31,731	774,594
Net assets	762,244	31,731	793,975

21. Analysis of changes in net debt

	At 1 Apr 2022 £	Cash flows £	At 31 Mar 2023 £
Cash at bank and in hand	716,050	317,807	1,033,857

22. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Not later than 1 year	47,778	57,633
Later than 1 year and not later than 5 years	25,934	47,328
	73,712	104,961

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2023

23. Related parties

There were no related party transactions during the year ended 31 March 2023.

During the year ended 31 March 2022 the following related party transactions took place:

£23 - Spire Solicitors for disbursements for Companies House searches and filing fees, R Marland is a director. No amounts were outstanding at 31 March 2022.

£300 - Freebridge Community Housing for the Household Support Fund, S Smith is Vice Chair. No amounts were outstanding at 31 March 2022.

NORFOLK CITIZENS ADVICE

England & Wales - Charity number 1071297

Accounts

COMPANY REGISTRATION NUMBER: 03617412

CHARITY REGISTRATION NUMBER: 1071297

**Norfolk Citizens Advice Bureau
Company Limited by Guarantee
Financial statements
31 March 2021**

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Financial statements

Year ended 31 March 2021

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Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report)

Year ended 31 March 2021

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 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland published in October 2019.

Reference and administrative details

Registered charity name	Norfolk Citizens Advice Bureau
Charity registration number	1071297
Company registration number	03617412
Principal office and registered office	The Millennium Library The Forum Millennium Plain Norwich NR2 1TF

The trustees

The trustees who served during the year and at the date of approval were as follows:

David Browne (Chair)
Ruth Darrah
Ian Davis
Richard Gray
Charlotte Land
Roger Margand
Benjamin Meen
Andy Mole
Heather Peck
Simon Smith

Chief Executive Officer	Jon Cheyette (resigned 31 March 2021) Mark Hitchcock (appointed 4 October 2021)
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Auditor	Lovewell Blake LLP Chartered accountants & statutory auditor Bankside 300 Peachman Way Broadland Business Park Norwich NR7 0LB
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Bankers	National Westminster Bank plc 45 London Street Norwich Norfolk
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Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

	CAF Bank Ltd 25 Kings Hill Avenue West Malling Kent ME19 4JQ
	Redwood Bank The Nexus Building Broadway Letchworth Garden City Hertfordshire SG6 3TA
Solicitors	Cozens-Hardy LLP Castle Chambers Opie Street Norwich NR1 3DP
	Leathes Prior 74 The Close Norwich Norfolk NR1 4DR

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Objectives and activities

The Citizens Advice service aims:

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

Advice provided by the Norfolk Citizens Advice service is free, independent, confidential, impartial, and available to everyone regardless of race, sex, disability, sexuality or nationality. Norfolk Citizens Advice is a member of the national charity Citizens Advice which produces and updates AdviserNet (the web-based system we use to advise clients) and sets and enforces quality standards for the advice services provided, internal organisation, training, equal opportunities and accessibility.

Norfolk Citizens Advice activities are delivered by volunteers and paid staff. In order to sustain the service provided, we run a continuous volunteer recruitment program to staff our generalist advice sessions as well as a range of advice and training projects. At 31 March 2021 we had 102 volunteers delivering an equivalent of approximately 37000 hours of service. In addition to providing advice to our clients, we collect evidence of client experience where this may illustrate failings in local and national policies, and we bring this to the attention of authorities, mostly via Citizens Advice.

Public Benefit

The Trustees are mindful of the requirements of the Charity Commission regarding the Public Benefit test, and confirm that the activities of Norfolk Citizens Advice will conform with these requirements, as stated in the Objectives and Activities above.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Achievements and performance

Our main offices are located as below, with additional outreach services operating across Norfolk:

Attleborough
Dereham
Fakenham
Great Yarmouth
Holt
Kings Lynn
North Walsham
Norwich
Watton
Wymondham until 31 March 2021

People call on Norfolk Citizens Advice in large numbers, seeking advice and information to help them deal positively with the many challenges they face. During this year a total of 15,796 people came to us for help and advice with 52,238 issues. Collectively people who visited us have benefited from a total income gain of £3,694,707. People want to know where they stand, their rights, responsibilities and entitlements, or what other services are available to help them. Welfare Benefits, Employment, Housing, Debt and Family & Relationships continue to be the dominant areas of advice sought. 1,753 people came to see us specifically about 9,244 debt issues and, collectively had their debt reduced by £680,146 where they were entitled to such redress. Many of the people who come to us for help are experiencing high levels of stress and anxiety due to the issues they face. Increasing numbers of people come to us with several, often related and complex issues that are adversely affecting their lives.

We have worked hard to demonstrate to our funders and key stakeholders that our work, in partnership with many other voluntary and statutory sector organisations, is intrinsic to the wellbeing of all in the county. Whilst we are sympathetic to the situation that some of our funders are experiencing due to economic and financial pressures we continue to prove that our service offers best value for Norfolk residents. With the Coronavirus outbreak drastically changing the lives of many it has further enhanced the need for our service, data from our service shows that many people have struggled both financially and emotionally. We know from an HM Treasury approved model that, for a modest investment in our charity, we provide over £40M of benefit each year ensuring, amongst other things, a reduction in demand for statutory services. We maintain that the value and impact of our services must continue for the benefit of our local communities and funding to enable us to develop our work further should therefore be seen as a priority. We are satisfied that our prudent approach to effective budgetary controls have enabled us to deliver a modest unrestricted surplus to ensure we can remain a sustainable local charity.

Volunteer recruitment continues. The pandemic significantly disrupted our service delivery and also led to many volunteers reconsidering their engagement with the service. This topic will continue to be relevant to many volunteers as the pandemic continues and which we will consider with care and compassion.

Pro Bono Solicitors scheme. A pro bono rota scheme has continued to serve Norfolk residents throughout a difficult year aiding client with General and Family Law, Wills & Probate, Employment, Civil Litigation, Clinical Negligence, Personal Injury and Matrimonial matters, this continues to provide an invaluable service to clients. All Lawyers and Solicitors are thanked for contributing their time and expertise giving legal advice via telephone during the Covid 19 lockdown and beyond.

Food Banks and Vouchers. There has been a sustained increase in the demand for Food Vouchers at all our offices. Whilst delays in benefit payments leaving clients with gaps in income and clients whose benefits have been sanctioned make up the bulk of this work, many more low income families, not in receipt of welfare payments, are looking for foodbank help. Our partnerships with Foodbanks across the county has been a vital lifeline to many families living on the margins and we expect this demand to continue increasing. In 20/21 financial year we started a dedicated Foodbank Project in Norwich, Kings Lynn and Hunstanton thanks to an ASDA grant which will run until 2023.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Achievements and performance *(continued)*

The Funders

Norfolk Citizens Advice acknowledges the funding sources that enable us to continue to deliver our core services, including:

Breckland Borough Council, Great Yarmouth Borough Council, Norfolk County Council, North Norfolk District Council, Norwich City Council, agree to provide grant aid for advice services for residents within the Council areas.

Debt Advice - Money and Pension Service - Funded by the Money & Pensions Service, our team of eight full and part time debt advisers and two debt administrators, provide debt and money advice, income maximisation and exploration and advice on all appropriate options and support across Norfolk.

MS Society

A fund to provide specialist Welfare Benefits advice to people with MS, their families and carers. Service Level Agreements in place with North Norfolk, Dereham & District, Kings Lynn and Norwich MS Society branches.

Social Prescribing - A project funded by Norfolk County Council to ensure people get the right support to reduce the reliance on GP and local primary and secondary health services. This is based in Norwich and Broadland with Norfolk Citizens Advice working in partnership with other voluntary organisations within the Norfolk Community Advice Network (NCAN).

National Lottery - We are very grateful for the support from the National Lottery who have awarded us grant funding to enable us to run a Help Through Crisis project, in partnership with other local agencies, to help the most vulnerable in the Dereham area.

Help To Claim - Funding from The Department of Work & Pensions (DWP) for the provision of Help To Claim. A service delivered through face to face, telephone and webchat to assist people with claiming Universal Credit.

Other funding sources

One off donations and sponsorships are sometimes received from local businesses, local Trusts, Parish Councils and the public as part of general appeals. We were also lucky enough to benefit from additional funding available due to Covid in 2021.

Organisational Development - Over the last year and the Covid 19 pandemic we have had to ramp up our digital service to meet the increase in telephone and webchat demand. We have also had to embrace many changes to service and technology to enable staff and volunteers to work from home during lockdowns.

Thank you

Finally, all the above would not have been possible without the hard work and dedication of the staff and volunteers, and the solicitors who provide support on a pro bono basis. All strive towards excellence each day on behalf of our clients.

Thanks also go to all our funders and partners over the past year. We look forward to developing our relationship with them in the forthcoming year.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Financial review

Breckland Borough Council, Great Yarmouth Borough Council, Norfolk County Council, North Norfolk District Council, Norwich City Council and South Norfolk District Council offer financial support to enable Norfolk Citizens Advice to offer a comprehensive range of advice services. In addition to the funding above, additional funding was also sought from parish councils, other statutory sources, grant making trusts, appeals to businesses and individuals.

The audited accounts of Norfolk Citizens Advice are attached to this report and full details of our financial position are contained therein together with the auditor's report to the trustees.

The trustees are confident that our future funding will be such that Norfolk Citizens Advice will be able to meet its obligations as they fall due in the ordinary course of business.

There was a surplus for the year of £42,403 (2020: £30,949). The forecast for 2021/22 currently shows a surplus of circa £3,000. We continue to seek additional funding sources to underpin the work of Norfolk Citizens Advice.

We were very fortunate this year to have received a legacy of £60,000. This money enabled us to continue running our core service during a difficult year.

Summary of previous five year's accounts

The following table is a summary of income and expenditure and the reserves position for the past five years.

	2021	2020	2019 (restated for merger)	2018	2017
	£	£	£	£	£
Income	1,992,559	1,516,489	1,385,799	736,746	770,769
Expenditure	1,950,156	1,485,540	1,174,790	679,615	819,733
Surplus / (Deficit)	42,403	30,949	211,009	57,131	(48,964)
Staff costs	1,090,580	923,813	672,237	412,231	493,996
% of income	55	61	49	56	64
Number	39	39	28	20	18
Premises and other costs	198,264	180,695	155,317	129,548	152,439
% of income	10	12	11	18	20
Unrestricted reserves	534,621	532,639	436,582	291,419	235,790
Restricted reserves	161,277	120,856	185,964	14,705	13,203
Total reserves	695,898	653,495	622,546	306,124	248,993

Investment powers and policy

Under the Memorandum and Articles of Association, the charity has the power to invest in any way the trustees wish.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Financial review *(continued)*

Reserves policy

The Trustee Board, having considered the potential risks facing the charity and assessed the future plans, would wish to aim to retain sufficient free reserves to meet running costs over a 4-month period prior to closure, should this be necessary. The Trustee Board require that as a minimum the free reserves should be sufficient to cover redundancy payments, meet contractual obligations and running costs during a withdrawal process. This has been reviewed and calculated at £423,000 which equates to four months of operating costs. The total funds held as at 31 March 2021 were £695,898 (2020: £653,495) which includes restricted funds of £161,277 (2020: £120,856), free reserves were £500,704 (2020: £484,186). The trustees keep the reserves under regular review.

Plans for future periods and covid-19

Meeting the increasingly complex needs of a growing number of Norfolk citizens who approach us for quality assured, accredited advice will continue to both challenge us and also provide an opportunity to develop the service innovatively. We will need to further develop our ability to provide advice and information through digital channels including webchats, phone, email and potentially other digital platforms (social media, Apps).

Moving forward we have a combined focus of our face-to-face service, offered free and impartially throughout the county and our Digital service to continue providing help and support. This will require the continued input of our teams of volunteers and staff but will also require more volunteers to join us and train as advisers. Our annual plan will indicate how we will achieve this.

We will also need to continue to focus on seeking new ways to supplement our main funding sources to ensure we can continue to meet the growing demand for our services. In all of this, it will be important to emphasise the impact and value we provide as a local charity for the benefit of the whole community, not just the people who come to us for essential advice and information.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Structure, governance and management

Governing document

The charity was incorporated in August 1998. On 29 November 2012 the previously named Norwich and West Norfolk Citizens Advice Bureau merged with two other local Bureaux to form the wider serving Norfolk Citizens Advice Bureau. In 2019 we also successfully merged with Mid Norfolk Citizens Advice to bring both organisations under the same umbrella.

Its objects and rules are regulated by a standard constitution approved by the Citizen Advice (the National Body) and implemented by a Committee of Management elected at an Annual General Meeting. The Committee, being the governing body act as trustees for the charity.

Appointment of trustees

Potential trustees are required to complete an application form and attend an interview. A panel of three, drawn from the Trustee Board, usually conducts the interview. Questions are asked of the interviewee relating to the competencies required for the role of Trustee. The Articles of Association also allow potential trustees to stand for election at the Bureau AGM, provided they give sufficient notice of their intention.

Successful applicants are co-opted as Directors by the Trustees Board and then nominated at the next AGM for election to the Board for a further three years. All Trustees have to be nominated on a rotation basis for election at the AGM for a three year term of office. They may be nominated again for a further three years. Trustees who served during the year and up to the date of this report are set out on page 1.

Trustee induction and training

New trustees undergo an induction period, which is determined by their previous experience and knowledge of the organisation. This may include:

- A tour of the Norfolk Citizens Advice offices to meet key staff and volunteers
- Receiving an induction pack, supplied by National Citizens Advice
- Receiving a specific Norfolk Citizens Advice induction pack
- An invitation to attend a Citizens Advice New Trustee event

Training is provided as required according to individual and corporate training need.

Organisation

The Trustee Board sets the governance for the organisation and in conjunction with the CEO agrees strategy. The CEO and senior management team are responsible for the operational management of the organisation. The Trustees take account of the strategy set by Citizens Advice when developing the strategic plan for Norfolk Citizens Advice.

Risk management

The trustees acknowledge the Charity Commission's requirement for them to undertake a review of the major risks to which the organisation is exposed and to establish systems to mitigate these risks. The trustees undertook a number of reviews during the year and also as part of the Leadership Self-Assessment which is an annual audit of the effectiveness of the organisations' management and governance processes and structures.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

Statement of Internal Control

- Norfolk Citizens Advice Trustee Board oversees the information security of all personal information of our clients, staff, funders and strategic partners that is processed. Norfolk Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service.
- An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Pay policy for senior staff

The pay levels of senior staff are reviewed annually, reported on to the Board and decisions about pay rises are based on a combination of performance and inflation.

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 trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company 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 2019 (FRS102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Trustees' annual report (incorporating the directors' report) *(continued)*

Year ended 31 March 2021

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.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

Small company provisions

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

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

David Browne (Chair)
Trustee

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau

Year ended 31 March 2021

Opinion

We have audited the financial statements of Norfolk Citizens Advice Bureau (the 'charity') for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), balance sheet, 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 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice;
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the 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.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau (continued)

Year ended 31 March 2021

Other information

The other information comprises the information included in the trustees annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. 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.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau (continued)

Year ended 31 March 2021

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:

- Enquiry of management and those charged with governance;
- Enquiry of entity staff compliance functions to identify any instances of non-compliance with laws and regulations;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Independent auditor's report to the members of Norfolk Citizens Advice Bureau *(continued)*

Year ended 31 March 2021

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/auditorsresponsibilities. This description forms part of our auditor's report.

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.

Mark Proctor FCA DChA (Senior Statutory Auditor)

For and on behalf of
Lovewell Blake LLP
Chartered accountants & statutory auditor
Bankside 300
Peachman Way
Broadland Business Park
Norwich
NR7 0LB

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Statement of financial activities (including income and expenditure account)

Year ended 31 March 2021

		Unrestricted funds £	2021 Restricted funds £	Total funds £	2020 Total funds £
	Note				
Income and endowments					
Donations and legacies	5	88,082	–	88,082	31,578
Charitable activities	6	653,925	1,248,030	1,901,955	1,484,137
Investment income	7	998	–	998	774
Other income	8	1,524	–	1,524	–
Total income		<u>744,529</u>	<u>1,248,030</u>	<u>1,992,559</u>	<u>1,516,489</u>
Expenditure					
Charitable activities	9	(770,848)	(1,179,308)	(1,950,156)	(1,485,540)
Total expenditure		<u>(770,848)</u>	<u>(1,179,308)</u>	<u>(1,950,156)</u>	<u>(1,485,540)</u>
Net income before transfer of funds		(26,319)	68,722	42,403	30,949
Transfers between funds		28,301	(28,301)	–	–
Net movement in funds		<u>1,982</u>	<u>40,421</u>	<u>42,403</u>	<u>30,949</u>
Reconciliation of funds					
Total funds brought forward as previously reported		532,639	120,856	653,495	643,305
Prior year adjustment		–	–	–	(20,759)
Total funds brought forward as restated		<u>532,639</u>	<u>120,856</u>	<u>653,495</u>	<u>622,546</u>
Total funds carried forward		<u>534,621</u>	<u>161,277</u>	<u>695,898</u>	<u>653,495</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 30 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Balance sheet

31 March 2021

	Note	2021 £	£	2020 £	£
Fixed assets					
Tangible fixed assets	15		33,917		48,453
Current assets					
Debtors	16	119,003		194,917	
Cash at bank and in hand		<u>714,437</u>		<u>638,736</u>	
		833,440		833,653	
Creditors: Amounts falling due within one year	17	<u>(171,459)</u>		<u>(228,611)</u>	
Net current assets			661,981		605,042
Total assets less current liabilities			<u>695,898</u>		<u>653,495</u>
Funds of the charity					
Restricted funds			161,277		120,856
Unrestricted funds			<u>534,621</u>		<u>532,639</u>
Total charity funds	19		<u>695,898</u>		<u>653,495</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, and are signed on behalf of the board by:

David Browne (Chair)
Trustee

Company registration number: 03617412

The notes on pages 18 to 30 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Statement of cash flows

Year ended 31 March 2021

	2021 £	2020 £
Cash flows from operating activities		
Net income	42,403	30,949
<i>Adjustments for:</i>		
Depreciation of tangible fixed assets	14,536	9,690
Other interest receivable and similar income	(998)	(774)
<i>Changes in:</i>		
Trade and other debtors	75,914	(74,783)
Trade and other creditors	(57,152)	13,968
Cash generated from operations	74,703	(20,950)
Interest received	998	774
Net cash from/(used in) operating activities	<u>75,701</u>	<u>(20,176)</u>
Cash flows from investing activities		
Purchase of tangible assets	—	(58,143)
Net cash used in investing activities	<u>—</u>	<u>(58,143)</u>
Net increase/(decrease) in cash and cash equivalents	75,701	(78,319)
Cash and cash equivalents at beginning of year	<u>638,736</u>	<u>717,055</u>
Cash and cash equivalents at end of year	<u>714,437</u>	<u>638,736</u>

The notes on pages 18 to 30 form part of these financial statements.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements

Year ended 31 March 2021

1. General information

The charity is 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 The Millennium Library, The Forum, Millennium Plain, Norwich, Norfolk, NR2 1TF. The principal activity of the charity is detailed within the Trustees report.

2. Statement of compliance

The charity constitutes a public benefit entity as defined by FRS 102. The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

3. Accounting policies

(a) Basis of preparation

The financial statements have been prepared on the historical cost basis.

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

(b) Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the charity to be able to continue as a going concern.

(c) Fund accounting

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

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.

(d) Income

All income is 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:

- Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

Income *(continued)*

- Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market. The value of services provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Income from charitable trading activity is accounted for when earned.
- 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.

(e) Expenditure

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:

- Charitable activities comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.
- 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.
- All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Rent, cleaning, telephone, stationery and general office supplies are allocated on the basis of floor space occupied by the relevant personnel.

(f) Tangible assets

All fixed assets are initially recorded at cost.

Assets donated to the bureau are capitalised at fair value.

Minor capital additions are written off to expenditure in the year of purchase.

(g) 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:

- | | |
|-----------|---------------------|
| Equipment | - 25% straight line |
|-----------|---------------------|

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

3. Accounting policies *(continued)*

(h) Government grants

Government grants are recognised at the fair value of the asset received or receivable. Grants are not recognised until there is reasonable assurance that the company will comply with the conditions attaching to them and the grants will be received.

Where the grant does not impose specified future performance-related conditions on the recipient, it is recognised in income when the grant proceeds are received or receivable. Where the grant does impose specified future performance-related conditions on the recipient, it is recognised in income only when the performance-related conditions have been met. Where grants received are prior to satisfying the revenue recognition criteria, they are recognised as a liability.

(i) Financial instruments

A financial asset or a financial liability is recognised only when the entity 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.

(j) Operating lease agreements

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged against profits on a straight line basis over the period of the lease.

(k) Defined contribution plans

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

(l) Taxation

The charity has no liability to income or capital gains tax as surplus income and gains are applied for charitable purposes.

(m) Redundancy

Where an obligation to make a redundancy or termination payment exists, the costs incurred by the charity are accounted for on an accruals basis and included within employee benefits.

4. Limited by guarantee

The charity is a company limited by guarantee and has no share capital. The liability of each member in the event of a winding up is limited to £1.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

5. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Donations			
Donations and gifts	27,082	—	27,082
Legacies			
Legacies	61,000	—	61,000
	<u>88,082</u>	<u>—</u>	<u>88,082</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Donations			
Donations and gifts	21,416	10,162	31,578
Legacies			
Legacies	—	—	—
	<u>21,416</u>	<u>10,162</u>	<u>31,578</u>

6. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Grants - Local Authorities	484,309	—	484,309
Special contributions	169,616	1,248,030	1,417,646
	<u>653,925</u>	<u>1,248,030</u>	<u>1,901,955</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Grants - Local Authorities	478,362	—	478,362
Special contributions	100,654	905,121	1,005,775
	<u>579,016</u>	<u>905,121</u>	<u>1,484,137</u>

Government funding received during the year totalled £484,309 (2020: £478,362).

7. Investment income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Bank interest receivable	<u>998</u>	<u>998</u>	<u>774</u>	<u>774</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

8. Other income

	Unrestricted Funds £	Total Funds 2021 £	Unrestricted Funds £	Total Funds 2020 £
Covid-19 Job Retention Scheme	<u>1,524</u>	<u>1,524</u>	<u>—</u>	<u>—</u>

£1,524 is government grant income (2020: £Nil).

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

9. Expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Salaries	377,372	713,208	1,090,580
Course fees and training	2,137	1,448	3,585
Recruitment	4,674	2,264	6,938
Telephone	18,122	9,207	27,329
Publicity and information	14,472	427	14,899
Property costs	177,760	20,504	198,264
Travelling, volunteer expenses and disbursements	20,590	16,823	37,413
Repairs	41,532	–	41,532
Professional fees	11,793	7,052	18,845
Bank charges	383	–	383
Postage, printing and stationery	13,197	4,926	18,123
Other costs	3,858	27,185	31,043
Computer consumables	37,410	21,666	59,076
Partner payments	20,845	354,598	375,443
Depreciation	14,536	–	14,536
Bad debts written off	4,435	–	4,435
Governance	7,732	–	7,732
	<u>770,848</u>	<u>1,179,308</u>	<u>1,950,156</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Salaries	250,627	673,186	923,813
Course fees and training	5,007	1,455	6,462
Recruitment	1,194	1,990	3,184
Telephone	13,907	10,306	24,213
Publicity and information	10,199	10,617	20,816
Property costs	110,236	70,459	180,695
Travelling, volunteer expenses and disbursements	49,706	25,096	74,802
Repairs	10,337	4,769	15,106
Professional fees	8,150	7,388	15,538
Bank charges	381	24	405
Postage, printing and stationery	9,447	4,431	13,878
Other costs	8,420	2,073	10,493
Computer consumables	17,262	21,769	39,031
Partner payments	14,012	127,393	141,405
Depreciation	6,861	2,829	9,690
Bad debts written off	–	–	–
Governance	6,009	–	6,009
	<u>521,755</u>	<u>963,785</u>	<u>1,485,540</u>

Analysis of Governance costs

	2021 £	2020 £
Audit fees	7,732	5,912
Trustee expenses	–	97
Total	<u>7,732</u>	<u>6,009</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

10. Net income

Net income is stated after charging/(crediting):

	2021	2020
	£	£
Depreciation of tangible fixed assets	14,536	9,690
Operating lease rentals	<u>153,096</u>	<u>134,937</u>

11. Auditors remuneration

	2021	2020
	£	£
Fees payable for the audit of the financial statements	<u>7,732</u>	<u>5,912</u>

12. Staff costs

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

	2021	2020
	£	£
Wages and salaries	975,961	826,543
Social security costs	72,477	60,656
Employer contributions to pension plans	<u>42,142</u>	<u>36,614</u>
	<u>1,090,580</u>	<u>923,813</u>

Key management personnel amounted to £147,848 in respect of three employees. (2020 - £147,763 for three employees)

Wages and salaries for 2021 include £Nil (2020 - £4,984) of non-contractual termination payments.

The bureau maintains its services to the public through the help of voluntary workers.

The average head count of employees during the year was 49 (2020: 44). The average number of full-time equivalent employees during the year is analysed as follows:

	2021	2020
	No.	No.
Administration and support	6	6
Direct charitable	<u>33</u>	<u>33</u>
	<u>39</u>	<u>39</u>

No employee received employee benefits of more than £60,000 during the year (2020: Nil).

13. Trustee remuneration and expenses

The trustees did not receive any remuneration in the year.

No Trustees were reimbursed for expenses during the year (2020: £97 was reimbursed in total to three Trustees for reimbursement of travel expenses to committee meetings). No balance was outstanding at the year end.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

14. Transfers between funds

Transfers between funds represent the element of projects which have been completed by volunteers and therefore have no cost to the charity.

15. Tangible fixed assets

	Equipment £	Total £
Cost		
At 1 April 2020 and 31 March 2021	58,143	58,143
Depreciation		
At 1 April 2020	9,690	9,690
Charge for the year	14,536	14,536
At 31 March 2021	24,226	24,226
Carrying amount		
At 31 March 2021	33,917	33,917
At 31 March 2020	48,453	48,453

16. Debtors

	2021 £	2020 £
Trade debtors	108,758	188,482
Prepayments and accrued income	10,082	6,272
Other debtors	163	163
	119,003	194,917

The charity has been notified of an additional legacy receivable which has not been included within the accounts as there is uncertainty over the value to be received.

17. Creditors: Amounts falling due within one year

	2021 £	2020 £
Trade creditors	54,426	47,346
Social security and other taxes	22,733	18,279
Accruals and deferred income	85,701	161,382
Other creditors	8,599	1,604
	171,459	228,611

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

17. Creditors: Amounts falling due within one year *(continued)*

	2021 £	2020 £
Deferred income brought forward	148,088	131,703
Released during the year	(148,088)	(131,703)
Deferred during the year	23,034	148,088
Deferred income carried forward	<u>23,034</u>	<u>148,088</u>

Deferred income relates to funding received for future periods.

18. Pensions and other post retirement benefits

The amount recognised in income and expenditure as an expense in relation to defined contribution plans was £42,142 (2020: £36,614). The amount outstanding as at 31 March 2021 was £7,935 (2020: £1,923).

19. Analysis of charitable funds

Unrestricted funds

Year ended 31 March 2021

	At 1 April 2020 £	Income £	Expenditure £	Transfers £	At 31 March 2021 £
General funds	532,639	744,529	(770,848)	28,301	534,621
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Year ended 31 March 2020

	At 1 April 2019 £	Income £	Expenditure £	Transfers £	At 31 March 2020 £
General funds	436,582	601,206	(521,755)	16,606	532,639
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

Restricted funds

Year ended 31 March 2021

	At 1 April 2020	Income	Expenditure	Transfers	At 31 March 2021
	£	£	£	£	£
New Horizons (LEP)	2,290	–	(2,574)	284	–
NCC Social Prescribing	6,076	74,920	(66,061)	–	14,935
MaPS (Face 2 Face)	–	268,383	(242,207)	(26,176)	–
MaPS Increasing Capacity	–	17,404	(9,331)	(8,073)	–
Help to Claim	41,189	334,188	(324,305)	–	51,072
Help Through Crisis	43,791	109,452	(108,308)	–	44,935
Civic	7,706	–	–	–	7,706
One Norwich	19,804	353,155	(334,932)	–	38,027
One Norwich PCCO	–	4,430	(4,181)	(249)	–
NNPCT	–	70,050	(65,448)	–	4,602
Foodbank	–	16,048	(21,961)	5,913	–
	<u>120,856</u>	<u>1,248,030</u>	<u>(1,179,308)</u>	<u>(28,301)</u>	<u>161,277</u>

Year ended 31 March 2020

	At 1 April 2019	Income	Expenditure	Transfers	At 31 March 2020
	£	£	£	£	£
Energy Best Deal (EBDx)	–	10,800	–	(10,800)	–
Hastoe Housing Association	–	2,000	–	(2,000)	–
MS Society	–	8,712	–	(8,712)	–
New Horizons (LEP)	27,762	15,086	(23,558)	(17,000)	2,290
RAF Benevolent Fund	–	–	(6,998)	6,998	–
NCC Social Prescribing	26,112	96,637	(116,673)	–	6,076
EDIC	36,682	13,886	(14,308)	(36,260)	–
Help to Claim	85,408	398,807	(399,235)	–	84,980
Lottery	–	–	–	–	–
Community Fund	10,000	–	(10,000)	–	–
Civic	–	14,890	(7,184)	–	7,706
One Norwich	–	86,760	(66,956)	–	19,804
NNPCT	–	14,053	(15,589)	1,536	–
MaPS (Face 2 Face)	–	253,652	(303,284)	49,632	–
	<u>185,964</u>	<u>915,283</u>	<u>(963,785)</u>	<u>(16,606)</u>	<u>120,856</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

Energy Best Deal Extra (EBDx) - Funding to provide support to consumers regarding energy issues.

Hastoe Housing Association - Funding to provide an advice service to support Hastoe residents.

MaPS (Face to Face) - Funding to provide debt advice sessions.

MaPS Increasing Capacity - Funding to provide debt advice sessions.

MS Society - Funding to provide specialist welfare benefits advice to people with MS, their families and carers in the North Norfolk, Kings Lynn and Dereham areas.

New Horizons (LEP) - Funding to provide 20 hours of 1:1 coaching support to individuals to get on in life and closer to the labour market.

RAF Benevolent Fund - Funding to provide a dedicated outreach service to service personnel and their families at RAF Marham.

NCC Social Prescribing - Funding to provide the provision of Living Well Workers/Connectors to help people identify their goals and strengths, and the issues and support to achieve these goals.

EDIC - Funding to provide information deliver to Norfolk citizens about the terms and implications of Brexit.

Help to Claim - Funding to provide support to those who are most vulnerable.

Help Through Crisis - Funding to provide support to those who are most vulnerable.

Lottery Community Fund - Funding to further the social media function of the charity.

Civic - Fundraised income as a result of our being involved in the Norwich Civic Charity of the Year which is then shared equally between all partner charities.

One Norwich - Funding for our Social Prescribing project in Norwich and Broadland.

One Norwich PCCO - XXX

NNPCT - Funding for our Social Prescribing project in North Norfolk.

Foodbank - Dedicated Foodbank Proect in Norwich, Kings Lynn and Hunstanton through a grant received from ASDA.

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Tangible fixed assets	33,917	—	33,917
Net current assets	500,704	161,277	661,981
	<u>534,621</u>	<u>161,277</u>	<u>695,898</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2020 £
Tangible fixed assets	48,453	—	48,453
Net current assets	484,186	120,856	605,042
	<u>532,639</u>	<u>120,856</u>	<u>653,495</u>

21. Prior year adjustments

Prior year adjustments were made to the financial statements for the year ended 31 March 2020, relating to the accounting period ending 31 March 2019. These correspond to errors resulting from the merger with Mid Norfolk Citizens Advice Bureau.

The prior year financial statements have been restated to correct the following:

Statement of Financial Activities

	As previously reported £	Prior year adjustment £	Restated £
Expenditure			
Charitable activities	<u>1,154,031</u>	<u>20,759</u>	<u>1,174,790</u>

Balance sheet

	As previously reported £	Prior year adjustment £	Restated £
Debtors	120,643	(509)	120,134
Creditors: Amounts falling due after one year	<u>(194,393)</u>	<u>(20,250)</u>	<u>(214,643)</u>
Unrestricted funds	<u>457,341</u>	<u>(20,759)</u>	<u>436,582</u>

22. Analysis of changes in net debt

	At 1 Apr 2020 £	Cash flows £	At 31 Mar 2021 £
Cash at bank and in hand	<u>638,736</u>	<u>75,701</u>	<u>714,437</u>

Norfolk Citizens Advice Bureau

Company Limited by Guarantee

Notes to the financial statements *(continued)*

Year ended 31 March 2021

23. Operating lease commitments

The total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Not later than 1 year	80,544	62,559
Later than 1 year and not later than 5 years	69,864	105,908
	<u>150,408</u>	<u>168,467</u>

24. Related parties

During the year a credit note was raised for £7,615 and re-invoiced for £7,417 to The Friends of Norfolk Citizens Advice Bureau, R Darrah is a also a Trustee. This related to the outstanding balance as at 31 March 2020 of £25,434 of which £198 was irrecoverable. During the year ended 31 March 2020 £67,581 was invoiced relating to Digital Hub Costs, salaries and volunteers costs, office and premises costs and Governance costs. There was no balance outstanding as at 31 March 2021.