

Company registration number: 03526088

Charity registration number: 1075288

Grimsby, Cleethorpes & District Citizens Advice Bureau

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

Forrester Boyd
Chartered Accountant
Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

Grimsby, Cleethorpes & District Citizens Advice Bureau

Contents

Reference and Administrative Details	1 to 2
Trustees' Report	3 to 8
Statement of Trustees' Responsibilities	9
Independent Examiner's Report	10
Statement of Financial Activities	11
Balance Sheet	12
Notes to the Financial Statements	13 to 25

Grimsby, Cleethorpes & District Citizens Advice Bureau

Reference and Administrative Details

Trustees

P Williams, Chair
D Billard, resigned 14/08/24
M Allingham
G W Baker, resigned 14/08/24
A Maggs
J Bramley, resigned 14/08/24
G Rogers
B Barber
S W Bygott
R P Vickers, appointed 07/10/24
R A Albery, appointed 04/02/25

Councillors

M Boyd, reappointed 05/05/2024
L Bonner, appointed 05/05/2024
K Shutt, appointed 05/05/2024
N Aisthorpe, appointed 05/05/2024

Senior Management / Leadership Team

A Gaskins, Chief Executive, resigned 30/04/2025
D Rossiter, Deputy Chief Executive, appointed as Chief Executive 16/06/2025
J Lambton, Project / Finance manager
G Hatfield, Volunteer Service Supervisor
M Blastland, Debt Supervisor
J Bramley, Paid Staff Rep
N Conachan, Immigration Supervisor

Charity Registration Number 1075288

Company Registration Number 03526088

The charity is incorporated in England & Wales.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Reference and Administrative Details

Registered Office	Melbourne House 16 Town Hall Street Grimsby Lincolnshire DN31 1HZ
Independent Examiner	Forrester Boyd Chartered Accountant Waynflete House 139 Eastgate Louth Lincolnshire LN11 9QQ
Bankers	HSBC Bank plc Grimsby 55 Victoria Street Grimsby North East Lincolnshire DN31 1UX

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2025.

Structure, governance and management

Nature of governing document

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

Recruitment and appointment of trustees

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

Induction and training of trustees

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

Risk management

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the Bureau faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees have reviewed the adequacy of the Bureau's internal controls.

Objectives and activities

Objects and aims

The organisation exists for the promotion of any charitable purpose for the benefit of the community in North East Lincolnshire by the advancement of education, the protection of health and relief of poverty, sickness and distress through the delivery of advice services.

The aims of the Bureau are:

- To help people find a way forward.
- To improve the policies and practices that affect people's lives.
- The service provides free, independent, confidential and impartial advice to everyone on their rights and their responsibilities. It values diversity, promotes equality and challenges discrimination.
- To provide the citizens of North East Lincolnshire with a high quality, holistic advice and information service which is accessible to them and appropriate to their needs.

Our charity was founded in 1939 and since then we have given advice, information and support to anyone who needs it. We help people online, over the phone and face to face from our office through our network of local outreaches. Every year thousands of people turn to us. This gives us a unique insight into their needs and concerns. We use this knowledge to campaign on big issues both locally and nationally. So one way or another, we are helping everyone - not just those we support directly.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

Objectives, strategies and activities

The Charity is governed by its Memorandum and Articles of Association, which were adopted on 12 March 1998 and last amended on 18 April 2019.

The Board of Trustees is responsible for the overall governance of the charity. Trustees are either elected or co-opted onto the Board and the total number may not exceed 16. Elected Trustees may remain in office for 2 years and then must seek re-election. Co-opted members are appointed by the Board and serve for terms determined by the Board at the time of their co-option.

Effective partnership and co-operation between the Board of Trustees and the staff contributes to the success of the working of the organisation. The Board of Trustees is required to meet at least 4 times per year to discuss strategic and operational performance and agree business plans and budgets.

New Trustees receive an induction pack containing everything they need to know about the Charity and its work for effective and informed decision-making.

The Board delegates the exercise of certain powers in connection with the management and administration of the Charity as set out below. Requiring regular reporting back to the planned meetings of the Board so that all decisions can ultimately be ratified and controlled by the full Board.

The present Trustees and any Trustees that have served in the last year are listed on page 1 together with the names of the senior executive staff.

Finance Sub-Committee

The terms of reference for this group are as follows:

To support the Honorary Treasurer in assuring that:

- A financial audit, independent examiners and auditors are properly appointed
- A yearly budget is prepared and monthly monitoring reports are given to the Board covering income and expenditure.
- Monitor the written procedures for all financial systems and these are controlled and regularly monitored.
- Financial and risk information is used by the organisation to review the provision of services.
- Identify current and potential risks to assist the trustee board to mitigate them
- To consider proposals for income and expenditure and make recommendations to the Trustee Board regarding decisions relating to the organisation's strategic or operational functions that have a financial cost that fall outside of the devolved powers of Officers of the Trustee Board as determined by the Office Manual.

Personnel Sub-Committee

The terms of reference for this group are as follows:

- To evaluate, monitor, oversee and control Citizens Advice North East Lincolnshire (CANEL) personnel and human resources monitoring and prepare reports when required for the Trustee Board.
- To consider proposals and make recommendations to the Trustee Board regarding decisions relating to CANEL strategic or operational functions against the above activities that have personnel or human resource and EDI implications
- All acts and proceedings of the Sub-Committee shall be reported back to the Trustee Board as soon as is reasonably practicable.
- It undertakes the work delegated by the Board. The Board is to ensure that there are adequate resources available to carry out that work.

The Chief Executive

The Chief Executive is responsible for the day-to-day management of the Charity's affairs and for implementing policies agreed by the Board of Trustees.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

Public benefit

In preparation of this report the trustees have had regard to the guidance issued by the Charity Commission on public benefit and confirms that the Charity's work meets the requirements for public benefit.

The Trustees are responsible for their annual report and for the preparation of financial statements for each financial year that give a true and fair view of the incoming resources during the year and of the state of affairs as at the end of each of the financial year. In preparing these financial statements the Trustees are required to:

- Ensure that suitable accounting practices are established and applied consistently
- Make judgements and estimates which are reasonable and prudent
- State whether the applicable accounting standards and statement of recommended accounting practice have been followed subject to any material departures disclosed and explained in the financial statements and
- Prepare the financial statements on a going concern basis unless it is inappropriate to assume the charity will continue in operation

The Trustees have overall responsibility for ensuring that the Charity has appropriate systems and controls, financial and otherwise. The Trustees are also responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that financial statement comply with the Companies Act 1985. The Trustees are also responsible for safeguarding the assets of the Charity and for their proper application as required by charity law and hence taking reasonable steps for the prevention and detection of fraud and other irregularities and to provide reasonable assurance that:

- The Charity is operating efficiently and effectively
- All assets are safeguarded against unauthorised use or disposition and are properly applied
- Proper records are maintained and financial information used within the charity, or for publication, is reliable
- The charity complies with relevant laws and regulations

Internal controls over all forms of commitment and expenditure continue to be refined to improve efficiency. Processes are in place to ensure that performance is monitored and that appropriate management information is prepared and reviewed regularly by both management and the Board of Trustees. A programme of internal audits is in place derived from a comprehensive risk assessment.

The systems of internal control are designed to provide reasonable but not absolute assurance against material misstatement or loss. They include:

- A business plan that includes an annual budget approved by the Board of Trustees
- Regular review by the Board of Trustees of financial results, variances from budget, non-financial performance indicators and benchmarking reviews.
- Delegation of the day to day management authority and segregation of duties
- Identification of and management of risks

The Trustees have introduced a formal risk management process to assess business risks and implement risk management strategies. This has involved identifying the types of risk the organisation faces, prioritising them in terms of potential impact and likelihood of occurrence, and identifying the means of mitigating the risks. As part of the process the Board of Trustees has reviewed the adequacy of the organisation's internal controls.

The trustees confirm that they have complied with the requirements of section 17 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

Summary of the main achievements of the charity and the difference the charity's work made to the circumstances of its beneficiaries and the wider benefits to society as a whole.

Provision of face to face and telephone advice services from the charity's main office from 9am to 4pm Monday to Friday and from an outreach in the Immingham Hub.

Continued funding from North East Lincolnshire Council (NELC) enabled core service delivery to continue. With contributions from all other projects and the hard work of our 25 Volunteers enabled us to deliver advice services to 3,649 people presenting with 8,555 advice issues.

Throughout the year, the organisation has achieved compliance with all external funding contracts. Including NELC's service level agreement the Henry Smith Charity, Home Office (EVISA), Big Lottery Funding, Headley Trust, Lincolnshire Care Association (LINCA), Money Advice and Pensions Service (MaPS) and latterly Health Inequalities funding.

Some key achievements included expansion of Immigration - building on our development of charged-for immigration advice services at IAA Level 2 including work with Migrants within the care sector funded by Lincolnshire Care Association (LINCA) and increased work with the Local Authority Asylum Team. We also gained a contract from the Home Office to provide support for those moving onto EVISA's who needed support or advice to do so.

Our National Lottery Community Fund monies continued to provide casework advice to some of our most vulnerable clients primarily with Welfare Benefits issues; and helped us to provide specialised training to both our paid and volunteer staff and external agencies. This work was complimented by Headley Trust and Health Inequalities funding providing support to high numbers of sick and disabled clients.

Money and Pension Service Debt Advice Project (MaPS) continued to fund us to provide debt advice to people at risk of suffering financial exclusion or experiencing financial exclusion.

The continuing relationship between the organisation and North East Lincolnshire Council remains vital to us and is important for the local authority because it recognises the organisation's contribution to its strategic objectives of developing stronger and sustainable communities through building community capacity and resilience, and to minimise the impact of welfare reforms on the local community. This is reflected in the service level agreement between the two parties.

By far the biggest impact on the organisation was the effect the cost of living increase had on our community with significant increases in debt, welfare benefits, housing and fuel costs placing additional demand on our advice team. The complexity of our beneficiaries' problems and their advice needs required additional adviser time and resources to identify options and solutions to their problems.

Robust quality assurance methods were evidenced by the quality of our advice service during the year, during which the organisation achieved the highest advice standards as assessed by National Citizens Advice and high levels of compliance against all National Citizens Advice performance quality framework indicators for: client care, client experience, people management and financial management.

Recruitment, training and support of volunteers is a key organisational aim. Without the dedication and commitment of our volunteers the organisation would be unable to deliver the breadth and level of services it currently offers.

Wider benefits to society can be identified by examination of the charity's achievements. In addition, the charity continued to provide evidence about unfair or unjust policies that affect people's lives to local and national decision-making bodies.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

Financial review

Policy on reserves

The Board of Trustees continues to strive to increase the level of reserves to ensure that there are sufficient funds available to cushion any unforeseeable demands upon the financial resources. The aim was to achieve a figure equivalent to three months operational costs. Currently the figure is £147,420 compared to annual running costs in 2024/2025 of approximately £409,328. The reserves of the Charity as at 31st March 2025 in total were £167,797 compared to £108,840 in 2024.

The type of income that the Bureau is reliant upon for funding presents a fairly high risk of being reduced. Budgetary and financial control has been improved in order to reduce the risk of any overspendings and to attempt to mitigate the effect upon a loss of funding.

It is not the policy of the Bureau to embark upon any spending prior to funding being received.

Investment policy and objectives

The investment of the Bureau is limited to making best use of the credit balance held at the bank.

Employees

The organisation aims to be an organisation the employees enjoy working for, where they feel supported and encouraged to develop. Employees are kept fully informed about any strategies and objectives as well as day-to-day news and events. Regular information is available through meetings, team briefings and the intranet. All employees are encouraged to put forward their suggestions and views on performance and strategy. The organisation has introduced an employee assistance programme that provides a range of benefits to employees and volunteers.

The organisation is an equal opportunities employer and encourages participation of black and other ethnic minorities at all levels of service. A policy of recruitment and promotion on the basis of aptitude and ability without discrimination is followed. The Bureau pursues both the employment of disabled people whenever possible and the continued employment and retraining of employees who become disabled whilst employed by the Bureau.

The organisation is committed to the training, career development and promotion of all employees. An individual's career development is assessed with an annual appraisal and supervisions. Training programmes are provided to meet any ongoing needs with the aim of developing employees for both their current and future roles.

Pensions

The organisation complies with Workplace Pension Scheme legislation and automatically enrolls eligible employees unless individuals opt out with informed consent. The organisation operates the NEST scheme and meets statutory contributions.

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

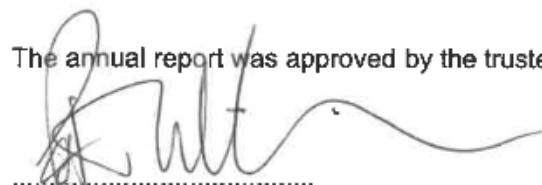
Small companies provision statement

This report has been prepared in accordance with the small companies regime under the Companies Act 2006.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Trustees' Report

The annual report was approved by the trustees of the charity on 22 December 2025 and signed on its behalf by:

A handwritten signature in black ink, appearing to be 'P Williams', written over a dotted line.

P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Grimsby, Cleethorpes & District Citizens Advice Bureau 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), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

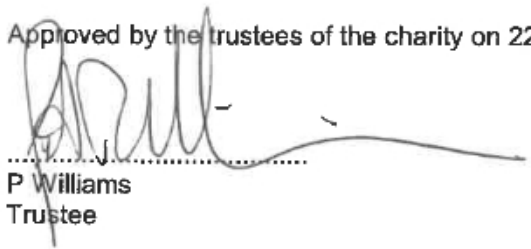
Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including its 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 apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards, comprising FRS 102 have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

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

Approved by the trustees of the charity on 22 December 2025 and signed on its behalf by:



.....
P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Independent Examiner's Report to the trustees of Grimsby, Cleethorpes & District Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of The Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of Grimsby, Cleethorpes & District Citizens Advice Bureau as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



.....
Adam Millson ACA
Chartered Accountant
The Institute of Chartered Accountants in England and Wales

Waynflete House
139 Eastgate
Louth
Lincolnshire
LN11 9QQ

22 December 2025

Grimsby, Cleethorpes & District Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2025
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds £	Restricted funds £	Total 2025 £
Income and Endowments from:				
Donations and legacies	3	1,245	-	1,245
Charitable activities	4	242,503	291,393	533,896
Total income		243,748	291,393	535,141
Expenditure on:				
Charitable activities	5	(174,264)	(300,547)	(474,811)
Other expenditure	6	(943)	-	(943)
Total expenditure		(175,207)	(300,547)	(475,754)
Net income/(expenditure)		68,541	(9,154)	59,387
Transfers between funds		(49,219)	49,219	-
Net movement in funds		19,322	40,065	59,387
Reconciliation of funds				
Total funds brought forward		49,678	58,732	108,410
Total funds carried forward	19	69,000	98,797	167,797
	Note	Unrestricted funds £	Restricted funds £	Total 2024 £
Income and Endowments from:				
Donations and legacies	3	360	-	360
Charitable activities	4	193,909	296,165	490,074
Total income		194,269	296,165	490,434
Expenditure on:				
Charitable activities	5	(182,378)	(337,078)	(519,456)
Other expenditure	6	(1,054)	-	(1,054)
Total expenditure		(183,432)	(337,078)	(520,510)
Net income/(expenditure)		10,837	(40,913)	(30,076)
Transfers between funds		(42,424)	42,424	-
Net movement in funds		(31,587)	1,511	(30,076)
Reconciliation of funds				
Total funds brought forward		81,265	57,221	138,486
Total funds carried forward	19	49,678	58,732	108,410

All of the charity's activities derive from continuing operations during the above two periods.

The funds breakdown for 2024 is shown in note 19.

The notes on pages 13 to 25 form an integral part of these financial statements.

Grimsby, Cleethorpes & District Citizens Advice Bureau

(Registration number: 03526088)
Balance Sheet as at 31 March 2025

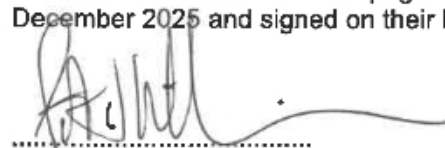
	Note	2025 £	2024 £
Fixed assets			
Tangible assets	13	1,957	1,872
Current assets			
Debtors	14	38,791	12,640
Cash at bank and in hand	15	<u>144,722</u>	<u>119,513</u>
		183,513	132,153
Creditors: Amounts falling due within one year	16	<u>(17,673)</u>	<u>(25,615)</u>
Net current assets		<u>165,840</u>	<u>106,538</u>
Net assets		<u>167,797</u>	<u>108,410</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	19	98,797	58,732
Unrestricted income funds			
Unrestricted funds		<u>69,000</u>	<u>49,678</u>
Total funds	19	<u>167,797</u>	<u>108,410</u>

For the financial year ending 31 March 2025 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the year in question in accordance with section 476; and
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements on pages 11 to 25 were approved by the trustees, and authorised for issue on 22 December 2025 and signed on their behalf by:


.....
P Williams
Trustee

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

1 Charity status

The charity is limited by guarantee, incorporated in England & Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £10 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Melbourne House
16 Town Hall Street
Grimsby
Lincolnshire
DN31 1HZ

These financial statements were authorised for issue by the trustees on 22 December 2025.

These financial statements cover the individual entity, Grimsby, Cleethorpes & District Citizens Advice Bureau.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Statement of compliance

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

Basis of preparation

Grimsby, Cleethorpes & District Citizens Advice Bureau 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 notes.

These financial statements have been prepared in sterling which is the functional currency and are rounded to the nearest pound.

Going concern

The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern nor any significant areas of uncertainty that affect the carrying value of assets held by the charity. Specifically in connection with the current economic climate, the trustees have considered the impact of COVID-19 on the business and they are satisfied that the company has sufficient financial headroom to continue trading for at least the next twelve months. For this reason the financial statements have been prepared on a going concern basis.

Income and endowments

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 the income receivable can be measured reliably.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure 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.

Grant provisions

Provisions for grants are made when the intention to make a grant has been communicated to the recipient but there is uncertainty about either the timing of the grant or the amount of grant payable.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Individual fixed assets costing £500.00 or more are initially recorded at cost.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Fixtures and fittings	15% reducing balance
Office equipment	33% straight line

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

Fund structure

Unrestricted income funds are general funds that are available for use at the trustees discretion in furtherance of the objectives of the charity.

Restricted income funds are those donated for use in a particular area or for specific purposes, the use of which is restricted to that area or purpose.

Pensions and other post retirement obligations

A defined contribution plan is a pension plan under which fixed contributions are paid into a pension fund and the Company has no legal or constructive obligation to pay further contributions even if the fund does not hold sufficient assets to pay all employees the benefits relating to employee service in the current and prior periods.

Contributions to defined contribution plans are recognised as employee benefit expense when they are due.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

3 Income from donations and legacies

	Unrestricted General £	Total 2025 £	Total 2024 £
Donations and legacies;			
Donations	1,245	1,245	360
	<u>1,245</u>	<u>1,245</u>	<u>360</u>

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
General advice	175,193	-	175,193	161,325
Money Advice Service Debt Advice Project	-	141,068	141,068	139,815
Headley Trust	-	15,000	15,000	30,000
The Henry Smith Charity - Improving Lives	-	59,000	59,000	59,300
National Lottery	-	39,882	39,882	45,563
Immigration	67,310	-	67,310	32,584
Evan Cornish	-	-	-	6,000
Citizens Advice - Energy	-	-	-	15,487
E-Visa	-	17,443	17,443	-
Health Inequality	-	19,000	19,000	-
	<u>242,503</u>	<u>291,393</u>	<u>533,896</u>	<u>490,074</u>

The income from charitable activities in 2024 totalled £490,074 and was allocated between funds as follows:

Unrestricted funds - £193,909

Restricted funds - £296,165

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

5 Expenditure on charitable activities

	Note	Unrestricted		Total 2025	Total 2024
		General £	Restricted £	£	£
Direct costs		6,239	9,672	15,911	21,207
Grant funding of activities		71,047	-	71,047	71,047
Staff costs	10	77,258	239,631	316,889	345,822
Support costs	7	13,082	43,053	56,135	67,548
Governance costs	7	6,638	8,191	14,829	13,832
		<u>174,264</u>	<u>300,547</u>	<u>474,811</u>	<u>519,456</u>

Expenditure on charitable activities in 2024 totalled £519,456 and was allocated between funds as follows:

Unrestricted funds - £182,378

Restricted funds - £337,078

6 Other expenditure

	Note	Unrestricted funds General £	Total funds £
Depreciation, amortisation and other similar costs		943	943
Total for 2025		<u>943</u>	<u>943</u>
Total for 2024		<u>1,054</u>	<u>1,054</u>

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

7 Analysis of governance and support costs

Charitable activities expenditure

	Unrestricted		Total 2025	Total 2024
	General £	Restricted £	£	£
Rent and rates	3,884	11,965	15,849	16,134
Light, heat and power	1,721	6,324	8,045	7,975
Insurance	312	2,165	2,477	2,375
Repairs and maintenance	2,219	6,112	8,331	9,943
Telephone and equipment	2,986	7,851	10,837	17,871
Computer software and maintenance	433	1,158	1,591	1,597
Printing, postage and stationery	1,166	2,390	3,556	5,681
Sundry	324	5,018	5,342	5,811
Bank charges	37	70	107	161
	<u>13,082</u>	<u>43,053</u>	<u>56,135</u>	<u>67,548</u>

Allocated support costs in 2024 totalled £67,548 and was allocated between funds as follows:

Unrestricted fund - £13,038

Restricted fund - £54,510

Governance costs

	Unrestricted funds General £	Restricted funds £	Total 2025 £	Total 2024 £
Independent examiner fees				
Examination of the financial statements	2,568	1,532	4,100	3,930
Other fees paid to examiners	512	539	1,051	1,088
Clark expenses	345	655	1,000	2,000
Legal fees	<u>3,213</u>	<u>5,465</u>	<u>8,678</u>	<u>6,814</u>
	<u>6,638</u>	<u>8,191</u>	<u>14,829</u>	<u>13,832</u>

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

8 Net incoming/outgoing resources

Net incoming/(outgoing) resources for the year include:

	2025 £	2024 £
Operating leases - plant and machinery	1,004	2,022
Depreciation of fixed assets	943	1,054
Independent Examination	4,100	3,930

9 Trustees remuneration and expenses

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

No trustees have received any reimbursed expenses or any other benefits from the charity during the year.

10 Staff costs

The aggregate payroll costs were as follows:

	2025 £	2024 £
Staff costs during the year were:		
Wages and salaries	291,228	318,406
Social security costs	20,120	21,494
Pension costs - Defined contribution	5,541	5,922
	316,889	345,822

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025 No	2024 No
Headcount	15	14

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £102,724 (2024 - £106,437).

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

11 Independent examiner's remuneration

	2025 £	2024 £
Examination of the financial statements	4,100	3,930
Other fees to examiners		
All other services	1,051	1,088
All fees disclosed are inclusive of VAT		

12 Taxation

The charity is a registered charity and is therefore exempt from taxation.

13 Tangible fixed assets

	Furniture and equipment £	Computer equipment £	Total £
Cost			
At 1 April 2024	52,765	12,018	64,783
Additions	-	1,028	1,028
Disposals	(52,765)	-	(52,765)
At 31 March 2025	-	13,046	13,046
Depreciation			
At 1 April 2024	52,765	10,146	62,911
Charge for the year	-	943	943
Eliminated on disposals	(52,765)	-	(52,765)
At 31 March 2025	-	11,089	11,089
Net book value			
At 31 March 2025	-	1,957	1,957
At 31 March 2024	-	1,872	1,872

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

14 Debtors

	2025 £	2024 £
Trade debtors	14,380	4,200
Prepayments	7,981	8,440
Accrued income	16,130	-
Other debtors	300	-
	<u>38,791</u>	<u>12,640</u>

15 Cash and cash equivalents

	2025 £	2024 £
Cash on hand	-	162
Cash at bank	144,722	119,351
	<u>144,722</u>	<u>119,513</u>

16 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	9,818	4,205
Other taxation and social security	-	13,255
Accruals and deferred income	7,855	8,155
	<u>17,673</u>	<u>25,615</u>

As at 31st March 2025 no income was deferred.

17 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2025 £	2024 £
Land and buildings		
Within one year	15,000	15,000
Between one and five years	18,750	33,750
	<u>33,750</u>	<u>48,750</u>
Other		
Within one year	753	1,259
Between one and five years	-	2,760
	<u>753</u>	<u>4,019</u>

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £5,541 (2024 - £5,922).

19 Funds

	Balance at 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2025 £
Unrestricted funds					
General					
General fund	47,806	176,438	(99,509)	(57,692)	67,043
Unrestricted fixed assets	1,872	-	(943)	1,028	1,957
Immigration	-	67,310	(74,755)	7,445	-
	<u>49,678</u>	<u>243,748</u>	<u>(175,207)</u>	<u>(49,219)</u>	<u>69,000</u>
Restricted funds					
Money Advice Service					
Debt Advice Project	45,229	141,068	(116,607)	-	69,690
Citizens Advice - Help to Claim	14	-	-	-	14
The Henry Smith Charity - Improving Lives	-	59,000	(89,122)	30,122	-
National Lottery	71	39,882	(47,294)	7,341	-
E-Visa	-	17,443	(21,939)	4,496	-
Evan Cornish	-	-	(570)	570	-
Headley Trust	-	15,000	(18,460)	3,460	-
Citizens Advice - Energy	-	-	(3,230)	3,230	-
NELC Winter Grant	13,418	-	-	-	13,418
Health Inequality Navigo	-	19,000	(3,325)	-	15,675
Total restricted funds	<u>58,732</u>	<u>291,393</u>	<u>(300,547)</u>	<u>49,219</u>	<u>98,797</u>
Total funds	<u>108,410</u>	<u>535,141</u>	<u>(475,754)</u>	<u>-</u>	<u>167,797</u>

During the year a transfer of £49,219 was made from unrestricted funds to restricted funds to support grants where expenditure exceeded income.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
<i>General</i>					
General fund	80,798	161,685	(130,107)	(64,570)	47,806
Unrestricted fixed assets	467	-	(1,054)	2,459	1,872
Immigration	-	32,584	(52,271)	19,687	-
	<u>81,265</u>	<u>194,269</u>	<u>(183,432)</u>	<u>(42,424)</u>	<u>49,678</u>
Restricted					
Money Advice Service					
Debt Advice Project	35,046	139,815	(129,632)	-	45,229
Citizens Advice - Help to Claim	14	-	-	-	14
The Henry Smith Charity - Improving Lives	-	59,300	(67,797)	8,497	-
National Lottery	8,743	45,563	(54,235)	-	71
Evan Cornish	-	6,000	(6,551)	551	-
Headley Trust	-	30,000	(44,047)	14,047	-
Citizens Advice - Energy	-	15,487	(23,822)	8,335	-
NELC Winter Grant	13,418	-	-	-	13,418
Citizens Advice - COL	-	-	(10,994)	10,994	-
Total restricted funds	<u>57,221</u>	<u>296,165</u>	<u>(337,078)</u>	<u>42,424</u>	<u>58,732</u>
Total funds	<u>138,486</u>	<u>490,434</u>	<u>(520,510)</u>	<u>-</u>	<u>108,410</u>

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

The specific purposes for which the funds are to be applied are as follows:

Money Advice Service Debt Advice Project - to provide high quality debt advice.

Citizens Advice - Help to Claim - to provide support to individuals to assist them in completing their initial claim for Universal Credit.

The Henry Smith Charity - to provide advice, advocacy and support to people at a crisis point.

NELC Winter Grant - to provide support to vulnerable households and families particularly affected by the pandemic.

Evan Cornish - to provide advice during the cost of living crisis.

CABS Energy - to provide support to vulnerable households and families particularly affected by the energy cost crisis.

CABS COL - to provide advice during the cost of living crisis.

E-Visa - Home Office grant to support and facilitate applications and transfers to create UKVI accounts access to eVisas.

Headley Trust - to support vulnerable individuals with the impact of the cost of living crisis.

Health Inequality - Health Care Partnership grant to support the reduction and prevention of health inequality.

Unrestricted general fund

This represents income received without restrictions which is used supporting general advice funds.

Unrestricted fixed asset funds represent capital expenditure made using general funds.

Immigration - to provide OISC Level 2 immigration advice and support.

Grimsby, Cleethorpes & District Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2025

20 Analysis of net assets between funds

	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2025 £
Tangible fixed assets	1,957	-	1,957
Current assets	84,716	98,797	183,513
Current liabilities	(17,673)	-	(17,673)
Total net assets	69,000	98,797	167,797
	Unrestricted funds General £	Restricted funds £	Total funds at 31 March 2024 £
Tangible fixed assets	1,872	-	1,872
Current assets	73,421	58,732	132,153
Current liabilities	(25,615)	-	(25,615)
Total net assets	49,678	58,732	108,410

21 Related party transactions

During the year the charity made the following related party transactions:

Canel Solutions CIC

At the balance sheet date the amount due from Canel Solutions CIC was £300 (2024 - £Nil).