

**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)**

---

**CONTENTS**

---

	Page
<b>Reference and Administrative Details of the Charity, its Trustees and Advisers</b>	1 - 2
<b>Trustees' Report</b>	3 - 10
<b>Independent Auditors' Report on the Financial Statements</b>	11 - 14
<b>Statement of Financial Activities</b>	15
<b>Balance Sheet</b>	16
<b>Statement of Cash Flows</b>	17
<b>Notes to the Financial Statements</b>	18 - 35

**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**  
**(A Company Limited by Guarantee)**

---

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

---

<b>Solicitors (cont.)</b>	Leathes Prior 74 The Close Norwich NR1 4DR
---------------------------	---

---

**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**  
**(A Company Limited by Guarantee)**

---

**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**  
**(A Company Limited by Guarantee)**

---

**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**  
**(A Company Limited by Guarantee)**

---

**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**  
**(A Company Limited by Guarantee)**

---

**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.

---

**NORFOLK CITIZENS ADVICE**  
**(A Company Limited by Guarantee)**

---

**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**  
**(A Company Limited by Guarantee)**

---

**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**  
**(A Company Limited by Guarantee)**

---

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

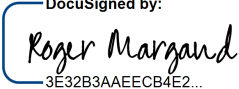
---

**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**  
**(A Company Limited by Guarantee)**

---

**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**  
**(A Company Limited by Guarantee)**

---

**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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our Auditors' Report.

---

**NORFOLK CITIZENS ADVICE**  
**(A Company Limited by Guarantee)**

---

**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**

	<b>Note</b>	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>	<b>Total funds 2024 £</b>
<b>Income from:</b>					
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
<b>Total income</b>		<b>558,125</b>	<b>1,377,334</b>	<b>1,935,459</b>	<b>2,315,085</b>
<b>Expenditure on:</b>					
Charitable activities	8	747,863	1,218,626	1,966,489	2,216,079
<b>Total expenditure</b>		<b>747,863</b>	<b>1,218,626</b>	<b>1,966,489</b>	<b>2,216,079</b>
<b>Net (expenditure)/income</b>		<b>(189,738)</b>	<b>158,708</b>	<b>(31,030)</b>	<b>99,006</b>
Transfers between funds	16	142,413	(142,413)	-	-
<b>Net movement in funds</b>		<b>(47,325)</b>	<b>16,295</b>	<b>(31,030)</b>	<b>99,006</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		947,700	32,232	979,932	880,926
Net movement in funds		(47,325)	16,295	(31,030)	99,006
<b>Total funds carried forward</b>		<b>900,375</b>	<b>48,527</b>	<b>948,902</b>	<b>979,932</b>

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

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

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>
	<u><u>475,731</u></u>	<u><u>1,377,334</u></u>	<u><u>1,853,065</u></u>
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
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>
	<u><u>511,295</u></u>	<u><u>1,786,004</u></u>	<u><u>2,297,299</u></u>

5. Income from other trading activities

Income from fundraising events

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

	<b>Activities 2025 £</b>	<b>Total funds 2025 £</b>
Staff costs	1,323,176	<b>1,323,176</b>
Depreciation	5,719	<b>5,719</b>
Course fees and training	5,821	<b>5,821</b>
Recruitment	7,539	<b>7,539</b>
Telephone	16,522	<b>16,522</b>
Publicity and information	25,624	<b>25,624</b>
Property costs	131,748	<b>131,748</b>
Travelling, volunteer expenses and disbursements	37,738	<b>37,738</b>
Repairs	68,114	<b>68,114</b>
Professional fees	60,556	<b>60,556</b>
Bank charges	178	<b>178</b>
Postage, printing and stationery	21,650	<b>21,650</b>
Other costs	22,707	<b>22,707</b>
Computer consumables	53,112	<b>53,112</b>
Partner payments	164,531	<b>164,531</b>
Bad debt	10,381	<b>10,381</b>
	<u>1,955,116</u>	<u><b>1,955,116</b></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
	<u>2,202,005</u>	<u>2,202,005</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 support costs**

	<b>Activities 2025 £</b>	<b>Total funds 2025 £</b>
Governance	11,373	<b>11,373</b>

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

**9. Auditors' remuneration**

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

**10. Staff costs**

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

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 £
<b>Cost or valuation</b>			
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>
<b>Depreciation</b>			
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>
<b>Net book value</b>			
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 £
<b>Due within one year</b>		
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	<b>258,613</b>	-

**15. Creditors: Amounts falling due within one year**

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

	2025 £	2024 £
Deferred income at 1 April 2024	<b>166,270</b>	201,546
Resources deferred during the year	<b>(166,270)</b>	(201,546)
Amounts released from previous periods	<b>155,042</b>	166,270
	<b>155,042</b>	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 £
<b>Unrestricted funds</b>					
General Funds	947,700	558,125	(747,863)	142,413	900,375
<b>Restricted funds</b>					
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
<b>Total of funds</b>	<b>979,932</b>	<b>1,935,459</b>	<b>(1,966,489)</b>	<b>-</b>	<b>948,902</b>

**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>
<b>Unrestricted funds</b>					
General Funds	795,074	529,081	(514,352)	137,897	947,700
<b>Restricted funds</b>					
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
<b>Total of funds</b>	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	-	<b>60,056</b>
Current assets	1,121,884	48,527	<b>1,170,411</b>
Creditors due within one year	(281,565)	-	<b>(281,565)</b>
<b>Total</b>	<b>900,375</b>	<b>48,527</b>	<b>948,902</b>

**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)
<b>Total</b>	<b>947,700</b>	<b>32,232</b>	<b>979,932</b>

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

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

**19. Analysis of cash and cash equivalents**

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

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

## "Norfolk\_Citizens\_Advice\_31\_03\_2025\_-\_Draft\_Accounts\_31-10" History

-  Document digitally presigned by DocuSign\, Inc. (enterprisesupport@docusign.com)  
2025-11-06 - 1:19:14 PM GMT
-  Document created by Steph Holbrough (steph.holbrough@berry-warren.co.uk)  
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
-  Email viewed by Ryan Cullum (jo.fox@berry-warren.co.uk)  
2025-11-27 - 12:43:08 PM GMT
-  Signer Ryan Cullum (jo.fox@berry-warren.co.uk) entered name at signing as Jo Fox  
2025-11-27 - 12:45:52 PM GMT
-  Document e-signed by Jo Fox (jo.fox@berry-warren.co.uk)  
Signature Date: 2025-11-27 - 12:45:54 PM GMT - Time Source: server
-  Agreement completed.  
2025-11-27 - 12:45:54 PM GMT