Citizens Advice West Northamptonshire and Cherwell

England & Wales · Charity number 1079719

Details

Other names	BANBURY CITIZENS ADVICE BUREAU, CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE
Status	Registered
Legal form	Charitable company
Company number	03842133
Registered	2000-03-07
Register	View on the Charity Commission register

Contact

Address	Doddridge Centre 109 St. James Road Northampton NN5 5LD
Phone	01295221448
Email	info@cawnac.org.uk
Website	https://www.cawnac.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE AND SURROUNDING AREAS.

Activities: Citizens Advice West Northants and Cherwell provides advice, information and assistance on a wide range of issues including debt, benefits, employment, housing, consumer and family problems. Citizens Advice West Northants and Cherwell serves the areas of West Northamptonshire and North Oxfordshire.

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Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE AND SURROUNDING AREAS.
- Northamptonshire
- Oxfordshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£2,073,746	£2,509,053	£259,169	37
2024-03-31	£1,826,921	£1,690,212	£694,476	48
2023-03-31	£936,017	£1,020,824	£557,767	24
2022-03-31	£1,092,364	£1,064,375	£642,574	32
2021-03-31	£1,059,488	£860,088	£614,585	21

Trustees

Name	Role	Appointed
Ashley Ritchie		2023-12-07
Cassandra Bellingham		2025-10-20
Dinesh Kotecha		2023-08-31
Fiona Walford		2026-05-07
Isabel Lloyd-Jones		2025-09-02
Julie Baker		2023-03-02
Kostas Deligiannopoulos		2025-09-02
Peter Matten		2023-08-31
Rosalind Humphreys		2023-08-31

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Citizens Advice West Northamptonshire and Cherwell

England & Wales - Charity number 1079719

Accounts

REGISTERED COMPANY NUMBER: 03842133 (England and Wales)
REGISTERED CHARITY NUMBER: 1079719

Report of the Trustees and

Financial Statements for the Year Ended 31st March 2025

for

Citizens Advice West Northamptonshire and Cherwell Ltd

Cheney & Co
Statutory Auditor
310 Wellingborough Road
Northampton
NN1 4EP

Citizens Advice West Northamptonshire and Cherwell Ltd

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Citizens Advice West Northamptonshire and Cherwell Ltd

Report of the Trustees for the year ended 31st March 2025

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2025. The trustees have adopted the provisions of 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).

MESSAGE FROM THE CHAIR FOR THE YEAR ENDED 31 MARCH 2025

2024/25 saw cost of living pressures in our communities continue to drive demand for Citizens Advice West Northants and Cherwell (CAWNAC) services. It was a year of change in response to demand, shifts in client preferences for accessing services, and a challenging funding environment.

On behalf of the CAWNAC Board of Trustees, I am pleased to report that staff and volunteers continued to provide high quality services that made an impact in our communities. This report provides information about key achievements and changes to the way we deliver services.

Following the merger of three Local Citizens Advice organisations in 2023, we reduced the number of fixed rented locations in favour of a small, efficient footprint for specialist appointments and staff bases. We expanded capacity for telephone and digital support to align with changing client preferences. Increasing the number of Community Help and Information Points (CHIPs) in trusted community venues closer to people's homes has strengthened face-to-face support and early intervention.

Moving forward, we continue to respond to challenges and monitor our financial sustainability. Thanks are due to all our funders.

Delivering high quality services to all remains central to our work.

The leadership of Chief Executive Pat Coomber-Wood and her senior team, and dedication and hard work of all volunteers and staff are acknowledged with thanks.

Julie Baker
Julie Baker (Mar 31, 2026 12:31:42 GMT+1)

Julie Baker - Chair

Date 31/03/2026

STRATEGIC REPORT

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

Citizens Advice North Oxfordshire and South Northamptonshire is a registered charity and a company limited by guarantee, incorporated on 15th September 1999 and registered as a charity on 7 March 2000. Pursuant to a resolution of the members at a general meeting held on 31 August 2023, Citizens Advice North Oxfordshire and South Northamptonshire changed its name to Citizens Advice West Northants & Cherwell.

The company was established under a Memorandum of Association which established its objects and powers, and it is governed by its Articles of Association. In the event of the company being wound up, the maximum liability of each member is limited to one pound.

Recruitment and Appointment of Trustees

The trustees of the Charity are also directors of the company for the purposes of company law. In accordance with the Articles of Association, the Charity shall have a minimum of four and a maximum of fifteen trustees. Trustees are elected at the Annual General Meeting, and the Board may also appoint (co-opt) additional trustees who serve until the next Annual General Meeting, at which point they retire but may be eligible for election.

Induction of Trustees

Newly appointed trustees are provided with a comprehensive induction to the Charity through the provision of an induction pack and appropriate training.

Organisational Structure

The Charity is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and its policies. The trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer. A register of members' interests is maintained at the registered office and is available to the public.

Management Remuneration

Remuneration is reviewed annually by the Human Resources and Equality Sub-Committee and proposals are put to the board for approval.

The HR&E Sub-Committee uses an established job evaluation policy and related procedures to place staff posts within a local pay structure. Roles are evaluated against 8 factors to establish the appropriate pay scale, with supervisory and managerial roles allocated by points to grades 5 - 9. Pay comparisons are monitored to ensure that local pay scales remain appropriate when compared with the industry standards following reviews by National Citizens Advice.

The rate of pay for the Chief Executive Officer is determined by the board using the pay comparisons from National Citizens Advice.

National Citizens Advice

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the trustees to fulfil the Charity's objectives and comply with national membership requirements.

Investment Policy

As required in its Articles of Association paragraph 3.19, to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Statement of Internal Control

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

Citizens Advice West Northamptonshire and Cherwell Ltd

Report of the Trustees for the year ended 31st March 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice West Northamptonshire and Cherwell
Charity Registration:	1079719
Company Registration:	3842133
Registered Office:	109 St James Road, Northampton, West Northants NN5 5LD
Chief Executive:	Pat Coomber-Wood
Bank:	Barclays Bank CAF Bank Redwood Bank Charity Bank CCLA
Auditors:	Cheney & Co Chartered Accountants

Trustees in 2024/25:

Julie Ann Baker	Chair - appointed Chair 11 Aug 2025
David Maloney	Chair - resigned 31 May 2025
Stephen Hupfield	Treasurer - resigned 31 Jul 2024
Rosalind Humphreys	
Dinesh Kotecha	
Peter Matten	
Ashley Ritchie	
Thomas Ingemar Hunnings	resigned 5 Sep 2024
William Begg Yule	resigned 5 Sep 2024
Sharon Stringer	resigned 31 Mar 2025

OBJECTIVES, AIMS AND ACTIVITIES

Founded in 1965, we are a local charity which has been providing quality advice and support in our community for over 50 years. Our objective is to help people find a way forward by providing advice and support, and by campaigning on big issues that affect people's lives.

Combining the expertise and commitment of 252 volunteers (including 10 Trustees) and 31 staff, we aim to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities and deliver services and projects that meet local needs.

Operating in the areas of North Oxfordshire and West Northamptonshire; we have offices in Northampton, Daventry, Banbury and Bicester. We also work in various outreach venues. We built on the piloted "Advice Hub" model and launched new Community Help and Information Points (CHIPs) in many key community locations including in food banks, religious venues, libraries and community centres.

We are a member of the Citizens Advice charity network which comprises a network of 239 local Citizens Advice, all of which are independent charities, the Citizens Advice consumer service and the national charity Citizens Advice.

We are grateful to the following funders for their new or continued support over this year:

- West Northamptonshire Council
- Cherwell District Council
- Oxfordshire County Council
- Daventry Town Council
- Bicester Town Council
- Public Health Northampton
- National Citizens Advice
- Money and Pension Service (Pensionwise)
- Trussell Trust
- Henry Smith Charity
- National Lottery

- Southern Gas Network
- Thames Water
- South Central Ambulance Service
- Macmillan Cancer Support
- Bicester Village Unlock Futures
- Thames Valley Police and Crime Commissioner
- Oxfordshire Community Foundation
- University of Northampton
- Energy Redress Fund

We are equally grateful to all those who have engaged in community fundraising or kindly made donations to the Charity, whether large or small.

We seek to achieve our objectives by engaging in the following activities and projects.

Core Advice Services
Our principal activity is to provide free advice to everyone on their rights and responsibilities regarding benefits, work, debt and money, consumer issues, housing, family, law and courts, immigration, health, and more.

Our advice is provided through multiple channels; clients can self help using our up to date and quality assured national advice website for England and Wales which contains information and guidance regarding 9 key advice topics; benefits, work, debt and money. consumer, housing, family, law and courts, immigration and health. Digital Reach and Accessibility

The Citizens Advice online advice pages continue to be one of the most trusted and widely used sources of free information in the country, helping millions of people find reliable guidance whenever and wherever they need it. In 2023/24, the national website received over 64.4 million visits.

Based on national trends, this was expected to rise by about 10% in 2024/25. This growth reflects the increasing reliance on high-quality digital advice, particularly from people who are unable to access local services or who prefer to self-help.

The availability of this trusted information benefits not only the public but also local partners and service providers, who regularly use Citizens Advice content to support their clients. Importantly, the national website's existence and quality are underpinned by the collective investment of local Citizens Advice members, ensuring that everyone, regardless of circumstance, has free, independent, and accurate advice at their fingertips.

We also host a local website with local information and links to the other services we offer www.cawnac.org.uk.

Our advisers provide advice on the telephone, by email, web chat, and through face-to-face consultations. We run a Debt and Money Advice Service in Cherwell, funded by Cherwell District Council, which provides support to Cherwell residents to maximise income, reduce debt and improve their money management skills. We run a further advice service for residents of West Northamptonshire in partnership with Northamptonshire Community Law Service which is funded by West Northamptonshire Council.

Our Advisers understand that one problem is often the cause or result of another, so they look at a client's situation holistically rather than as a single issue. This way, potential problems can be identified early or pre-empted, which helps to prevent them from escalating into more serious issues. For a client struggling with unmanageable debt, our priorities are to preserve their home, fuel supplies and liberty, to make them aware of their rights and responsibilities, and to help them make informed choices about how they deal with their debt problem.

Towcester Food Bank
Through the year we worked closely with the Towcester Food bank, providing the general advice services to Towcester residents and a support presence at the weekly foodbank venue

Funded by the Trussell Trust, this much valued service helped 237 Towcester residents who were in real crisis to stabilise their financial situation. We helped 44 people achieve £183,898 in financial income and £33,593 in managing debt.

This project came to an end in April 2025.

Oxfordshire Trussell Trust
Working in partnership with 2 other Citizens Advice offices in Oxfordshire, we delivered a county-wide service for users of all Oxfordshire Trussell Trust food banks. We worked with Banbury and Bicester Food banks to provide their service users with money advice. This much valued service helped many clients who were in real crisis to stabilise their financial situation. We helped 263 people and achieved financial gains for them totalling £37,698.

Oxfordshire County Council Money Advice
Working with the other 3 local Citizens Advice offices in Oxfordshire, we received funding from Oxfordshire County Council to increase the capacity for debt advice in the county. Debt advice can only be delivered if an office is regulated by the

Financial Conduct Authority and it is strictly regulated. Our debt casework supported 47 additional clients, achieving financial gains of £102,840.

Thames Water Trust Fund
This project is funded by Thames Water Trust Fund to provide debt advice to their utility customers across the local Thames Water supply region. Working in partnership with Citizens Advice Buckinghamshire, we are helping Thames Water customers with their household debt and thereby helping them manage their water bills.

This project delivered throughout the year, helping 386 customers re-negotiate or write-off £387,626 in debt, while also securing £342,658 in additional benefit entitlements.

Empowered for Life ("EfL") & Henry Smith "Improving Lives"
EfL is a Lottery funded project funded to provide debt and benefits advice to Daventry residents facing mental health issues as a result of the financial challenges they face. The Henry Smith charity also recognises the same mental health challenges brought on by financial pressures, providing a similar level of funding over the same 3 year term again to support individuals within the Daventry area.

The reporting for both charities is based on client mental health outcomes. The report data is captured through client feedback telephone surveys. The survey and associated assessment methodology seeks to measure the improvement in client mental health gained through their own greater financial resilience.

Within the year 297 clients received support through this funded service, achieving financial gains of £830,458.

Energy Matters
Our specialist energy support service helps clients access energy advice, as well as support such as accessing home improvement grants, receiving Energy vouchers and receiving free electric blankets and carbon monoxide monitors. Funded by Southern Gas Network and Energy Redress this year, Energy Matters helped 141 clients gain £93,608.

Volunteer Connect
This is a project, funded by Cherwell District Council, in which we aim to develop community connectedness and because volunteering is beneficial for communities and in turn, society. The service aims to encourage local residents to become volunteers. It increases community engagement, supports the development of vibrant non-profit organisations in the local area, and helps people use volunteering as a pathway into paid work. In this project we collaborate with voluntary organisations, employers, and individuals.

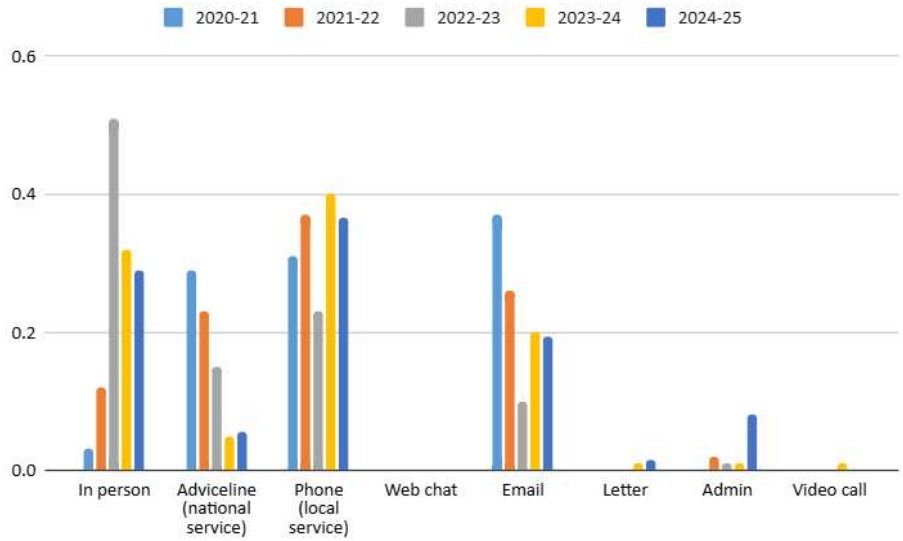
Volunteer Driver Service
Cherwell District Council also funds our much valued Volunteer Driver Service (VDS) in which volunteer drivers transport residents to medical appointments, non-urgent hospital appointments, and social engagements. This service brings multiple benefits for the health, wellbeing, and social inclusion of those who have little or no access to public transport as well as volunteer drivers, most of whom are retired people. Examples of non-urgent hospital appointments include dialysis and radiotherapy.

The VDS is also an income-generating activity. For some passenger journeys we receive money from the South-Central Ambulance Service (SCAS) which uses our volunteer drivers to transport patients who do not require specialist ambulance services. For non-hospital journeys, passengers pay a mileage fee directly to the driver to cover the driver's costs, but at a significant saving for them over the cost of other forms of transport. It is fair to say that many of our passengers do not have the financial means to take taxis and were it not for the VDS they would have difficulty getting to their destination at all.

Volunteer Driver Service had 153 active drivers at year end, 1168 active passengers and had completed 6346 journeys

Our Advice Delivery Channels
We offer our advice through a wide and growing range of channels including digital channels and our fast-growing network of local drop-in Community Help and Information Points (CHIPS), located in libraries, GP surgeries, community centres and food banks.

The graph below shows the change in how clients first contact us, from 2020/21 (lockdown year) to this year. A decrease in client numbers is because clients come to us with more complex problems, requiring more resources than previously to rectify. Our new Advice First Aid early intervention approach where we support people to self help before reaching crisis, means that we can target the limited specialist support at the people who are in most need or unable to self help.



Our Clients
We help some of the most vulnerable people in society: this year 57% of our clients had a disability or long-term health condition (LTHC).

We help all ages: 2.4% of clients were 24 or under, 58.0% between 25 and 59 & 39.6% were 60 or over.

We provide our advice services on a free, confidential, and impartial basis and we believe that our clients appreciate the work that we do.

Client quotes
"You have helped me turn my life around. I was drowning in debt and didn't see a way forward. Now I feel like I can breathe again and start living my life."

"I was scared to ask for help but everyone was so kind. You didn't make me feel embarrassed or stupid. You listened and helped me sort everything out step by step."

"You didn't just fix my problem, you showed me what to do and where to go next time. I feel more confident now to manage things on my own."

Our People
In total, we have 252 volunteers. They are made up as follows:

Trustees	10
Advice Service Volunteers	3
Community Help and Information Point Volunteers	27
Social Prescribing Service Volunteers	59
Volunteer Driver Service	153

We have 15 full-time staff and 16 part-time staff.

Achievements and Performance

Our work in 2024/25 had value to society far in excess of our funding. It's impossible to put a financial value on everything we do, but where we can, we have. We've used a Treasury-approved model to do this. Our value to our community this year was

Local authority- by preventing homelessness and housing evictions & mental health services

Savings to local authority total (fiscal value)	£226,991
Savings to local authority total (Council tax Arrears repayment scheduled)	£18,541
NHS - by reducing use of mental health and GP services, and keeping people in work	
Reducing use of health services	£430,387
Keeping people in work	£67,323
Total saving to NHS	£497,710
Other government departments	
Department of Work and Pensions (by keeping people in work)	£1,054,729
Criminal Justice System (by preventing housing evictions and homelessness)	£24,959
Value of fiscal benefit providing advice to debt clients	
Total of Value of Advice (fiscal benefits)	£880,467
Wider economic and social benefits	
Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£16,300,141

This year 9,209 individual clients used our various services for 31,506 issues.

In the Advice Service we supported 7,634 clients to address 29,931 issues that were causing them difficulties. To help resolve their problems we carried out 19,254 activities. In addition, a further 1,575 individual clients sought information and direction through our Community Help and Information Points ("CHIPs"). In total 9,209 individual clients received support for 31,506 issues.

Helping people to understand the social benefits system and making claims is our largest area of enquiry, accounting for 27% of our work this year. The next biggest area of advice this year was Utilities at 16% followed by Financial Capability (13%) and Debt (7%).

Technology Initiatives

This year, we have built on the progress made in previous years by leveraging technology to enhance service delivery, accessibility, and operational efficiency.

We continued to see the benefits of our bespoke software for the Volunteer Driver Service, which has streamlined bookings and improved communication between drivers and clients. Additionally, we have expanded our use of social media, not only to raise awareness about advice issues but also to recruit volunteers, promote services, and engage with local communities more effectively.

Our telephony system, now fully transitioned to an Internet-based platform (VOIP), has proven invaluable in supporting flexible working arrangements. This technology has enabled seamless hybrid and remote working, particularly as we adjusted to changes such as reducing our Banbury venue to save costs.
Looking ahead, we are exploring additional digital tools to improve client engagement, streamline administrative processes, and further support our staff and volunteers in delivering high-quality services.

Efficiency Initiatives

This year, the focus on efficiency has become even more critical as we face escalating costs driven by external international political factors and local social challenges, including the ongoing cost-of-living crisis. With limited opportunities for further savings through cost-cutting or other means, and resources already stretched thin, we have prioritised strategic initiatives to safeguard our service delivery.

Constructive collaboration with neighbouring Local Citizens Advice charities has remained an important part of our strategy to improve efficiency and reduce duplication across the region.

The merger in 2023 of Citizens Advice North Oxfordshire and Cherwell, Central and East Northamptonshire Citizens Advice Bureau, and Citizens Advice Daventry and District to form Citizens Advice West Northamptonshire and Cherwell has enabled us to streamline governance and management processes, reduce unnecessary overheads, and mitigate increased delivery costs thereby protecting frontline services where they directly benefit clients. It has strengthened our resilience at a time of rising demand and increasing costs, helping to secure the sustainability of our advice provision across both local authority areas.

Our home-working model for project and support staff continues to deliver efficiencies. We reduced to one venue in Northampton for meetings and training purposes only, and shifted all in person service to outreach community venues provided in kind by partner organisations. We continue to offer home visits where required. This new model reinforces the importance of our collaborative and integrated approach to service delivery, ensuring that every pound spent achieves the greatest possible impact for the people we support.

VOLUNTEERS

Our volunteers are a diverse group of individuals from the local community. Volunteers stay with us for an average of two years, though many have a longer tenure, with our longest-serving volunteer having been with us for over 16 years. Our volunteers share a common goal: to make a positive difference in their local area. They embody our values and are committed to providing the advice people need to overcome the challenges they face. Local Citizens Advice are learning environments, and volunteering with us offers the opportunity to develop skills that are valued by employers.

Volunteer Roles

In our Advice Service, we have four core types of volunteer roles: Advisors, Supervisors, Researchers and Community Advice First Aiders.

Advisors

Advisors provide in-depth advice to clients, either face-to-face, by phone, or via email. They use national resources to help clients and inform organizations about the impact of policies on people's lives. Advisors also ensure accurate session records in Casebook.

This role involves around 30 hours of additional training beyond the Assessor role, blending classroom teaching, online learning, and practical sessions.

Supervisors

Supervisors oversee advice sessions, providing support to Assessors, Advisors, and Receptionists. They manage client appointments, referrals, and authorizations (e.g., food vouchers). This role requires significant experience, with additional training of around 20 hours.

Community Advice First Aiders

Community Advice First Aiders focus on early intervention by raising awareness, signposting, and providing information in community settings such as libraries, health centers, schools, and local events. They aim to empower individuals to address potential problems early, reducing the need for more complex advice later.

Community First Aiders build relationships with local groups, distribute resources, and hold informal awareness-raising sessions on key issues such as financial capability, energy efficiency, and understanding benefits entitlements. This role requires strong communication skills, enthusiasm for community engagement, and approximately 20 hours of training, including sessions on local services, signposting techniques, and client safeguarding.

Other Volunteer Roles

Beyond our core advice service, we offer various volunteering opportunities, such as drivers for our Volunteer Driver Service, which now has 153 drivers. These drivers provide invaluable support to our community, often expressing great pride in their contribution:

- "As a volunteer, I can choose to do as many or as few journeys as I wish, knowing that each one is appreciated by the passenger."
- "I believe one of the most important things you can give is your time. It costs nothing but is worth everything."
- "I feel I am doing something worthwhile and needed."

We value the dedication and commitment of all our volunteers, who enable us to meet the ever-evolving needs of our community.

FUTURE PLANS

Meet client needs

Our core competence is the provision of high quality, impartial advice services aimed at meeting the evolving needs of our clients and commissioners.

We will proactively engage with and continuously tailor our advice services to the evolving needs of our clients, commissioners, and the private sector organisations with whom we work. We will identify and address the needs of our local communities through an effective Research and Campaigns programme.

Financial stability

The cost of living crisis is making it increasingly harder to secure grant funding and is putting even greater pressure on funding we receive through local authorities. Whilst we will continue to look for grant funding we recognise that we need to focus on larger funding streams that are more sustainable. This may require that we review the way we deliver our services in order to be competitive for these forms of funding, as well as ensuring every efficiency in the delivery of

services that is possible, in particular using technology to the fullest benefit in service delivery, whilst ensuring that this does not exclude the most vulnerable or digitally disadvantaged clients in our community.

Advice Quality
To meet the needs of all clients by ensuring equality of access to the service.
Our focus will remain on providing high-quality advice services to individuals and groups in the community, on delivering community projects, on challenging discrimination, promoting equality, and valuing diversity. We will market and raise the profile of the service to ensure that we reach all people, particularly those who are not aware of or do not realise that they can use the service.

Collaboration
To work collaboratively with others.
We will extend the reach of our services by forging closer working partnerships with neighbouring members of the Citizens Advice network and other Voluntary, Community and Social Enterprise sector partners. We will extend our range by partnering with public and private sector bodies to meet novel requirements for advice services both locally and further afield.

Team development
To develop the people who deliver the service.
We will continue to rely on a growing volunteer workforce, with management and leadership provided by a limited number of full- and part-time employees. We will use volunteers for a wider range of activities and provide appropriate training for these roles.

Efficiency
To use our infrastructure and resources effectively and efficiently.
We will deploy our resources, staff, IT, accommodation, and transport infrastructures to maximise service delivery, and aim to achieve year-on-year reductions in our fixed costs.

Premises
Following the merger of three Local Citizens Advice organisations in August 2023, we have streamlined our estate and, in 2024/25, reduced the number of fixed rented locations to improve value for money and align with how people now seek help. Client preference is increasingly for telephone and other digital channels, and we have expanded capacity in these routes. For those who need or prefer face-to-face support, we prioritise Community Help & Information Points (CHIPs) in trusted community venues closer to people's homes. These settings are less stigmatised, more convenient, and often provided at no cost, allowing us to reinvest savings into frontline advice and early intervention while maintaining a small, efficient footprint for specialist appointments and staff bases.

We have retained the Doddridge office in Northampton as a base for Adviceline staff and meetings or training.

Community Advice Hubs
We continue to expand our initiative of Community Advice Hubs in various community settings - community centres, faith groups, food banks, libraries etc, which gives people using those venues access to an on-hand volunteer (a Community Advice First Aider), to self help and find solutions to their problems. The Community Advice First Aiders can help the client to find trusted sources of online information among the plethora of misinformation on the internet. This has multiple benefits: it makes good use of existing local resources to help people find a way forward; it is a community-based, face-to-face drop-in service in a wider number of venues making the service more accessible; and, where situations are more complex, the Community Advice First Aiders can refer the client seamlessly to our specialist Advice Service for further assistance.

Digital Marketing and Profile Raising
We continue to maintain our presence on social and mainstream media and now have regular posts on social media sites such as Facebook. We are working in partnership with neighbouring Oxfordshire local Citizens Advice offices to maintain a collaborative and consistent media presence on BBC Radio Oxford, Radio Northampton, Capitol Radio and local newspapers.

Other examples of plans we are implementing to achieve our goals include:

- to increase diversity in our staff and client base
- to develop more non-traditional volunteering roles such as community advice first aiders and community fundraisers
- To develop a relationship with the Chamber of Commerce to raise corporate awareness of our services
- to continue to develop our use of social media to engage younger clients and volunteers
- to progress funding diversification through income generating services, and community fundraising and seeking a wider range of grant income.

FINANCIAL REVIEW

Assessment of Financial Position

The Trustees have reviewed the charity's financial position and its ability to continue as a going concern for a period of at least 12 months from the date of approval of these financial statements.

During the financial year, the charity managed a total income of £2,073,746. Despite this, the year resulted in a deficit of £435,307, largely due to a significant increase in resources expended to £2,509,053. As of 31st March 2025, the charity held total funds of £259,169, of which £249,249 were unrestricted.

Future Outlook and Reduced Funding

The Trustees anticipate that for the 2025–26 financial year, both income and expenditure will be significantly less than reported in 2024–25. This is due to a scheduled reduction in several major grant funding streams. To proactively manage this transition and ensure liquidity, the Trustees made a strategic transfer of £157,525 from previously designated funds into the general fund during the current reporting period.

Strategic Response and Viability

To ensure the charity remains a going concern in a more constrained funding environment, the Trustees have implemented the following measures:

- Rigorous Budgeting: Detailed forecasts have been prepared for the 2025–26 period, reflecting the scaled-back income and ensuring expenditure is strictly aligned with confirmed funding.
- Operational Restructuring: Following the mergers with CADD and CENCA, the charity is continuing to streamline its delivery model to achieve further cost efficiencies.
- Reserve Management: While the current free reserves of £246,121 are below our three month target, the Trustees are satisfied that the charity retains sufficient liquid assets to meet its liabilities as they fall due.

Conclusion

Based on these assessments, the Trustees have a reasonable expectation that the charity has adequate resources to continue its activities for the foreseeable future. Accordingly, they continue to adopt the going concern basis in preparing the financial statements.

Reserves Policy

To ensure the stability of the Charity reserves are held to protect the charity's core operations against unforeseen income fluctuations, to meet statutory obligations such as staff redundancies, and to provide a buffer for emergency expenditure. We have established a policy that free reserves should be at least equal to 3 months of future budgeted expenses (£361,000 for 2025/26). Currently free reserves are £249,249.

The Trustees are committed to returning reserves to the target level by:

- Budgetary Alignment: Adjusting the charity's cost base to match the reduced funding environment expected in 2025–26.
- Operational Efficiency: Continuing to realise the benefits of the 2023 mergers with CADD and CENCA to streamline service delivery model.
- Active Monitoring: Reviewing the reserves position at every Board meeting to ensure the charity remains a going concern and can meet all future liabilities.

MAJOR RISKS

To manage and mitigate risk, the trustees have developed a Risk Management Strategy, which is reviewed and approved annually. This includes an annual risk assessment and the maintenance of a Risk Register, which is reviewed at each board meeting.

The major risks identified, and the steps being taken to manage them, are listed below:

Devolution

Northamptonshire's move to a unitary structure in April 2021, creating West Northamptonshire Council and North Northamptonshire Council, continues to shape the local commissioning and partnership environment. While the Northamptonshire reorganisation is now embedded, the medium-term impacts on funding priorities and service alignment are still unfolding. Proposals for further devolution across Oxfordshire and the wider region add to this uncertainty.

These changes present both risks and opportunities for CAWNAC. Funding responsibilities have shifted, procurement frameworks are being standardised, and there is increasing emphasis on shared outcomes and cross-boundary collaboration. We are mitigating these risks through close engagement with officers and elected members in West

Northamptonshire and Oxfordshire, participation in relevant VCSE alliances, and proactive scenario planning with neighbouring Citizens Advice services to ensure continuity of provision. This has the potential to impact future funding streams, particularly where local government budgets are under pressure.

Core Contracts with Local Authorities

The core contract with Cherwell District Council was recommissioned in 2024 and will end on 1 Jan 2026. The current move to devolution and the ongoing pressures on local authority budgets may affect the scope of future service commissioning.

We secured a contract with West Northamptonshire Council on 1 April 2024 which ends on 31st March 2026. This is delivered in partnership with Community Law Service Northamptonshire.

We mitigate future funding risks through strong senior management engagement with commissioners, high-quality contract monitoring, and consistent delivery of performance outcomes.

Competition

Competition for funding continues to intensify, with other charities and private-sector providers competing for similar funding streams. To manage this, we focus on developing partnerships and collaboration with other organisations. A strategic business plan underpins our approach to stakeholder management and competitor analysis, ensuring we remain well-informed and proactive. We are also working closely with National Citizens Advice and other local Citizens Advice charities to target regional funding opportunities.

Income Diversification

We maintain strong relationships with local and county councils to align services with local priorities and funding opportunities.

For a number of years we have responded to funding challenges by diversifying our income by developing services that meet emerging needs in order to cover the cost of the core advice service which was only partly covered by the councils. This included securing health funding for social prescribing activities, delivering a volunteer driver project for the ambulance service, and exploring opportunities to expand into prisons and police services. Unfortunately some of these funding streams have ended resulting in having to stop delivering some of these services.

As Competition for Grant funding has become much more competitive with less likelihood of success, we are collaborating with other local Citizens Advice to seek regional statutory funding opportunities in order to ensure our financial stability going forward.

Operational Adjustments to Meet Client Needs

Over the past year, our advice services have remained highly active, with an emphasis on digital and telephone channels. To support clients who cannot access these channels, we have Revised our delivery model by reducing venues where clients come to us and placing our client facing volunteers in the community where clients are more able to access, such as local food banks, churches and mosques, community centres, libraries and children's centres in Cherwell and West Northamptonshire. Not only does this reduce the requirement to travel to access in-person advice, it also enables us to engage clients at an earlier stage in their advice journey thereby reducing longer term detriment. Being available in community centres that clients already attend for other purposes reduces the stigma and stress of seeking advice.

We continue to deliver energy projects such as the Southern Gas Networks project which includes energy advice and financial support in the form of energy vouchers.

RESEARCH AND CAMPAIGNS

What is it and why we do it

Research and Campaigns (R&C) is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives.

As a service we have a huge amount of insight and data about the problems our clients and their wider communities face. Through R&C we use this insight to:

- help us research issues further
- develop our practice to be able to help our clients in a changing world
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

Recent Campaigns Activities

Overview & Resourcing

- During the reporting year, R&C activity was delivered by one R&C Lead (Banbury office) and one dedicated R&C volunteer (Wellingborough) working a minimum of 8 hours per week.
- Volunteer responsibilities included report writing, data extraction and analysis, newsletter production, participation in local/national R&C forums, support to CAWNAC colleagues, and liaison on national campaigns.
- An additional volunteer supported emerging political issues linked to their college course.
- The Advice Services Manager oversaw all R&C work.

Campaigns & Projects

- Electoral boundaries: compiled and reviewed postcode/ward coverage for our area.
- Consumer vulnerability & energy: focused on forced prepayment meter installations; ongoing work on energy support (e.g., Warm Home Discount) and scams.
- Cost of living: quantified food bank usage outcomes and produced a joint video with the council on the cost-of-living crisis.
- Partnerships: strengthened operational links with DWP and local authority key workers.
- Inclusion: campaign to increase support for the Traveller community.
- Major research: contributed biographical and socioeconomic insights to Network Rail's research on suicide prevention at railway stations.

Consultation Responses

- July 2024: response submitted to Modernising Support for Independent Living: the Health and Disability Green Paper.
- October 2024: online response submitted to Cherwell District Council's proposed amendment to the housing allocation scheme.

Training & Internal Communications

- R&C volunteer provided ongoing advice and updates to staff and volunteers via:
  - Monthly R&C newsletter (organisation-wide).
  - 1:1 support as required.
  - Online cross-office meetings (West Northamptonshire and Wellingborough), run by the Advice Services Manager (Northampton) and the Research Lead (Banbury).

Evidence & Data

- Evidence Forms (EFs) used to capture local and national calls for evidence.
- In the period, 8 EFs were raised covering 15 Advice Issue Codes (AICs) for Cherwell clients.
- Activity was supported by a mix of core and project funding.

MP Engagement

- Wellingborough & Rushden: regular bi-monthly meetings with the MP's office.
  - Agreement to closer cooperation, including referrals from MP surgeries.
  - Two advice sessions delivered at Swansgate Shopping Centre on 3 October and 4 November 2025, targeted at Pension Credit take-up to enable access to Winter Fuel Allowance.
  - The head of the MP's advice team proposed a joint research project with CAWNAC.
- Bicester & Woodstock: regular liaison with the MP's advice team enabling cross-referrals and intelligence-sharing; agreement for MP-supported referrals to the Ombudsman where appropriate.

COLLABORATORS

We collaborate with a wide range of organisations, groups, and forums including:

- National Citizens Advice, the umbrella body for the network of local Citizens Advice.
- Citizens Advice Oxfordshire (CAOX), a collaboration of Oxfordshire local Citizens Advice charities.
- CA Northamptonshire, an informal collaboration of the Northamptonshire local Citizens Advice charities.
- Oxfordshire Volunteer Centres, working in collaboration with Oxfordshire Community and Voluntary Action (OCVA) and Witney Volunteer Link Up.
- West Northamptonshire Volunteer Centres - the CEO acts as a representative on the board of Daventry Volunteer Centre.
- Brighter Futures in Banbury, a steering group consisting of representatives from Cherwell District Council and local service providers who work to address the issues of deprivation in Banbury.
- Cherwell Local Strategic Partnership Board which brings together local public, private and voluntary organisations to deliver the objectives detailed in the Cherwell Sustainable Community Strategy: 'Our district, our future'.
- South East Social Prescribing Regional Network which brings together health professionals, researchers, academics, social prescribing practitioners, representatives from the community and voluntary sectors, commissioners and funders, patients, and citizens. The objective is to share knowledge and best practice, to support social prescribing at both local and national levels, and to inform good quality research and evaluation.

- Oxfordshire Social Prescribing Leads Forum, a group that brings together social prescribing delivery organisations to collaborate and share good practice.
- Adult Social Care Transformation Group, a working group of Oxford County Council staff and Voluntary, Community and Social Enterprise (VCSE) organisations. This group seeks to better understand our communities, define how we can support them to be more resilient and to live independently, and identify priorities for change in related services. From this The Oxfordshire Way program has developed.
- Getting Oxfordshire Online - a partnership of four VCSE providers working together to address digital exclusion.
- Buckinghamshire Oxfordshire and Berkshire Integrated Care Systems VCSE Alliance.
- Connect Northamptonshire - Integrated Care Systems VCSE Alliance.
- VCSE Assembly Northamptonshire – a group of VCSE partners amplifying community voices across the county, with a strong focus on inclusivity, lived experience, collaboration, and coordinated advocacy within the VCSE sector.
- Northamptonshire VCSE Advice Thematic - a group of advice providers collaborating on delivering services to meet the needs of Northamptonshire residents.
- West Northamptonshire Homelessness Forum - run by the council it works to prevent local homelessness - bringing together organisations and individuals that provide support and solutions for households experiencing (or at risk of) homelessness or rough sleeping.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of Citizens Advice West Northamptonshire and Cherwell Ltd for the purposes of company law) are responsible for preparing the Report of the Trustees 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 that law, the trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law).

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 the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 30th March 2026 and signed on the board's behalf by:

Julie Baker
Julie Baker (Mar 31, 2026 12:31:42 GMT+1)
.....
J A Baker - Trustee

Report of the Independent Auditors to the Trustees of Citizens Advice West Northamptonshire and Cherwell Ltd

Opinion
We have audited the financial statements of Citizens Advice West Northamptonshire and Cherwell Ltd (the 'charitable company') for the year ended 31st March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (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 31st 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 UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the 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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:
- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees
As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory frameworks applicable to the charitable company and the sector in which it operates. We determine that the following laws and regulations were most significant: the Companies Act 2006, UK direct and indirect taxation laws.

We obtained an understanding of how the charitable company is complying with those legal and regulatory frameworks by making enquiries of management.

There are no critical judgements of an unusual nature.

We have undertaken high levels of a substantive testing of opening and period end balances in the statement of financial position and have performed a detailed analytical review of the income statement.

Prior to commencement of the audit, staff were briefed on the risk assessment of the susceptibility of the charity companies financial statements to material misstatement, including fraud.

Audit procedures performed include:

- identifying and assessing the design and effectiveness of controls management has in place to prevent and detect fraud
- understanding how the Trustees considered and addressed the potential for override of controls or inappropriate influence over the financial reporting process
- challenging assumptions and judgements made by management in significant accounting estimates where appropriate
- identifying and testing journal entries, in particular any journal entries posted with unusual account combinations, as appropriate
- assessing the extent of compliance with laws and regulations

At the completion stage of the audit the results of audit tests were re-examined to ensure that they were consistent with our knowledge of the Trust and did not warrant further investigation of transactions and balances.
A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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

Report of the Independent Auditors to the Trustees of Citizens Advice West Northamptonshire and Cherwell Ltd

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Cheney & Co
Statutory Auditor
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006

310 Wellingborough Road
Northampton
NN1 4EP

Date: .....

Citizens Advice West Northamptonshire and Cherwell Ltd

Statement of Financial Activities for the year ended 31st March 2025

	Notes	Unrestricted Funds £	Restricted fund £	Restricted Funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	2	**1,700**	**-**	**-**
Charitable activities	5			
Contracts and fees		**-**	**-**	**-**
Grants		**547,178**	**22,253**	**992,650**
Community fund raising		**-**	**-**	**-**
Grant fundraising and other income		**-**	**-**	**-**
Grant Fundraising		**-**	**500**	**-**
Grants and community fundraising		**-**	**-**	**-**
Other income		**-**	**-**	**-**
Other trading activities	3	**315,641**	**88,207**	**90,582**
Investment income	4	**6,785**	**-**	**-**
Total		**871,304**	**110,960**	**1,083,232**
EXPENDITURE ON				
Charitable activities	6			
Contracts and fees		**105,746**	**-**	**-**
Grants		**1,173,544**	**22,253**	**1,005,046**
Grant fundraising and other income		**-**	**-**	**-**
Grant Fundraising		**3,895**	**88,207**	**94,222**
Other income		**7,890**	**-**	**-**
Total		**1,291,075**	**110,460**	**1,099,268**
NET INCOME/(EXPENDITURE)		**(419,771)**	**500**	**(16,036)**
Transfers between funds	17	**154,609**	**(500)**	**3,416**
Net movement in funds		**(265,162)**	**-**	**(12,620)**
RECONCILIATION OF FUNDS				
Total funds brought forward		**514,411**	**-**	**22,540**
TOTAL FUNDS CARRIED FORWARD		**249,249**	**-**	**9,920**

The notes form part of these financial statements

Citizens Advice West Northamptonshire and Cherwell Ltd

Statement of Financial Activities for the year ended 31st March 2025

	Notes	Designated Fund £	**2025 Total funds £**	2024 Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	2	**-**	**1,700**	3,909
Charitable activities	5			
Contracts and fees		**-**	**-**	309,709
Grants		**-**	**1,570,331**	484,195
Community fund raising		**-**	**-**	9,571
Grant fundraising and other income		**-**	**-**	271,935
Grant Fundraising		**-**	**500**	516,724
Grants and community fundraising		**-**	**-**	8,000
Other income		**-**	**-**	218,355
Other trading activities	3	**-**	**494,430**	-
Investment income	4	**-**	**6,785**	4,523
Total		**-**	**2,073,746**	1,826,921
EXPENDITURE ON				
Charitable activities	6			
Contracts and fees		**-**	**105,746**	225,389
Grants		**-**	**2,209,093**	579,711
Grant fundraising and other income		**-**	**-**	270,532
Grant Fundraising		**-**	**186,324**	396,104
Other income		**-**	**7,890**	218,476
Total		**-**	**2,509,053**	1,690,212
NET INCOME/(EXPENDITURE)		**-**	**(435,307)**	136,709
Transfers between funds	17	**(157,525)**	**-**	-
Net movement in funds		**(157,525)**	**(435,307)**	136,709
RECONCILIATION OF FUNDS				
Total funds brought forward		**157,525**	**694,476**	557,767
TOTAL FUNDS CARRIED FORWARD		**-**	**259,169**	694,476

The notes form part of these financial statements

Citizens Advice West Northamptonshire and Cherwell Ltd

Balance Sheet
31st March 2025

	Notes	Unrestricted Funds £	Restricted fund £	Restricted Funds £
FIXED ASSETS				
Tangible assets	12	**3,128**	**-**	**-**
CURRENT ASSETS				
Debtors	13	**83,365**	**-**	**-**
Cash at bank and in hand	14	**327,800**	**-**	**9,920**
		411,165	**-**	**9,920**
CREDITORS				
Amounts falling due within one year	15	**(165,044)**	**-**	**-**
NET CURRENT ASSETS		**246,121**	**-**	**9,920**
TOTAL ASSETS LESS CURRENT LIABILITIES		**249,249**	**-**	**9,920**
NET ASSETS		**249,249**	**-**	**9,920**

The notes form part of these financial statements

continued...

Citizens Advice West Northamptonshire and Cherwell Ltd

Balance Sheet - continued
31st March 2025

	Notes	Designated Fund £	**2025 Total funds £**	2024 Total funds £
FIXED ASSETS				
Tangible assets	12	**-**	**3,128**	4,439
CURRENT ASSETS				
Debtors	13	**-**	**83,365**	102,260
Cash at bank and in hand	14	**-**	**337,720**	794,227
		-	**421,085**	896,487
CREDITORS				
Amounts falling due within one year	15	**-**	**(165,044)**	(206,450)
NET CURRENT ASSETS		**-**	**256,041**	690,037
TOTAL ASSETS LESS CURRENT LIABILITIES		**-**	**259,169**	694,476
NET ASSETS		**-**	**259,169**	694,476
FUNDS	17			
Unrestricted funds			**249,249**	514,411
Restricted funds			**9,920**	22,540
Endowment funds			**-**	157,525
TOTAL FUNDS			**259,169**	694,476

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2025.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The financial statements were approved by the Board of Trustees and authorised for issue on 30th March 2026 and were signed on its behalf by:

Julie Baker
Julie Baker (Mar 31, 2026 12:31:42 GMT+1)
J A Baker - Trustee

D N Kotecha (Mar 31, 2026 13:12:54 GMT+1)
D N Kotecha - Trustee

The notes form part of these financial statements

Citizens Advice West Northamptonshire and Cherwell Ltd

Cash Flow Statement for the year ended 31st March 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	**(461,517)**	293,531
Net cash (used in)/provided by operating activities		**(461,517)**	293,531
Cash flows from investing activities			
Purchase of tangible fixed assets		**(1,775)**	(5,835)
Interest received		**6,785**	4,523
Net cash provided by/(used in) investing activities		**5,010**	(1,312)
Change in cash and cash equivalents in the reporting period		**(456,507)**	292,219
Cash and cash equivalents at the beginning of the reporting period		**794,227**	502,008
Cash and cash equivalents at the end of the reporting period		**337,720**	794,227

The notes form part of these financial statements

Citizens Advice West Northamptonshire and Cherwell Ltd

Notes to the Cash Flow Statement for the year ended 31st March 2025

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025	2024
	£	£
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	**(435,307)**	136,709
Adjustments for:		
Depreciation charges	**3,085**	6,054
Interest received	**(6,785)**	(4,523)
Decrease in debtors	**18,895**	27,493
(Decrease)/increase in creditors	**(41,405)**	127,798
Net cash (used in)/provided by operations	**(461,517)**	293,531

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.24	Cash flow	**At 31.3.25**
	£	£	**£**
Net cash			
Cash at bank and in hand	**794,227**	**(456,507)**	**337,720**
	794,227	**(456,507)**	**337,720**
Total	**794,227**	**(456,507)**	**337,720**

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

Legacies to which the charitable company is entitled are included in the statement of financial activities unless they are incapable of measurement.

Gifts-in-kind are accounted for at the directors estimate of the value to the charitable company or sale value as follows. Gifts of fixed assets for charitable use or funds for acquiring fixed assets for charitable use are accounted for (as restricted funds) immediately on receipt.

Intangible income is valued and included in income to the extent that it represents goods or services which would otherwise be purchased. An equivalent amount is charged as expenditure. Voluntary help is not included as income.

Cash collected to which the charitable company is legally entitled but which has not been received at the year end is included as income.

Donations under gift aid together with the associated income tax recoverable are credited as income when the donations are received.

Revenue grants are credited as incoming resources when they are receivable provided conditions for receipt have been complied with unless they relate to a specified future period on which case they are deferred.

Grants for the purchase of fixed assets are credited to restricted incoming resources when receivable
Depreciation on the fixed assets purchased with such grants is charged against the restricted fund.

Investment income is recognised when receivable

Expenditure
Expenditure is recognised on an accruals basis as a liability is incurred.

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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy or audit fee and costs linked to the strategic management of the charitable company.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings - 33% on cost

The capitalisation threshold for fixed assets is £500.

Taxation
The charity is exempt from corporation tax on its charitable activities.

Pension costs and other post-retirement benefits
The pension costs charged in the year represent the amount of contributions payable to the scheme in respect of the accounting period.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting
Restricted funds are to be used for specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs, at the trustees discretion.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the charitable company.

Designated funds are restricted funds which have been designated for specific purposes by the trustees.

Leasing Commitments

Leases other than finance leases are regarded as operating leases and so are charged to the statement of financial activities on a straight line basis over the leases term.

Pensions

The pension costs charged in the year represent the amount of contributions payable to the scheme in respect of the accounting period,

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	**1,700**	3,909

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Grant fundraising	**182,089**	-
Contracts and fees	**312,341**	-
	494,430	-

4. INVESTMENT INCOME

	2025	2024
	£	£
Deposit account interest	**6,785**	4,523

5. INCOME FROM CHARITABLE ACTIVITIES

	Activity	**2025**	2024
		£	£
	Contracts and fees	**-**	309,709
Grants	Grants	**1,570,331**	484,195
Grants	Community fund raising	**-**	9,571
Grants	Grant fundraising and other income	**-**	271,935
Grants	Grant Fundraising	**-**	516,724
Grants	Grants and community fundraising	**500**	8,000
Grants	Other income	**-**	218,355
		1,570,831	1,818,489

continued...

5. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	2025 £
CitA via Citizens Advice South Warwickshire -Cost of Living	**10,375**
CitA via Citizens Advice South Warwickshire - Cost of Living	**10,375**
Henry Smith - Improving Lives	**59,650**
National Lottery - Empowerment For Life	**49,802**
Benefits in Place	**14,807**
Oxfordshire County Council - Cost of Living Advice	**44,000**
Thames Water	**40,000**
Trussell Trust - Towcester Food Bank	**17,326**
Trussel Trust	**38,192**
Macmillan	**53,039**
CitA Pensionwise	**435,306**
University of Northampton	**17,841**
Cherwell District Council - Fuel Vouchers	**7,004**
CitA Energy Advice Programme	**42,105**
Kidlington, Islip, Woodstock and Yarnton (KIWY) PCN	**36,428**
Age UK Oxfordshire	**7,611**
Northamptonshire Community Foundation	**5,000**
Southern Gas Networks	**76,400**
VDS Cherwell District Council	**28,000**
Cherwell District Council- Volunteer Connect	**12,000**
UK Shared Prosperity Fund - Upskill Project	**9,642**
Unrestricted prior year	**30,146**
Cherwell District Council	**150,000**
West Northamptonshire Council	**310,000**
North Northamptonshire Council	**22,916**
Daventry Town Council	**10,000**
Bicester Town Council	**8,250**
Volunteer Driver Services	**24,116**
	1,570,331

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Support costs (see note 7) £	Totals £
Contracts and fees	**105,746**	**-**	**105,746**
Grants	**2,162,854**	**46,239**	**2,209,093**
Grant Fundraising	**186,324**	**-**	**186,324**
Other income	**7,890**	**-**	**7,890**
	2,462,814	**46,239**	**2,509,053**

continued...

7. SUPPORT COSTS

	Governance costs
	£
Grants	**46,239**

8. NET INCOME/(EXPENDITURE)

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

	2025	2024
	£	£
Auditors' remuneration	**9,000**	9,000
Depreciation - owned assets	**3,086**	6,054

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2025 nor for the year ended 31st March 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2025 nor for the year ended 31st March 2024.

10. STAFF COSTS

	2025	2024
	£	£
Wages and salaries	**1,358,842**	983,167
Social security costs	**97,149**	74,165
Other pension costs	**43,808**	33,663
	1,499,799	1,090,995

The average monthly number of employees during the year was as follows:

	2025	2024
Advice to members of the public	**21**	33
Administration	**10**	15
	31	48

No employees received emoluments in excess of £60,000.

Key management personnel compensation for all benefits and consideration for services rendered during the year amounted to £128,854

continued...

11. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Designated Fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	3,909	-	-	3,909
Charitable activities				
Contracts and fees	309,709	-	-	309,709
Grants	317,865	166,330	-	484,195
Community fund raising	-	9,571	-	9,571
Grant fundraising and other income	-	271,935	-	271,935
Grant Fundraising	180,043	336,681	-	516,724
Grants and community fundraising	-	8,000	-	8,000
Other income	27,734	190,621	-	218,355
Investment income	4,523	-	-	4,523
Total	843,783	983,138	-	1,826,921
EXPENDITURE ON				
Charitable activities				
Contracts and fees	-	225,389	-	225,389
Grants	318,805	260,906	-	579,711
Grant fundraising and other income	13,780	256,752	-	270,532
Grant Fundraising	175,803	220,301	-	396,104
Other income	218,476	-	-	218,476
Total	726,864	963,348	-	1,690,212
NET INCOME	116,919	19,790	-	136,709
Transfers between funds	443	(10,443)	10,000	-
Net movement in funds	117,362	9,347	10,000	136,709
RECONCILIATION OF FUNDS				
Total funds brought forward	397,049	13,193	147,525	557,767
TOTAL FUNDS CARRIED FORWARD	514,411	22,540	157,525	694,476

continued...

12. TANGIBLE FIXED ASSETS

	Fixtures and fittings £	Computer equipment £	Totals £
COST			
At 1st April 2024	**167,143**	**5,835**	**172,978**
Additions	**-**	**1,775**	**1,775**
At 31st March 2025	**167,143**	**7,610**	**174,753**
DEPRECIATION			
At 1st April 2024	**166,594**	**1,945**	**168,539**
Charge for year	**-**	**3,086**	**3,086**
At 31st March 2025	**166,594**	**5,031**	**171,625**
NET BOOK VALUE			
At 31st March 2025	**549**	**2,579**	**3,128**
At 31st March 2024	549	3,890	4,439

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	**64,193**	75,541
Other debtors	**-**	1,755
Prepayments and accrued income	**19,172**	24,964
	83,365	102,260

14. CASH AT BANK AND IN HAND

Cash at bank and in hand comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

15. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade creditors	**66,638**	70,803
Social security and other taxes	**30,517**	44,808
Other creditors	**29,769**	-
Accruals and deferred income	**38,120**	90,839
	165,044	206,450

Deferred income relates to grants for the 2025 financial year where the fund has been received before the year end

Liabilities are recognised and measured at their settlement amount

continued...

16. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025 £	2024 £
Within one year	-	25,581

17. MOVEMENT IN FUNDS

	At 1.4.24 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	**514,411**	**(419,771)**	**154,609**	**249,249**
Restricted funds				
Benefits in Place	**-**	**14,807**	**(14,807)**	**-**
Cherwell District Council- Fuel Vouchers	**-**	**7,004**	**2,916**	**9,920**
Oxfordshire Community Foundation - Energy Matters	**3,140**	**(3,140)**	**-**	**-**
Southern Gas Networks Energy Matters	**12,733**	**(40,733)**	**28,000**	**-**
VDS Cherwell District Council	**-**	**28,000**	**(28,000)**	**-**
National Lottery- Empowerment For Life	**-**	**(14,807)**	**14,807**	**-**
Thames Water	**6,667**	**(6,667)**	**-**	**-**
West Northamptonshire Council - Public Health	**-**	**(500)**	**500**	**-**
Daventry Consolidated Charity	**-**	**500**	**(500)**	**-**
	22,540	**(15,536)**	**2,916**	**9,920**
Endowment funds				
Staff Liabilities - Redundancy	**72,525**	**-**	**(72,525)**	**-**
Pension reserve	**75,000**	**-**	**(75,000)**	**-**
Training Development	**10,000**	**-**	**(10,000)**	**-**
	157,525	**-**	**(157,525)**	**-**
TOTAL FUNDS	**694,476**	**(435,307)**	**-**	**259,169**

continued...

17. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**38,631**	**(458,402)**	**(419,771)**
North Northamptonshire Council	**22,916**	**(22,916)**	**-**
Daventry Town Council	**10,000**	**(10,000)**	**-**
Cherwell District Council	**150,000**	**(150,000)**	**-**
West Northamptonshire Council	**310,000**	**(310,000)**	**-**
Volunteer Driver Service	**339,757**	**(339,757)**	**-**
Bicester Town Council	**8,250**	**(8,250)**	**-**
	879,554	**(1,299,325)**	**(419,771)**
Restricted funds			
Benefits in Place	**14,807**	**-**	**14,807**
Oxfordshire County Council-COL advice	**44,000**	**(44,000)**	**-**
University of Northampton	**17,841**	**(17,841)**	**-**
Cherwell District Council- Fuel Vouchers	**7,004**	**-**	**7,004**
CitA Energy Advice Programme	**42,105**	**(42,105)**	**-**
Kidlington, Islip, Woodstock and Yarnton (KIWY) PCN	**36,428**	**(36,428)**	**-**
Oxfordshire Community Foundation Energy Matters	**-**	**(3,140)**	**(3,140)**
Southern Gas Networks Energy Matters	**143,982**	**(184,715)**	**(40,733)**
VDS Cherwell District Council	**28,000**	**28,000**	**-**
VDS Oxford Community First	**1,000**	**(1,000)**	**-**
Cherwell District Council Volunteer Connect	**12,000**	**(12,000)**	**-**
CANO Cita via Citizens Advice South Warwickshire -Cost of Living	**10,375**	**(10,375)**	**-**
CADD CitA via Citizens Advice Warwickshire -Cost of Living	**10,375**	**(10,375)**	**-**
CANO CitA Cost of Living	**22,000**	**(22,000)**	**-**
Henry Smith - Improving Lives	**59,650**	**(59,650)**	**-**
National Lottery- Empowerment For Life	**49,802**	**(64,609)**	**(14,807)**
Thames Water	**40,000**	**(46,667)**	**(6,667)**
Trussell Trust- Towcester Food Bank	**17,326**	**(17,326)**	**-**
Trussell Trust	**38,192**	**(38,192)**	**-**
Macmillan	**53,039**	**(53,039)**	**-**
CitA Pension Wise	**435,306**	**(435,306)**	**-**
West Northamptonshire Council - Public Health	**-**	**(500)**	**(500)**
Age UK Oxfordshire	**7,611**	**(7,611)**	**-**
Northamptonshire Community Foundation	**5,000**	**(5,000)**	**-**
UK Shared Prosperity Fund Upskill Project	**9,642**	**(9,642)**	**-**
Daventry Consolidated Charity	**1,500**	**(1,000)**	**500**
UK Shared Prosperity Fund	**48,207**	**(48,207)**	**-**
OCVA Well Together	**15,000**	**(15,000)**	**-**
West Northamptonshire Council -Multiply Project	**24,000**	**(24,000)**	**-**
	1,194,192	**(1,209,728)**	**(15,536)**
TOTAL FUNDS	**2,073,746**	**(2,509,053)**	**(435,307)**

continued...

17. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	397,049	116,919	443	514,411
West Northamptonshire Council	-	296,333	(296,333)	-
Volunteer Driver Service	-	(296,333)	296,333	-
	397,049	116,919	443	514,411
Restricted funds				
CDC Hardship Fund	2,750	(2,750)	-	-
Client`s Legal Costs Fund	10,443	-	(10,443)	-
Oxfordshire Community Foundation Energy Matters	-	3,140	-	3,140
Southern Gas Networks Energy Matters	-	12,733	-	12,733
Thames Water	-	6,667	-	6,667
	13,193	19,790	(10,443)	22,540
Endowment funds				
Staff Liabilities - Redundancy	72,525	-	-	72,525
Pension reserve	75,000	-	-	75,000
Training Development	-	-	10,000	10,000
	147,525	-	10,000	157,525
TOTAL FUNDS	557,767	136,709	-	694,476

continued...

17. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	201,850	(84,931)	116,919
West Northamptonshire Council	364,056	(67,723)	296,333
North Northamptonshire Council	22,734	(22,734)	-
West Northamptonshire Council	38,145	(38,145)	-
Daventry Town Council	4,999	(4,999)	-
Cherwell District Council	149,999	(149,999)	-
West Northamptonshire Council	62,000	(62,000)	-
Volunteer Driver Service	-	(296,333)	(296,333)
	843,783	(726,864)	116,919
Restricted funds			
CDC Hardship Fund	-	(2,750)	(2,750)
Benefits in Place	25,384	(25,384)	-
Oxfordshire County Council- COL advice	22,000	(22,000)	-
University of Northampton	9,059	(9,059)	-
Cherwell District Council- Fuel Vouchers	3,770	(3,770)	-
Cherwell District Council- Move Together	3,000	(3,000)	-
CitA Energy Advice Programme	8,831	(8,831)	-
SOFEA and Nominet -Connect	8,000	(8,000)	-
Kidlington, Islip, Woodstock and Yarnton (KIWY) PCN	36,428	(36,428)	-
National Grid Community Matters Fund	9,571	(9,571)	-
Northamptonshire Community Foundation Support Vouchers	4,286	(4,286)	-
Oxfordshire Community Foundation Energy Matters	7,537	(4,397)	3,140
Southern Gas Networks Energy Matters	126,400	(113,667)	12,733
VDS Cherwell District Council	28,000	(28,000)	-
VDS Oxfordshire County Council	9,000	(9,000)	-
VDS Oxford Community First	1,000	(1,000)	-
VDS Oxford City	2,121	(2,121)	-
Cherwell District Council- Volunteer Connect	12,000	(12,000)	-
Bicester Village	3,000	(3,000)	-
NHS Health Education England -Debt Adviser Training	9,800	(9,800)	-
NHS Health Education England -Mental Health Training	9,750	(9,750)	-
NHS Health Education England -Financial Wellbeing Training	3,200	(3,200)	-
CANO CitA via Citizens Advice South Warwickshire -Cost of Living	31,125	(31,125)	-
CADD CitA via Citizens Advice Warwickshire -Cost of Living	24,630	(24,630)	-
CADD CitA Cost of Living	4,633	(4,633)	-
CANO CitA Cost of Living	12,857	(12,857)	-
CENCA CitA Cost of Living	15,000	(15,000)	-
Henry Smith - Improving Lives	2,388	(2,388)	-
National Lottery- Empowerment For Life	48,866	(48,866)	-
West Northamptonshire Council - Public Health	20,905	(20,905)	-
CANO National Lottery	70,964	(70,964)	-
Thames Water	30,000	(23,333)	6,667
Trussell Trust- Towcester Food Bank	17,326	(17,326)	-
Trussell Trust	38,192	(38,192)	-
Integrated Care Northamptonshire	13,784	(13,784)	-
Macmillan	24,995	(24,995)	-
CENCA National Lottery	22,392	(22,392)	-
CitA Pensionwise	225,389	(225,389)	-

continued...

17. MOVEMENT IN FUNDS - continued

West Northamptonshire Council - Public Health	37,555	(37,555)	-
	983,138	(963,348)	19,790
TOTAL FUNDS	1,826,921	(1,690,212)	136,709

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.25 £
Unrestricted funds				
General fund	397,049	(302,852)	155,052	249,249
West Northamptonshire Council	-	296,333	(296,333)	-
Volunteer Driver Service	-	(296,333)	296,333	-
	397,049	(302,852)	155,052	249,249
Restricted funds				
CDC Hardship Fund	2,750	(2,750)	-	-
Client`s Legal Costs Fund	10,443	-	(10,443)	-
Benefits in Place	-	14,807	(14,807)	-
Cherwell District Council- Fuel Vouchers	-	7,004	2,916	9,920
Southern Gas Networks Energy Matters	-	(28,000)	28,000	-
VDS Cherwell District Council	-	28,000	(28,000)	-
National Lottery- Empowerment For Life	-	(14,807)	14,807	-
West Northamptonshire Council - Public Health	-	(500)	500	-
Daventry Consolidated Charity	-	500	(500)	-
	13,193	4,254	(7,527)	9,920
Endowment funds				
Staff Liabilities - Redundancy	72,525	-	(72,525)	-
Pension reserve	75,000	-	(75,000)	-
	147,525	-	(147,525)	-
TOTAL FUNDS	557,767	(298,598)	-	259,169

continued...

17. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	240,481	(543,333)	(302,852)
West Northamptonshire Council	364,056	(67,723)	296,333
North Northamptonshire Council	45,650	(45,650)	-
West Northamptonshire Council	38,145	(38,145)	-
Daventry Town Council	14,999	(14,999)	-
Cherwell District Council	299,999	(299,999)	-
West Northamptonshire Councill	372,000	(372,000)	-
Volunteer Driver Service	339,757	(636,090)	(296,333)
Bicester Town Council	8,250	(8,250)	-
	1,723,337	(2,026,189)	(302,852)
Restricted funds			
CDC Hardship Fund	-	(2,750)	(2,750)
Benefits in Place	40,191	(25,384)	14,807
Oxfordshire County Council-COL advice	66,000	(66,000)	-
University of Northampton	26,900	(26,900)	-
Cherwell District Council- Fuel Vouchers	10,774	(3,770)	7,004
Cherwell District Council- Move Together	3,000	(3,000)	-
CitA Energy Advice Programme	50,936	(50,936)	-
SOFEA and Nominet -Connect	8,000	(8,000)	-
Kidlington, Islip, Woodstock and Yarnton (KIWY) PCN	72,856	(72,856)	-
National Grid Community Matters Fund	9,571	(9,571)	-
Northamptonshire Community Foundation Support Vouchers	4,286	(4,286)	-
Oxfordshire Community Foundation Energy Matters	7,537	(7,537)	-
Southern Gas Networks Energy Matters	270,382	(298,382)	(28,000)
VDS Cherwell District Council	56,000	(28,000)	28,000
VDS Oxfordshire County Council	9,000	(9,000)	-
VDS Oxford Community First	2,000	(2,000)	-
VDS Oxford City	2,121	(2,121)	-
Cherwell District Council Volunteer Connect	24,000	(24,000)	-
Bicester Village	3,000	(3,000)	-
NHS Health Education England -Debt Adviser Training	9,800	(9,800)	-
NHS Health Education England -Mental Health Training	9,750	(9,750)	-
NHS Health Education England -Financial Wellbeing Training	3,200	(3,200)	-
CANO CitA via Citizens Advice South Warwickshire -Cost of Living	41,500	(41,500)	-
CADD CitA via Citizens Advice Warwickshire -Cost of Living	35,005	(35,005)	-
CADD CitA Cost of Living	4,633	(4,633)	-
CANO CitA Cost of Living	34,857	(34,857)	-
CENCA CitA Cost of Living	15,000	(15,000)	-
Henry Smith - Improving Lives	62,038	(62,038)	-
National Lottery- Empowerment For Life	98,668	(113,475)	(14,807)
West Northamptonshire Council - Public Health	20,905	(20,905)	-
CANO National Lottery	70,964	(70,964)	-
Thames Water	70,000	(70,000)	-
Trussell Trust- Towcester Food Bank	34,652	(34,652)	-
Trussell Trust	76,384	(76,384)	-
Integrated Care Northamptonshire	13,784	(13,784)	-
Macmillan	78,034	(78,034)	-

continued...

17. MOVEMENT IN FUNDS - continued

CENCA National Lottery	22,392	(22,392)	-
CitA Pensionwise	660,695	(660,695)	-
West Northamptonshire Council - Public Health	37,555	(38,055)	(500)
Age UK Oxfordshire	7,611	(7,611)	-
Northamptonshire Community Foundation	5,000	(5,000)	-
UK Shared Prosperity Fund Upskill Project	9,642	(9,642)	-
Daventry Consolidated Charity	1,500	(1,000)	500
UK Shared Prosperity Fund	48,207	(48,207)	-
OCVA Well Together	15,000	(15,000)	-
West Northamptonshire Council -Multiply Project	24,000	(24,000)	-
	2,177,330	(2,173,076)	4,254
TOTAL FUNDS	3,900,667	(4,199,265)	(298,598)

18. CONTINGENT LIABILITIES

There were no contingent liabilities as at 31st March 2024 or at 31st March 2023.

19. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2025.

20. ULTIMATE CONTROLLING PARTY

The board of directors are the controlling party for the charitable company.

21. PENSION COSTS

The charity operates a defined contribution pension scheme with Scottish Widows, Nest and Peoples Pension. The costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

Citizens Advice West Northamptonshire and Cherwell Ltd

Detailed Statement of Financial Activities for the year ended 31st March 2025

	2025 £	2024 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	**1,700**	3,909
Other trading activities		
Grant fundraising	**182,089**	-
Contracts and fees	**312,341**	-
	494,430	-
Investment income		
Deposit account interest	**6,785**	4,523
Charitable activities		
Grants	**1,570,331**	1,818,489
Grant Fundraising	**500**	-
	1,570,831	1,818,489
Total incoming resources	**2,073,746**	1,826,921
EXPENDITURE		
Charitable activities		
Wages	**1,499,799**	983,167
Social security	**-**	74,165
Pensions	**-**	33,663
Rent, rates and insurance	**67,621**	37,919
Light and heat	**8,224**	12,440
Telephone	**31,120**	21,801
Postage stationery and adverts	**18,516**	25,210
Sundries	**4,833**	32,310
Staff and volunteer travel	**36,090**	46,951
Training and conference	**24,185**	9,371
Repairs and maintenance	**39,601**	11,237
IT and office equipment	**78,932**	49,907
Books and subscriptions	**17,958**	17,257
Partner payments	**-**	111,759
Accountancy and consultancy	**48,979**	17,554
Client payments	**583,871**	176,667
Depreciation of tangible fixed assets	**3,085**	6,054
	2,462,814	1,667,432
Support costs		
Governance costs		
Auditors' remuneration	**9,000**	9,000
Legal fees	**37,239**	13,780
	46,239	22,780
Total resources expended	**2,509,053**	1,690,212
Net (expenditure)/income	**(435,307)**	136,709

Citizens Advice West Northamptonshire and Cherwell

England & Wales - Charity number 1079719

Accounts

REGISTERED COMPANY NUMBER: 03842133 (England and Wales)
REGISTERED CHARITY NUMBER: 1079719

Report of the Trustees and

Financial Statements for the Year Ended 31st March 2024

for

Citizens Advice West Northamptonshire and Cherwell Ltd

Cheney & Co
Statutory Auditor
310 Wellingborough Road
Northampton
NN1 4EP

Citizens Advice West Northamptonshire and Cherwell Ltd

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Citizens Advice West Northamptonshire and Cherwell Ltd

Chairman's Report for the year ended 31st March 2024

As we reflect on the financial year 2023/2024 it remains evident that our communities continue to face significant challenges primarily driven by the continuing and deepening cost of living issues. There continues to be geopolitical matters which are having a significant impact on our communities.

On behalf of my trustee colleagues I am pleased to report that Citizens Advice North Oxfordshire and South Northamptonshire (CAWNAC) has continued to deliver considered advice to clients across the region. The delivery is detailed in this report.

CAWNAC has provided our services across the region in various ways and we have paid particular attention to the most vulnerable in our society and we have achieved this in one of the most difficult periods in our history and many of our funders continue to face their own challenges as they suffer from the same economic headwinds as Citizens Advice.

Work has continued throughout the year on bedding down the merged organisation completed in 2023 and this is enabling us to focus our services to help as many clients as possible.

I must acknowledge the tremendous work and commitment from our staff and volunteers and the Trustee Board and I are extremely grateful for the work they have done on behalf of CAWNAC. They have and continue to have a significant impact in our community.

Special mention should be made of the excellent leadership of our Chief Executive, Pat Coomber-Wood and her leadership team.

David Maloney

Report of the Trustees for the year ended 31st March 2024

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2024. The trustees have adopted the provisions of 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).

We have pleasure in presenting our Annual Report and the audited financial statements for the year ended 31 March 2024.

OBJECTIVES, AIMS AND ACTIVITIES

Founded in 1965, we are a local charity which has been providing quality advice and support in our community for over 50 years. Our objective is to help people find a way forward by providing advice and support, and by campaigning on big issues that affect people's lives.

Combining the expertise and commitment of 311 volunteers, 60 staff and 8 trustees, we aim to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities and deliver services and projects that meet local needs.

Operating in the areas of North Oxfordshire and West Northamptonshire; we have offices in Northampton, Daventry, Banbury and Bicester. We also work in various outreach venues. We built on the piloted "Advice Hub" model and launched new Community Help and Information Points (CHIPs) in many key community locations including in food banks, religious venues, libraries and community centres.

We are a member of the Citizens Advice charity network which comprises a network of 280 local Citizens Advice, all of which are independent charities, the Citizens Advice consumer service and the national charity Citizens Advice.

This year advice services were delivered from the 280 local Citizens Advice offices and over 3300 outreach community locations in England and Wales by nearly 8700 paid staff and 18,500 volunteers.

We are grateful to the following funders for their new or continued support over this year:

- West Northamptonshire Council - Advice Service
- Cherwell District Council - Advice Service, Volunteer Connect, Volunteer Driver Service, Move Together and Connect! digital inclusion project.
- Oxfordshire County Council - Contain Outbreak Management Fund (COMF) to support vulnerable groups and targeted community interventions.
- Bicester Town Council - Advice service and Volunteer Driver Service.
- Kidlington Parish Council - Advice service.
- Public Health Oxfordshire - Benefits in Place advice service to Primary Care
- National Citizens Advice - Increasing Capacity projects.
- Cherwell Councillor Priority Funds - Volunteer Driver Service
- Trussell Trust - referral hub to provide advice and support for Trussell Trust Food Bank users
- SOFEA Getting Oxfordshire Online - Connect! digital inclusion project
- Henry Smith Charity
- National Lottery
- Southern Gas Network
- South Central Ambulance Service - non-essential hospital appointment transport delivered by volunteer driver West Northamptonshire Council - Advice Service
- Cherwell District Council - Advice Service, Volunteer Connect, Volunteer Driver Service, Move Together and Connect! digital inclusion project.
- Oxfordshire County Council - Contain Outbreak Management Fund (COMF) to support vulnerable groups and targeted community interventions.
- Bicester Town Council - Advice service and Volunteer Driver Service.
- Kidlington Parish Council - Advice service.
- Public Health Oxfordshire - Benefits in Place advice service to Primary Care
- National Citizens Advice - Increasing Capacity projects.
- Cherwell Councillor Priority Funds - Volunteer Driver Service
- Trussell Trust - referral hub to provide advice and support for Trussell Trust Food Bank users
- SOFEA Getting Oxfordshire Online - Connect! digital inclusion project
- Henry Smith Charity
- National Lottery
- Southern Gas Network
- South Central Ambulance Service - non-essential hospital appointment transport delivered by volunteer drivers

We are equally grateful to all those who have engaged in community fundraising or kindly made donations to the Charity, whether large or small.

We seek to achieve our objectives by engaging in the following activities and projects.

Core Advice Services

Our principal activity is to provide free advice to everyone on their rights and responsibilities regarding benefits, work, debt and money, consumer issues, housing, family, law and courts, immigration, health, and more.

Our advice is provided through multiple channels; clients can self help using our up to date and quality assured national advice website for England and Wales which contains information and guidance regarding 9 key advice topics; benefits, work, debt and money. consumer, housing, family, law and courts, immigration and health. The national Citizens Advice website's advice pages had 64,480,763 visits. In Cherwell there were a total of 112,050 visits from 76,967 devices and in South Northamptonshire 75,326 visits from 69,998 devices.

We also host a local website with local information and links to the other services we offer www.cawnac.org.uk as well as a joint website with the 3 other Oxfordshire local Citizens Advice www.caox.org.uk.

Our advisers provide advice on the telephone, by email, web chat, and through face-to-face consultations. We run a Debt and Money Advice Service in Cherwell, funded by Cherwell District Council, which provides support to Cherwell residents to maximise income, reduce debt and improve their money management skills. We run a further advice service for residents of West Northamptonshire in partnership with Northamptonshire Community Law Service which is funded by West Northamptonshire Council.

Our Advisers (one of our volunteer roles) understand that one problem is often the cause or result of another, so they look at a client's situation holistically rather than as a single issue. This way, potential problems can be identified early or pre-empted, which helps to prevent them from escalating into more serious issues. For a client struggling with unmanageable debt, our priorities are to preserve their home, fuel supplies and liberty, to make them aware of their rights and responsibilities, and to help them make informed choices about how they deal with their debt problem.

Benefits in Place

Benefits in Place, funded by Public Health, built on 18 years of delivery to widen it's scope as a county-wide service delivery model. Providing benefits advice to people suffering from a long term health condition or disability, many of the clients live in areas of greatest deprivation.

Not only can Primary Care staff/GPs refer clients but other advice partners and food bank staff can do so also.

Towcester Food Bank

We worked with Towcester Food bank to provide their service users with money advice. This much valued service helped many clients who were in real crisis to stabilise their financial situation. We helped 128 people and achieved financial gains for them totalling £196,707

Oxfordshire Trussell Trust

Working in partnership with 2 other Citizens Advice offices in Oxfordshire, we delivered a county-wide service for users of all Oxfordshire Trussell Trust food banks. We worked with Banbury and Bicester Food banks to provide their service users with money advice. This much valued service helped many clients who were in real crisis to stabilise their financial situation. We helped 260 people and achieved financial gains for them totalling £89,828.

Oxfordshire County Council Money Advice

Working with the other 3 local Citizens Advice offices in Oxfordshire, we received funding from Oxfordshire County Council to increase the capacity for debt advice in the county. Debt advice can only be delivered if an office is regulated by the Financial Conduct Authority and it is strictly regulated. Our debt casework supported 82 additional clients, achieving financial gains of £56,462.

Thames Water

Working with Citizens Advice Buckinghamshire, we were funded by THames Water to provide debt advice to their customers, thereby helping them manage their water bills. This project was new this year and 20 clients were being helped at year end.

Empowered for Life

Lottery funding enabled debt and benefits advice to be delivered to residents in Daventry facing mental health issues or blindness. This service supported 240 clients, achieving financial gains of £618,994

Henry Smith "Improving Lives"

Funding from the Henry Smith charity provided a Benefits caseworker in the Daventry area. 203 clients benefitted from gains totalling £602,202

Energy Matters

Our specialist energy support service helps clients access energy advice, as well as support such as accessing home improvement grants, receiving Energy vouchers and receiving free electric blankets and carbon monoxide monitors. Funded by Southern Gas Network and Energy Redress this year, Energy Matters helped 141 clients gain £93,608.

Volunteer Connect

This is a project, funded by Cherwell District Council, in which we aim to develop community connectedness and because volunteering is beneficial for communities and in turn, society. The service aims to encourage local residents to become volunteers. It increases community engagement, supports the development of vibrant non-profit organisations in the local area, and helps people use volunteering as a pathway into paid work. In this project we collaborate with voluntary organisations, employers, and individuals. Volunteer Connect placed 151 volunteers, who volunteered 8476 hours in Cherwell not-for-profit organisations

Volunteer Driver Service

Cherwell District Council also funds our much valued Volunteer Driver Service (VDS) in which volunteer drivers transport residents to medical appointments, non-urgent hospital appointments, and social engagements. This service brings multiple benefits for the health, wellbeing, and social inclusion of those who have little or no access to public transport as well as volunteer drivers, most of whom are retired people. Examples of non-urgent hospital appointments include dialysis and radiotherapy.

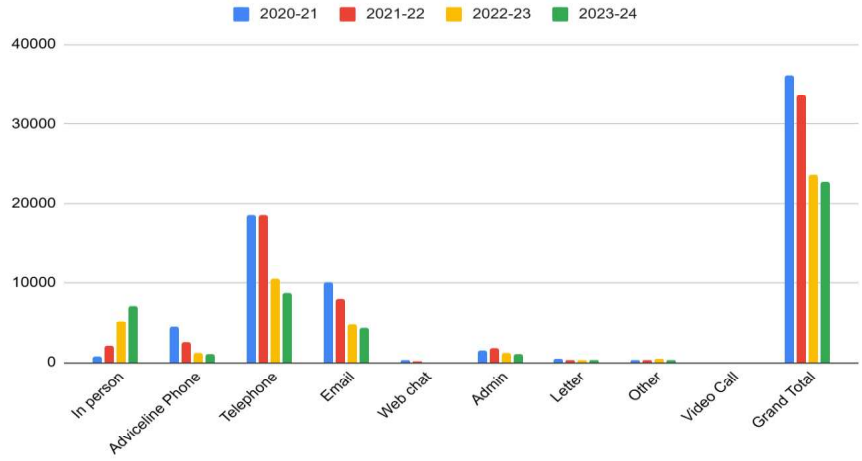
The VDS is also an income-generating activity. For some passenger journeys we receive money from the South-Central Ambulance Service (SCAS) which uses our volunteer drivers to transport patients who do not require specialist ambulance services. For non-hospital journeys, passengers pay a mileage fee directly to the driver to cover the driver's costs, but at a significant saving for them over the cost of other forms of transport. It is fair to say that many of our passengers do not have the financial means to take taxis and were it not for the VDS they would have difficulty getting to their destination at all.

Volunteer Driver Service had 113 active drivers at year end, 1168 active passengers and had completed 6346 journeys.

Our Advice Delivery Channels

We offer our advice through a wide and growing range of channels including online self-help (fact sheets, advice podcasts, budgeting tools, debt management tools and self-help guides), email advice, telephone, face-to-face discussion, outreach sessions, drop-in community advice hubs (such as libraries, GP surgeries, day centres and food banks), and home visits.

The graph below shows the change in how clients first contact us, from 2020/21 (lockdown year) to this year. A decrease in client numbers is because clients come to us with more complex problems, requiring more resources tan previously to rectify.



Our Clients

We help some of the most vulnerable people in society: this year 12% of our clients had a disability and 41% a long-term health condition (LTHC).

We help all ages: 2.28% of clients were 24 or under, 51.3% between 25 and 59 & 46.42% were 60 or over.

We provide our advice services on a free, confidential, and impartial basis and we believe that our clients appreciate the work that we do.

Client quotes

"The person who saw my wife and I was very professional and polite. Understood our concerns and dealt with our problem! It was all sorted in a few days after months of worry. Very many thanks."

"'Your support means so much more than you could ever know and that's why this brings more thanks to you than any words can show. Blessed!"

"I found that I do get a lot of anxiety and stress and depression, and to know if I have any problems or worries I know I can always go to Citizens Advice. I find they are very helpful and never judge you. Without them I don't know how I would cope being on my own, it's difficult to know where to go in time of need"

"I want say thank you so much, for all help and advice, all working people for citizens advice are absolutely amazing, and working hard for other people with huge understanding and heart, thank you all .... straight from my heart"

Our People

In total, we have 311 volunteers. They are made up as follows:

Governance	
Trustees	**8**
Advice Service	**77**
Connect! Digital Inclusion Project	**7**
Social Prescribing Service	**59**
Volunteer Driver Service	**165**

We have 26 full-time staff and 34 part-time staff.

ACHIEVEMENTS AND PERFORMANCE

Our work in 2023/24 had value to society far in excess of our funding. It's impossible to put a financial value on everything we do, but where we can, we have. We've used a Treasury-approved model to do this. Our value to our community this year was

Local authority- by preventing homelessness and housing evictions & mental health services

Savings to local authority total (fiscal value)	£254,987
Savings to local authority total (Council tax Arrears repayment scheduled)	£19,382

NHS - by reducing use of mental health and GP services, and keeping people in work

Reducing use of health services	£503,228
Keeping people in work	£81,310
Total saving to NHS	£584,538

Other government departments

Department of Work and Pensions (by keeping people in work)	£1,273,854
Criminal Justice System (by preventing housing evictions and homelessness)	£27,549

Value of fiscal benefit providing advice to debt clients

Total of Value of Advice (fiscal benefits)	£938,603

Wider economic and social benefits

Public value of improving clients' wellbeing (emotional wellbeing, family	£19,337,949

This year **16,199 unique** clients used our various services.

In the Advice Service we supported 13,336 clients to address **25,533** issues that were causing them difficulties. To help resolve their problems we carried out 21,745 activities.

Helping people to understand the social benefits system and making claims is our largest area of enquiry, accounting for 34% of our work this year. The next biggest area of advice this year was Financial Capability at 12% followed by Housing (9%) and Debt (8%).

Technology Initiatives

This year, we have built on the progress made in previous years by leveraging technology to enhance service delivery, accessibility, and operational efficiency.
We continue to see the benefits of our bespoke software for the Volunteer Driver Service, which has streamlined bookings and improved communication between drivers and clients. Additionally, we have expanded our use of social media, not only to raise awareness about advice issues but also to recruit volunteers, promote services, and engage with local communities more effectively.
Our telephony system, now fully transitioned to an Internet-based platform (VOIP), has proven invaluable in supporting flexible working arrangements. This technology has enabled seamless hybrid and remote working, particularly as we adjusted to changes such as reducing our Banbury venue to save costs.
Looking ahead, we are exploring additional digital tools to improve client engagement, streamline administrative processes, and further support our staff and volunteers in delivering high-quality services.

Efficiency Initiatives

This year, the focus on efficiency has become even more critical as we face escalating costs driven by external international political factors and local social challenges, including the ongoing cost-of-living crisis. With limited opportunities for further savings through cost-cutting or other means, and resources already stretched thin, we have prioritized strategic initiatives to safeguard our service delivery.
The most significant development has been constructive discussions with neighbouring Local Citizens Advice charities (LCAs) to address the duplication of governance and management processes. By exploring partnerships or mergers, we aim to streamline these responsibilities, reducing unnecessary overheads and freeing up resources to enhance frontline services, where they directly benefit clients. This approach not only improves efficiency but also allows us to maximise the impact of our limited resources during these challenging times.
As a result of these efforts, three local Citizens Advice charities -Citizens Advice North Oxfordshire and Cherwell, Central and East Northamptonshire Citizens Advice Bureau, and Citizens Advice Daventry and District-successfully merged to form Citizens Advice West Northamptonshire and Cherwell. This merger demonstrates a strategic commitment to collaboration, creating a stronger, more resilient organisation better equipped to meet client needs.
Additionally, the hybrid and home working model introduced last year for project and support staff has continued to deliver notable cost savings. However, opportunities for significant savings through further operational adjustments are increasingly limited, reinforcing the importance of collaborative approaches like mergers to secure the sustainability of our services.

VOLUNTEERS

Our volunteers are a diverse group of individuals from the local community, with an age range from 16 (taken on through a student placement scheme) to our eldest volunteer, who is 83. Volunteers stay with us for an average of two years, though many have a longer tenure, with our longest-serving volunteer having been with us for over 16 years.

Our volunteers share a common goal: to make a positive difference in their local area. They embody our values and are committed to providing the advice people need to overcome the challenges they face. Local Citizens Advice are learning environments, and volunteering with us offers the opportunity to develop skills that are valued by employers. Many of our paid staff began as volunteers, and in 2023/24, three of our volunteers transitioned into paid roles within the organisation.

Volunteer Roles
In our Advice Service, we have six core types of volunteer roles: Receptionists, Assessors, Advisors, Supervisors, Digital Advice Coaches, and Community First Aiders.

Receptionists
Receptionists are the first point of contact for clients, ensuring they feel welcome and are treated with sensitivity and in line with our procedures. They bring strong communication, organizational, and IT skills, alongside an awareness of vulnerable clients' needs and the importance of confidentiality.
Training for this role is approximately 20 hours, including an online assessment and learning to use our client record database, Casebook.

Assessors
Assessors perform initial explorations of clients' circumstances, offering information from our public website and recording details in Casebook. This role may be carried out face-to-face or over the phone.
Training for Assessors involves around 30 hours of learning, focusing on helping clients identify solutions to their problems and using our extensive information database.

Advisors
Advisors provide in-depth advice to clients, either face-to-face, by phone, or via email. They use national resources to help clients and inform organizations about the impact of policies on people's lives. Advisors also ensure accurate session records in Casebook.
This role involves around 30 hours of additional training beyond the Assessor role, blending classroom teaching, online learning, and practical sessions.

Supervisors
Supervisors oversee advice sessions, providing support to Assessors, Advisors, and Receptionists. They manage client appointments, referrals, and authorizations (e.g., food vouchers). This role requires significant experience, with additional training of around 20 hours.

Digital Advice Coaches
This role supports clients needing self-help using the national advice website. Digital Advice Coaches work in community venues, such as libraries and community hubs, providing information and assistance to prevent issues from escalating. They also help clients access AdviceLine or arrange appointments with advisors.
This role requires less training and allows volunteers to work shorter, flexible hours, making it attractive to those seeking a more adaptable volunteering opportunity.

Community First Aiders (new role)
Community First Aiders focus on early intervention by raising awareness, signposting, and providing information in community settings such as libraries, health centers, schools, and local events. They aim to empower individuals to address potential problems early, reducing the need for more complex advice later.
Community First Aiders build relationships with local groups, distribute resources, and hold informal awareness-raising sessions on key issues such as financial capability, energy efficiency, and understanding benefits entitlements. This role requires strong communication skills, enthusiasm for community engagement, and approximately 20 hours of training, including sessions on local services, signposting techniques, and client safeguarding.

Other Volunteer Roles
Beyond our core advice service, we offer various volunteering opportunities, such as drivers for our Volunteer Driver Service, which now has 121 drivers. These drivers provide invaluable support to our community, often expressing great pride in their contribution:
- "As a volunteer, I can choose to do as many or as few journeys as I wish, knowing that each one is appreciated by the passenger."
- "I believe one of the most important things you can give is your time. It costs nothing but is worth everything."
- "I feel I am doing something worthwhile and needed."

We value the dedication and commitment of all our volunteers, who enable us to meet the ever-evolving needs of our community.

FUTURE PLANS

Meet client needs
To meet the evolving needs of our clients and commissioners.
Our core competence is the provision of high quality, impartial advice services. We will proactively engage with and continuously tailor our advice services to the evolving needs of our clients, commissioners, and the private sector organisations with whom we work. We will identify and address the needs of our local communities through an effective Research and Campaigns programme.

Financial stability
The cost of living crisis is making it increasingly harder to secure Grant funding and is putting even greater pressure on funding we receive through local authorities. Whilst we will continue to look for Grant funding we recognise that we need to focus on larger funding streams that are more sustainable. This may require that we review the way we deliver our services in order to be competitive for these forms of funding, as well as ensuring every efficiency in the delivery of services that is possible, in particular using technology to the fullest benefit whilst ensuring that this does not exclude the most vulnerable clients in our community.

Advice Quality
To meet the needs of all clients by ensuring equality of access to the service.
Our focus will remain on providing high-quality advice services to individuals and groups in the community, on delivering community projects, on challenging discrimination, promoting equality, and valuing diversity. We will market and raise the profile of the service to ensure that we reach all people, particularly those who are not aware of or do not realise that they can use the service.

Collaboration
To work collaboratively with others.
We will extend the reach of our services by forging closer working partnerships with neighbouring members of the Citizens Advice network. We will extend our range by partnering with public and private sector bodies to meet novel requirements for advice services both locally and further afield.

Team development
To develop the people who deliver the service.
We will continue to rely on a growing volunteer workforce, with management and leadership provided by a limited number of full- and part-time employees. We will use volunteers for a wider range of activities and provide appropriate training for these roles.

Efficiency
To use our infrastructure and resources effectively and efficiently.
We will deploy our resources, staff, IT, accommodation, and transport infrastructures to maximise service delivery, and aim to achieve year-on-year reductions in our fixed costs.

Premises
Following the merger of three Local Citizens Advice organizations in August 2023, we now operate from six rented venues. We are reviewing the use of these venues to ensure they provide the best value for money while effectively meeting client needs. Alongside these fixed locations, we are continuing to expand our Community Advice Hubs and deliver advice services at community centers, which we access at no cost. This approach allows us to engage clients in familiar spaces they already frequent, supporting our early intervention strategy to address issues before they escalate.

Community Advice Hubs
We continue to expand our initiative of Community Advice Hubs in various community settings - community centres, faith groups, food banks, libraries etc, which gives people using those venues access to an on-hand volunteer (a Community Advice First Aider), to self help and find solutions to their problems. The Community Advice First Aiders can help the client to find trusted sources of online information among the plethora of misinformation on the internet. This has multiple benefits: it makes good use of existing local resources to help people find a way forward; it is a community-based, face-to-face drop-in service in a wider number of venues making the service more accessible; and, where situations are more complex, the Community Advice First Aiders can refer the client seamlessly to our specialist Advice Service for further assistance.

Digital Marketing and Profile Raising
We continue to maintain our presence on social and mainstream media and now have regular posts on various social media sites such as Twitter, Facebook, TikTock and Instagram. We are working in partnership with neighbouring Oxfordshire local Citizens Advice offices to maintain a collaborative and consistent media presence on BBC Radio Oxford and Oxford Mail online.

Other examples of plans we are implementing to achieve our goals include:
- to increase diversity in our staff and client base
- to develop more non-traditional volunteering roles such as community advice first aiders and community fundraisers

- To develop a relationship with the Chamber of Commerce to raise corporate awareness of our services
- to continue to develop our use of social media to engage younger clients and volunteers
- to progress funding diversification through income generating services, and community fundraising and seeking a wider range of grant income.

FINANCIAL REVIEW

We received £1,826,921 (2023: combined organisation £1,020,824) for the year in grants, funds, and donations. Of this £983,138 was received for restricted projects. This financial year resulted in a surplus of £136,709, following the merger. Our total funds held at the year end were £694,476.

Reserves Policy

We have set aside a designated reserve fund of £157,525 which comprises a £75,000 (2023: 75,000) reserve for future pension liabilities, and a £72,525 (2023: £72,525) reserve to cover costs payable in the event of staff redundancies.

To enable the Charity to remain stable upon the occurrence of an unforeseen event such as, for example, a delay in the receipt of expected funds, we have established a policy that free reserves should be at least equal to 3 months of future budgeted expenses. Currently free reserves are £514,411.

We believe that the Charity is currently funded adequately to achieve its objectives, although we recognise that the economic situation is likely to put pressure on funding from local authorities. We expect, therefore, to have to use reserve funds to meet any future shortfall.

The auditors, Cheney & Co, have issued a qualified opinion statement. This is due to the comparative data for the period to the 31st March 2023 not being audited. Following a merger between Citizens Advice North Oxfordshire and South Northamptonshire, Central and East Northamptonshire Citizens Advice Bureau and Citizens Advice Daventry and District during the period 31st March 2024, this resulted in increased turnover and therefore required an audit under the Charities Act 2011.

MAJOR RISKS

To manage and mitigate risk, the trustees have developed a Risk Management Strategy, which is reviewed and approved annually. This includes an annual risk assessment and the maintenance of a Risk Register, which is reviewed at each board meeting.

The major risks identified, and the steps being taken to manage them, are listed below:

Devolution

Proposals for local authority reform in Oxfordshire, alongside the restructuring seen elsewhere (e.g., Northamptonshire's transition to unitary authorities), bring uncertainty to the charity's funding and partnership landscape. This has the potential to impact future funding streams, particularly where local government budgets are under pressure.

To mitigate these risks, we have established strong links within relevant networks, enabling us to receive timely updates and participate in consultations. We maintain direct communication with councillors and officers at county and district levels and regularly engage in scenario planning with other Citizens Advice services.

Core Contracts with Local Authorities Up for Recommissioning

The core contract with Cherwell District Council was recommissioned in January 2022 with a 15% funding reduction. This contract will be recommissioned again in 2024. In addition, changes to the partnership between Cherwell District Council and Oxfordshire County Council, coupled with ongoing pressures on local authority budgets, may affect the scope of future service commissioning.

We mitigate these risks through strong senior management engagement with commissioners, high-quality contract monitoring, and consistent delivery of performance outcomes.

Competition

Competition for funding continues to intensify, with other charities and private-sector providers competing for similar funding streams. To manage this, we focus on developing partnerships and collaboration with other organisations. A strategic business plan underpins our approach to stakeholder management and competitor analysis, ensuring we remain well-informed and proactive.

Income Diversification
In response to funding challenges, we have diversified our income by developing services that meet emerging needs. This includes securing health funding for social prescribing activities, delivering a volunteer driver project for the ambulance service, and exploring opportunities to expand into prisons and police services. We maintain strong relationships with local and county councils to align services with local priorities and funding opportunities.

Operational Adjustments to Meet Client Needs
Over the past year, our advice services have remained highly active, with an emphasis on digital and telephone channels. To support clients who cannot access these channels, we have expanded face-to-face services at our venues in Banbury and Bicester and established advice hubs at local food banks as well as various other community centres in Cherwell and West Northamptonshire.

We continue to deliver projects such as the Energy Redress Scheme, regulated by Ofgem and administered by the Energy Saving Trust. This includes energy advice and financial support in the form of energy vouchers.

Our Volunteer Connect service supports local organisations by encouraging volunteering through targeted social media campaigns and outreach efforts.

RESEARCH AND CAMPAIGNS

What is it and why we do it
Research and Campaigns (R&C) is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives.
As a service we have a huge amount of insight and data about the problems our clients and their wider communities face. Through R&C we use this insight to:

- help us research issues further
- develop our practice to be able to help our clients in a changing world
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

Recent Campaigns
The campaigns we engaged in during this period includes:
- Electoral Boundaries list of postcodes (Electoral Boundary wards) included in our area.
- There was a focus on vulnerable clients and forced prepayment meter installations
- Quantifying foodbank outcomes.
- Video recording on the cost of living crisis that year and recording was made - a joint project with council
- Closer working relationship with DWP and local authority key workers
- Campaign on increasing traveller community support
- Energy (warm home discounts, etc), Scams (tend to be ongoing).
- The biggest Research project we were involved in was the Network Rail research on preventing suicide at railway stations. We were able to contribute a lot of biographical and socio-economic data to contribute to that.

Other R&C work
1 Making clients aware of scam energy saving schemes and devices
2. Using Social Media and Local radio to get our message more widespread.
3. Research on the effects in our region of the 'Cost of living crisis' in our region
4. Working alongside and with the Trussell Trust by having advisers at food bank
5. Establishing support for clients who suffer mental health issues as a result of (3)
6. Participated in the national Citizens Advice campaign to engage MPs about the Cost of Living crisis

COLLABORATORS
We collaborate with a wide range of organisations, groups, and forums including:

- National Citizens Advice, the umbrella body for the network of local Citizens Advice.
- Citizens Advice Oxfordshire (CAOX), a collaboration of Oxfordshire local Citizens Advice charities.
- CA Northamptonshire, an informal collaboration of the Northamptonshire local Citizens Advice charities.
- CA Warwickshire with whom we partnered to deliver a project to increase telephone advice.
- Oxfordshire Volunteer Centres, working in collaboration with Oxfordshire Community and Voluntary Action (OCVA) and Witney Volunteer Link Up.
- West Northamptonshire Volunteer Centres - act as a representative on the board of Daventry Volunteer Centre.
- Brighter Futures in Banbury, a steering group consisting of representatives from Cherwell District Council and local service providers who work to address the issues of deprivation in Banbury.
- Cherwell Local Strategic Partnership Board which brings together local public, private and voluntary organisations to deliver the objectives detailed in the Cherwell Sustainable Community Strategy: 'Our district, our future'.

- South East Social Prescribing Regional Network which brings together health professionals, researchers, academics, social prescribing practitioners, representatives from the community and voluntary sectors, commissioners and funders, patients, and citizens. The objective is to share knowledge and best practice, to support social prescribing at both local and national levels, and to inform good quality research and evaluation.
- Oxfordshire Social Prescribing Leads Forum, a group that brings together social prescribing delivery organisations to collaborate and share good practice.
- Adult Social Care Transformation Group, a working group of Oxford County Council staff and 3 Voluntary, Community and Social Enterprise (VCSE) organisations. This group seeks to better understand our communities, define how we can support them to be more resilient and to live independently, and identify priorities for change in related services.
- Getting Oxfordshire Online - a partnership of four VCSE providers working together to address digital exclusion.
- Buckinghamshire Oxfordshire and Berkshire Integrated Care Systems VCSE Alliance.
- Connect Northamptonshire - Integrated Care Systems VCSE Alliance.
- Northamptonshire VCSE Advice Thematic - a group of advice providers collaborating on delivering services to meet the needs of Northamptonshire residents.
- West Northamptonshire Homelessness Forum - run by the council it works to prevent local homelessness - bringing together organisations and individuals that provide support and solutions for households experiencing (or at risk of)homelessness or rough sleeping.
- Northants VCSE Assembly Board - uniting Northamptonshire's VCSE sector, amplifying community voices, tackling inequalities, fostering collaboration, and driving change through inclusivity and lived experience to strengthen coordination and advocacy across the county.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice North Oxfordshire and South Northamptonshire is a registered charity and a company limited by guarantee, incorporated on 15th September 1999 and registered as a charity on 7 March 2000. Pursuant to a resolution of the members at a general meeting held on 31 August 2023, Citizens Advice North Oxfordshire and South Northamptonshire changed its name to Citizens Advice West Northants & Cherwell.

The company was established under a Memorandum of Association which established its objects and powers, and it is governed by its Articles of Association. In the event of the company being wound up, the maximum liability of each member is limited to one pound.

Recruitment and Appointment of Trustees

The trustees of the Charity are also directors of the company for the purpose of company law. The maximum number of trustees is 15 and the minimum is 3. Trustees are either elected at the AGM (to a maximum of 10) or may be co-opted by the board (to a maximum of one-third of the total number of trustees).

Induction of Trustees

Newly appointed trustees are provided with a comprehensive induction to the Charity through the provision of an induction pack and appropriate training.

Organisational Structure

The Charity is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and its policies. The trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer. A register of members' interests is maintained at the registered office and is available to the public.

Management Remuneration

Remuneration is reviewed annually by the Human Resources and Equality Sub-Committee and proposals are put to the board for approval.

The HR&E Sub-Committee has established a job evaluation policy and related procedures to place staff posts within a local pay structure. Roles are evaluated against 8 factors to establish the appropriate pay scale, with supervisory and managerial roles allocated by points to grades 5 - 9. Pay comparisons are made on an ad hoc basis to monitor that local pay scales remain appropriate when compared with the public sector and the local employment market.

The rate of pay for the Chief Executive Officer is determined by the board following pay comparisons from National Citizens Advice.

National Citizens Advice

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the trustees to fulfil the Charity's objectives and comply with national membership requirements.

Investment Policy
As required in its Articles of Association paragraph 3.19, to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Statement of Internal Control
The trustees oversee the information security of processed personal information of clients, staff, funders, and strategic partners. They hold joint responsibility for client data that is held in our case-management system, with the National Citizens Advice Service. An information-assurance management team exists to ensure that the confidentiality, integrity, and availability of personal and sensitive data is maintained to a level compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice West Northamptonshire and Cherwell
Charity Registration:	1079719
Company Registration:	3842133
Registered Office:	The Abbey, Market Square, Daventry, West Northants NN11 4XG
Chief Executive:	Pat Coomber-Wood
Bank:	Barclays Bank, 32 Bridge St, Banbury OX16 8PS
Auditors:	Cheney & Co Chartered Accountants

Trustees:

Trustee name	Office (if any)	Dates acted
Alan Buchanan	Chair	Appointed 07/12/2018, Chair from Dec 2020, Resigned 31/03/2024
David Maloney	Chair	Appointed 09/06/2022, Chair from 31/03/2024
Savy Sondhi	Treasurer	Appointed 31/08/2021, Treasurer from Jan 2022, Resigned 31/08/2023
Stephen Hupfield	Treasurer	Appointed 31/08/2023, Resigned 31/07/2024
Inegmar Hunnings		Appointed 06/09/2018
Gill Crowther		Appointed 04/08/2017, Resigned 31/08/2023
Ashley Ritchie		Appointed 07/12/2023
Julie Baker		Appointed 02/03/2023
John Donovan		Appointed 31/08/2023
William Yule		Appointed 31/08/2023
Peter Matten		Appointed 31/08/2023
Dinesh Kotecha		Appointed 31/08/2023
Rosalind Humphreys		Appointed 31/08/2023
Sharon Stringer		Appointed 31/08/2023

STRATEGIC REPORT

STRUCTURE, GOVERNANCE AND MANAGEMENT
Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

REFERENCE AND ADMINISTRATIVE DETAILS
See above for full details.

STATEMENT OF TRUSTEES' RESPONSIBILITIES
The trustees (who are also the directors of Citizens Advice West Northamptonshire and Cherwell Ltd for the purposes of company law) are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

STATEMENT OF TRUSTEES' RESPONSIBILITIES - continued

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

AUDITORS

The auditors, Cheney & Co, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Report of the trustees, incorporating a strategic report, approved by order of the board of trustees, as the company directors, on 20th March 2025. and signed on the board's behalf by:

David Maloney (Mar 21, 2025 14:22 GMT+1)

D. Maloney-Trustee

Report of the Independent Auditors to the Trustees of Citizens Advice West Northamptonshire and Cherwell Ltd

Opinion
We have audited the financial statements of Citizens Advice West Northamptonshire and Cherwell Ltd (the 'charitable company') for the year ended 31st March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion, except for the effects of the matter described in the Basis for qualified opinion section ,the financial statements:

-give a true and fair view of the state of the charitable companies affairs as at 31st March 2024 and of its profit 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 of qualified 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 UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion. The financial statements for the charitable company for the comparative period , the year to 31 March 2023 were not audited .The charitable company in the year ended 31 March 2024 has merged with Central and East Northamptonshire Citizens Advice Bureau and Citizens Advice Daventry and District which has resulted in increased turnover,The charitable company therefore requires an audit under the Charities Act 2011..The comparatives in the Statement of Financial Activities for the year ended 31 March 2023 have not been audited and therefore we can express no opinion . The opening balances at 31 March 2023 have been subject to extensive audit work by us and we are satisfied that they do not contain material mis statement.

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 trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether 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.

Matters on which we are required to report by exception
We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:
- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements; or
- the charitable company has not kept adequate accounting records; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, 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.

Our responsibilities for the audit of the financial statements
We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 a Report of the Independent Auditors 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.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements 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.

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud.

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

We obtained an understanding of the legal and regulatory frameworks applicable to the charitable company and the sector in which it operates. We determine that the following laws and regulations were most significant: the Companies Act 2006, UK direct and indirect taxation laws.

We obtained an understanding of how the charitable company is complying with those legal and regulatory frameworks by making enquiries of management.

There are no critical judgements of an unusual nature.

We have undertaken high levels of a substantive testing of opening and period end balances in the statement of financial position and have performed a detailed analytical review of the income statement.

Prior to commencement of the audit, staff were briefed on the risk assessment of the susceptibility of the charity companies financial statements to material misstatement, including fraud.

Audit procedures performed include:

•identifying and assessing the design and effectiveness of controls management has in place to prevent and detect fraud
•understanding how the Trustees considered and addressed the potential for override of controls or inappropriate influence over the financial reporting process

•challenging assumptions and judgements made by management in significant accounting estimates where appropriate

•identifying and testing journal entries, in particular any journal entries posted with unusual account combinations, as appropriate
•assessing the extent of compliance with laws and regulations

At the completion stage of the audit the results of audit tests were re-examined to ensure that they were consistent with our knowledge of the Trust and did not warrant further investigation of transactions and balances.
A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

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

Report of the Independent Auditors to the Trustees of Citizens Advice West Northamptonshire and Cherwell Ltd

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charitable company's trustees 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 the charitable company's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Cheney & Co
Statutory Auditor
Eligible to act as an auditor in terms of Section 1212 of the Companies Act 2006
310 Wellingborough Road
Northampton
NN1 4EP

Date: 20th March 2025

Citizens Advice West Northamptonshire and Cherwell Ltd

Statement of Financial Activities for the year ended 31st March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Fund £	**2024 Total funds £**	2023 Total funds £
INCOME AND ENDOWMENTS FROM						
Donations and legacies	2	**3,909**	**-**	**-**	**3,909**	6,299
Charitable activities	4					
Donations		**-**	**-**	**-**	**-**	38,692
Contracts and fees		**309,709**	**-**	**-**	**309,709**	**-**
Grants		**317,865**	**166,330**	**-**	**484,195**	952,126
Community fund raising		**-**	**9,571**	**-**	**9,571**	**-**
Grant fundraising and other income		**-**	**271,935**	**-**	**271,935**	**-**
Grant Fundraising		**180,043**	**336,681**	**-**	**516,724**	21,000
Grants and community fundraising		**-**	**8,000**	**-**	**8,000**	**-**
Other income		**27,734**	**190,621**	**-**	**218,355**	-
Investment income	3	**4,523**	**-**	**-**	**4,523**	2,707
Total		**843,783**	**983,138**	**-**	**1,826,921**	1,020,824
EXPENDITURE ON						
Charitable activities	5					
Contracts and fees		**-**	**225,389**	**-**	**225,389**	**-**
Grants		**318,805**	**260,906**	**-**	**579,711**	1,015,085
Grant fundraising and other income		**13,780**	**256,752**	**-**	**270,532**	5,739
Grant Fundraising		**175,803**	**220,301**	**-**	**396,104**	**-**
Other income		**218,476**	**-**	**-**	**218,476**	-
Total		**726,864**	**963,348**	**-**	**1,690,212**	1,020,824
NET INCOME		**116,919**	**19,790**	**-**	**136,709**	**-**
Transfers between funds	15	**443**	**(10,443)**	**10,000**	**-**	-
Net movement in funds		**117,362**	**9,347**	**10,000**	**136,709**	**-**
RECONCILIATION OF FUNDS						
Total funds brought forward		**397,049**	**13,193**	**147,525**	**557,767**	557,767
TOTAL FUNDS CARRIED FORWARD		**514,411**	**22,540**	**157,525**	**694,476**	557,767

The notes form part of these financial statements

Citizens Advice West Northamptonshire and Cherwell Ltd

Balance Sheet
31st March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Designated Fund £	**2024 Total funds £**	2023 Total funds £
FIXED ASSETS						
Tangible assets	11	**4,439**	**-**	**-**	**4,439**	4,658
CURRENT ASSETS						
Debtors	12	**102,260**	**-**	**-**	**102,260**	129,753
Cash at bank and in hand		**614,162**	**22,540**	**157,525**	**794,227**	502,008
		716,422	**22,540**	**157,525**	**896,487**	631,761
CREDITORS						
Amounts falling due within one year	13	**(206,450)**	**-**	**-**	**(206,450)**	(78,652)
NET CURRENT ASSETS		**509,972**	**22,540**	**157,525**	**690,037**	553,109
TOTAL ASSETS LESS CURRENT LIABILITIES		**514,411**	**22,540**	**157,525**	**694,476**	557,767
NET ASSETS		**514,411**	**22,540**	**157,525**	**694,476**	557,767
FUNDS	15					
Unrestricted funds					**514,411**	397,049
Restricted funds					**22,540**	13,193
Endowment funds					**157,525**	147,525
TOTAL FUNDS					**694,476**	557,767

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31st March 2024.

The members have not deposited notice, pursuant to Section 476 of the Companies Act 2006 requiring an audit of these financial statements.

The trustees acknowledge their responsibilities for
(a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
(b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

These financial statements have been audited under the requirements of Section 145 of the Charities Act 2011.

The financial statements were approved by the Board of Trustees and authorised for issue on 20th March 2025 and were signed on its behalf by:

David Maloney (Mar 21, 2025 14:22 GMT+1)

D Maloney-Trustee

D.N.Kotecha (Mar 24, 2025 15:34 GMT+3)

D.N.Kotecha-Trustee

The notes form part of these financial statements

Citizens Advice West Northamptonshire and Cherwell Ltd

Cash Flow Statement for the year ended 31st March 2024

	Notes	2024 £	2023 £
Cash flows from operating activities			
Cash generated from operations	1	**293,531**	(83,465)
Net cash provided by/(used in) operating activities		**293,531**	(83,465)
Cash flows from investing activities			
Purchase of tangible fixed assets		**(5,835)**	(1,647)
Interest received		**4,523**	2,707
Net cash (used in)/provided by investing activities		**(1,312)**	1,060
Change in cash and cash equivalents in the reporting period		**292,219**	(82,405)
Cash and cash equivalents at the beginning of the reporting period		**502,008**	584,413
Cash and cash equivalents at the end of the reporting period		**794,227**	502,008

The notes form part of these financial statements

Notes to the Cash Flow Statement for the year ended 31st March 2024

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2024	2023
	£	£
Net income for the reporting period (as per the Statement of Financial Activities)	**136,709**	**-**
Adjustments for:		
Depreciation charges	**6,054**	4,108
Interest received	**(4,523)**	(2,707)
Decrease in debtors	**27,493**	74,649
Increase/(decrease) in creditors	**127,798**	(159,515)
Net cash provided by/(used in) operations	**293,531**	(83,465)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.4.23	Cash flow	**At 31.3.24**
	£	£	**£**
Net cash			
Cash at bank and in hand	**502,008**	**292,219**	**794,227**
	502,008	**292,219**	**794,227**
Total	**502,008**	**292,219**	**794,227**

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charitable company, which is a public benefit entity under FRS 102, 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)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Income
All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure , in which case recognition is deferred until the conditions have been met.

Legacies to which the charitable company is entitled are included in the statement of financial activities unless they are incapable of measurement.

Gifts-in-kind are accounted for at the directors estimate of the value to the charitable company or sale value as follows. Gifts of fixed assets for charitable use or funds for acquiring fixed assets for charitable use are accounted for (as restricted funds) immediately on receipt.

Intangible income is valued and included in income to the extent that it represents goods or services which would otherwise be purchased. An equivalent amount is charged as expenditure . Voluntary help is not included as income.

Cash collected to which the charitable company is legally entitled but which has not been received at the year end is included as income.

Donations under gift aid together with the associated income tax recoverable are credited as income when the donations are received.

Revenue grants are credited as incoming resources when they are receivable provided conditions for receipt have been complied with unless they relate to a specified future period on which case they are deferred.

Grants for the purchase of fixed assets are credited to restricted incoming resources when receivable
Depreciation on the fixed assets purchased with such grants is charged against the restricted fund.

Investment income is recognised when receivable

Expenditure
Expenditure is recognised on an accruals basis as a liability is incurred.

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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy or audit fee and costs linked to the strategic management of the charitable company.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Short leasehold	-	10% on cost and not provided
Fixtures and fittings	-	33% on cost

The capitalisation threshold for fixed assets is £500.

Taxation
The charity is exempt from corporation tax on its charitable activities.

continued...

1. ACCOUNTING POLICIES - continued

Fund accounting
Restricted funds are to be used for specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund , together with a fair allocation of overheads and support costs , at the trustees discretion.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the charitable company.

Designated funds are restricted funds which have been designated for specific purposes by the trustees.

Leasing Commitments

Leases other than finance leases are regarded as operating leases and so are charged to the statement of financial activities on a straight line basis over the leases term.

Pensions

The pension costs charged in the year represent the amount of contributions payable to the scheme in respect of the accounting period,

2. DONATIONS AND LEGACIES

	2024	2023
	£	£
Donations	3,909	6,299

3. INVESTMENT INCOME

	2024	2023
	£	£
Deposit account interest	4,523	2,707

4. INCOME FROM CHARITABLE ACTIVITIES

	Activity	2024	2023
		£	£
Grants	Donations	-	38,692
Grants	Contracts and fees	309,709	-
Grants	Grants	484,195	952,126
Grants	Community fund raising	9,571	-
Grants	Grant fundraising and other income	271,935	-
Grants	Grant Fundraising	516,724	21,000
Grants	Grants and community fundraising	8,000	-
Grants	Other income	218,355	-
		1,818,489	1,011,818

Grants received, included in the above, are as follows:

2024	2023
£	£

continued...

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Contracts and fees	**225,389**	**-**	**225,389**
Grants	**579,711**	**-**	**579,711**
Grant fundraising and other income	**256,752**	**13,780**	**270,532**
Grant Fundraising	**396,104**	**-**	**396,104**
Other income	**218,476**	**-**	**218,476**
	1,676,432	**13,780**	**1,690,212**

6. SUPPORT COSTS

	Governance costs
	£
Grant fundraising and other income	**13,780**

7. NET INCOME/(EXPENDITURE)

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

	2024	2023
	£	£
Depreciation - owned assets	**6,054**	4,108

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31st March 2024 nor for the year ended 31st March 2023.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31st March 2024 nor for the year ended 31st March 2023.

9. STAFF COSTS

	2024	2023
	£	£
Wages and salaries	**1,090,995**	635,009
	1,090,995	635,009

The average monthly number of employees during the year was as follows:

	2024	2023
Advice to members of the public	**33**	19
Administration	**15**	7
	48	26

No employees received emoluments in excess of £60,000.

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Designated Fund £	Total funds £
INCOME AND ENDOWMENTS FROM				
Donations and legacies	6,299	-	-	6,299
Charitable activities				
Donations	-	38,692	-	38,692
Grants	631,939	320,187	-	952,126
Grant Fundraising	-	21,000	-	21,000
Investment income	2,707	-	-	2,707
Total	640,945	379,879	-	1,020,824
EXPENDITURE ON				
Charitable activities				
Grants	564,323	450,762	-	1,015,085
Grant fundraising and other income	-	5,739	-	5,739
Total	564,323	456,501	-	1,020,824
NET INCOME/(EXPENDITURE)	76,622	(76,622)	-	-
Transfers between funds	(76,622)	76,622	-	-
Net movement in funds	-	-	-	-
RECONCILIATION OF FUNDS				
Total funds brought forward	397,049	13,193	147,525	557,767
TOTAL FUNDS CARRIED FORWARD	397,049	13,193	147,525	557,767

11. TANGIBLE FIXED ASSETS

	Short leasehold £	Fixtures and fittings £	Computer equipment £	Totals £
COST				
At 1st April 2023	**122,694**	**167,143**	**-**	**289,837**
Additions	**-**	**-**	**5,835**	**5,835**
Disposals	**(122,694)**	**-**	**-**	**(122,694)**
At 31st March 2024	**-**	**167,143**	**5,835**	**172,978**
DEPRECIATION				
At 1st April 2023	**122,694**	**162,485**	**-**	**285,179**
Charge for year	**-**	**4,109**	**1,945**	**6,054**
Eliminated on disposal	**(122,694)**	**-**	**-**	**(122,694)**
At 31st March 2024	**-**	**166,594**	**1,945**	**168,539**
NET BOOK VALUE				
At 31st March 2024	**-**	**549**	**3,890**	**4,439**
At 31st March 2023	-	4,658	-	4,658

continued...

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade debtors	**75,541**	128,051
Other debtors	**1,755**	-
Prepayments and accrued income	**24,964**	1,702
	102,260	129,753

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2024	2023
	£	£
Trade creditors	**70,803**	20,595
Social security and other taxes	**44,808**	12,033
Other creditors	**-**	7,375
Accruals and deferred income	**90,839**	38,649
	206,450	78,652

Deferred income relates to grants for the 2025 financial year where the fund has been received before the year end.

14. LEASING AGREEMENTS

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2024	2023
	£	£
Within one year	**25,581**	13,830
Between one and five years	**-**	8,000
	25,581	21,830

continued...

15. MOVEMENT IN FUNDS

	At 1.4.23 £	Net movement in funds £	Transfers between funds £	At 31.3.24 £
Unrestricted funds				
General fund	**397,049**	**116,919**	**443**	**514,411**
West Northants Distriict Council	**-**	**296,333**	**(296,333)**	**-**
Volunteer Driver Service	**-**	**(296,333)**	**296,333**	**-**
	397,049	**116,919**	**443**	**514,411**
Restricted funds				
CDC Hardship Fund	**2,750**	**(2,750)**	**-**	**-**
Client`s Legal Costs Fund	**10,443**	**-**	**(10,443)**	**-**
Oxfordshire Community Foundation Energy Matters	**-**	**3,140**	**-**	**3,140**
Southern Gas Netwoks Energy Matters	**-**	**12,733**	**-**	**12,733**
Thames Water	**-**	**6,667**	**-**	**6,667**
	13,193	**19,790**	**(10,443)**	**22,540**
Endowment funds				
Staff Liabilities - Redundancy	**72,525**	**-**	**-**	**72,525**
Pension reserve	**75,000**	**-**	**-**	**75,000**
Training Development	**-**	**-**	**10,000**	**10,000**
	147,525	**-**	**10,000**	**157,525**
TOTAL FUNDS	**557,767**	**136,709**	**-**	**694,476**

continued...

15. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	**201,850**	**(84,931)**	**116,919**
West Northants Distriict Council	**364,056**	**(67,723)**	**296,333**
North Northamptonshire Council	**22,734**	**(22,734)**	**-**
West Northamptonshire Council	**38,145**	**(38,145)**	**-**
Daventry Town Council	**4,999**	**(4,999)**	**-**
Cherwell District Council	**149,999**	**(149,999)**	**-**
West Northants District Council	**62,000**	**(62,000)**	**-**
Volunteer Driver Service	**-**	**(296,333)**	**(296,333)**
	843,783	**(726,864)**	**116,919**
Restricted funds			
CDC Hardship Fund	**-**	**(2,750)**	**(2,750)**
Benefits in Place	**25,384**	**(25,384)**	**-**
Oxfordshire County Council-COL advice	**22,000**	**(22,000)**	**-**
University of Northampton	**9,059**	**(9,059)**	**-**
Cherwell Districr Council- Fuel Vouchers	**3,770**	**(3,770)**	**-**
Cherwell District Council Move Together	**3,000**	**(3,000)**	**-**
CitA Energy Advice Programme	**8,831**	**(8,831)**	**-**
SOFEA and Nominet -Connect	**8,000**	**(8,000)**	**-**
Kidlington , Islip , Woodstock and Yarnton(KIWY) PCN	**36,428**	**(36,428)**	**-**
National Grid Community Matters Fund	**9,571**	**(9,571)**	**-**
Northamptonshire Community Foundation Support Vouchers	**4,286**	**(4,286)**	**-**
Oxfordshire Community Foundation Energy Matters	**7,537**	**(4,397)**	**3,140**
Southern Gas Netwoks Energy Matters	**126,400**	**(113,667)**	**12,733**
VDS Cherwell District Council	**28,000**	**(28,000)**	**-**
VDS Oxfordshire County Council	**9,000**	**(9,000)**	**-**
VDS Oxford Community First	**1,000**	**(1,000)**	**-**
VDS Oxford City	**2,121**	**(2,121)**	**-**
Cherwell District Council Volunteer Connect	**12,000**	**(12,000)**	**-**
Bicester Village	**3,000**	**(3,000)**	**-**
NHS Health Education England -Debt Adviser Training	**9,800**	**(9,800)**	**-**
NHS Health Education Englnd -Mental Health Training	**9,750**	**(9,750)**	**-**
NHS Health Education England -Financial Wellbeing Training	**3,200**	**(3,200)**	**-**
CANO Cita via Citizens Advice South Warwickshire -Cost of Living	**31,125**	**(31,125)**	**-**
CADD CitA via Citizens Advice Wawickshire -Cost of Living	**24,630**	**(24,630)**	**-**
CADD CitA Cost of Living	**4,633**	**(4,633)**	**-**
CANO CitA Cost of iving	**12,857**	**(12,857)**	**-**
CENCA CitA Cost of Living	**15,000**	**(15,000)**	**-**
Henry Smith - Improving Lives	**2,388**	**(2,388)**	**-**
National Lottery- Empowerment For Life	**48,866**	**(48,866)**	**-**
West Northants District Council - Public Health	**20,905**	**(20,905)**	**-**
CANO National Lottery	**70,964**	**(70,964)**	**-**
Thames Water	**30,000**	**(23,333)**	**6,667**
Trussell Trust- Towcester Food Bank	**17,326**	**(17,326)**	**-**
Trussell Trust	**38,192**	**(38,192)**	**-**

continued...

15. MOVEMENT IN FUNDS - continued

Intergrated Care Northamptonshire	**13,784**	**(13,784)**	**-**
Macmillan	**24,995**	**(24,995)**	**-**
CENCA National Lottery	**22,392**	**(22,392)**	**-**
CitA Pension Wise	**225,389**	**(225,389)**	**-**
West Northants District Council - Public Health	**37,555**	**(37,555)**	**-**
	983,138	**(963,348)**	**19,790**
TOTAL FUNDS	**1,826,921**	**(1,690,212)**	**136,709**

16. CONTINGENT LIABILITIES

There were no contingent liabilities as at 31st March 2024 or at 31st March 2023.

17. CAPITAL COMMITMENTS

	2024	2023
	£	£
Contracted but not provided for in the financial statements	**-**	-

18. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31st March 2024.

19. ULTIMATE CONTROLLING PARTY

The board of directors are the controlling party for the charitable company.

20. MERGERS

During the year the charitable company merged with Citizens Advice Daventry & District (CADD) on 31st August 2023 and with Central and East Northamptonshire Citizens Advice Bureau (CANCA) on 31st August 2023. The principal SOFA components and net assets can be found below.

Analysis of principal SOFA components for the current reporting period

	At 31/12/23 CADD (pre merger)	**At 31/12/23** CENCA (pre merger)	**At 31/03/24** CANO (post merger)	CAWNAC Combined
Total Income	£306,641.09	£517,343.84	£1,002,936.07	£1,826,921.00
Total Expenditure	£139,259.80	£597,741.70	£953,210.50	£1,690,212.00
Net	£167,381.29	-£80,397.86	£49,725.57	£136,709.00
Other gains/(losses)	£0.00	£0.00	£0.00	£0.00
Net movement in funds	**£167,381.29**	**-£80,397.86**	**£49,725.57**	**£136,709.00**

Analysis of principal SOFA components for the pervious reporting period

2022-23	CADD	CENCA	CANO	CAWNAC Combined
Total Income	£233,287.00	£773,333.00	£936,017.00	£1,942,637.00
Total Expenditure	£243,632.00	£797,442.00	£1,020,824.00	£2,061,898.00
Net	-£10,345.00	-£24,109.00	-£84,807.00	-£119,261.00
Other gains/(losses)	£0.00	£0.00	£0.00	£0.00
Net movement in funds	-£10,345.00	-£24,109.00	-£84,807.00	-£119,261.00
Total funds brought forward	£121,445.00	£98,979.00	£642,574.00	£862,998.00
Total funds carried forward	**£111,100.00**	**£74,870.00**	**£557,767.00**	**£743,737.00**

continued...

20. MERGERS - continued

Analysis of net assets at the date of merger

	CADD	CENCA	CANO	CAWNAC
As at 31/08/23				Combined
Net assets	£127,685.94	£193,336.43	£462,549.05	£783,571.42
Represented by:				
Unrestricted funds	£116,580.91	£188,039.43	£301,831.05	£606,451.39
Restricted funds	£11,105.03	£5,297.00	£13,193.00	£29,595.03
Designated funds			£147,525.00	£147,525.00
Total funds	**£127,685.94**	**£193,336.43**	**£462,549.05**	**£783,571.42**

21. PENSION COSTS

A multi-employer defined benefit scheme was in operation during the year. Having taken advice from the scheme actuary, Citizens Advice West Northamptonshire and Cherwell Limited cannot identify its share of the underlings assets and liabilities on a constant and reasonable basis.The expected cost of providing pensions is calculated periodically by a professionally qualified actuary.The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The charity also operates a defined contribution pension scheme with Scottish Widows Nest and Peoples Pension. The costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The pension cost charge for the year represents contributions payable by the charity to the four pension schemes and amounted to £xxxxx (2023 £20,879. Contributions totalling £13,998 (2023 £7,275) were payable in creditors.

Citizens Advice West Northamptonshire and Cherwell Ltd

Detailed Statement of Financial Activities for the year ended 31st March 2024

	2024 £	2023 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	**3,909**	6,299
Investment income		
Deposit account interest	**4,523**	2,707
Charitable activities		
Grants	**1,818,489**	1,011,818
Total incoming resources	**1,826,921**	1,020,824
EXPENDITURE		
Charitable activities		
Wages	**1,090,995**	635,009
Rent , rates and insurance	**37,919**	22,352
Light and heat	**12,440**	8,158
Telephone	**21,801**	4,006
Postage stationery and adverts	**25,210**	11,032
Sundries	**32,310**	9,254
Staff and volunteer travel	**46,951**	19,747
Training and conference	**9,371**	2,125
Repairs and maintenance	**11,237**	6,639
IT and office equipment	**49,907**	41,980
Books and subscriptions	**17,257**	18,080
Bank charges	**-**	30
Partner payments	**111,759**	74,500
Accountancy and consultancy	**26,554**	16,070
Client payments	**176,667**	141,995
Depreciation of tangible fixed assets	**6,054**	4,108
	1,676,432	1,015,085
Support costs		
Governance costs		
Legal fees	**13,780**	5,739
Total resources expended	**1,690,212**	1,020,824
Net income	**136,709**	-

Citizens Advice West Northamptonshire and Cherwell

England & Wales - Charity number 1079719

Accounts

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

(A company limited by guarantee)

UNAUDITED ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2023

COMPANY NO: 3842133

CHARITY NO: 1079719

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MESSAGE FROM THE CHAIR

FOR THE YEAR ENDED 31 MARCH 2023

As we reflect on the financial year 2022/23, it is evident that our communities faced significant challenges, primarily driven by the escalating cost of living. The global landscape witnessed upheavals, with the Russian invasion of Ukraine causing ripple effects across supply chains and impacting our economy. The subsequent exodus of companies from Russia and disruptions to Ukrainian exports further heightened global food prices.

One of the most palpable consequences was the surge in gas prices, profoundly affecting households and businesses in the UK. Inflation soared, prompting increased interest rates, subsequently affecting mortgage costs and rent. These international dynamics, coupled with local changes in the West Northamptonshire local authority, underscored the critical need for advice and support in our community.

On behalf of the Trustees, I am pleased to report that Citizens Advice North Oxfordshire and South Northamptonshire (CANOSN) once again demonstrated resilience in the face of these challenges. Our income in the year 2022/23 increased, a testament to our role as a trusted partner for local government, facilitating the distribution of additional funding to counter the dual impact of the pandemic and the cost of living crisis.

This report provides a detailed account of the various ways in which CANOSN has served our local communities, particularly focusing on the most vulnerable among them. Pages 9 and 10 highlight the quantifiable impact the organisation has made throughout the year, achievements that every member of our organisation can take pride in.

A noteworthy accomplishment post year end was the successful merger of Central and East Northamptonshire Citizens Advice (CENCA), Citizens Advice Daventry and District (CADD), and CANOSN. This consolidation forms Citizens Advice West Northamptonshire and Cherwell, fortifying our ability to maintain a positive impact into the future despite two overarching strategic challenges: navigating a highly competitive fundraising environment and adapting to changes in local government and funding.

I extend my sincere gratitude to all our staff and volunteers for their outstanding efforts during another demanding year. The work they have done for CANOSN has truly made a difference in our community. Special thanks to Pat Coomber-Wood for her exemplary leadership, vision, and energy, which have been instrumental in the progress we've achieved.

Lastly, I express gratitude to the trustees, staff, and volunteers of the three merged charities for their unwavering support and commitment. Together, we are ensuring that Citizens Advice remains not only sustainable but also well-prepared to confront future challenges.

Alan Buchanan - Chair

Date 07/12/2023

Report of the Directors and Trustees

We have pleasure in presenting our Annual Report and the unaudited financial statements for the year ended 31 March 2023.

OBJECTIVES, AIMS AND ACTIVITIES

Founded in 1965, we are a local charity which has been providing quality advice and support in our community for over 50 years. Our objective is to help people find a way forward by providing advice and support, and by campaigning on big issues that affect people's lives.

Combining the expertise and commitment of 261 volunteers, 27 staff and 8 trustees, we aim to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities and deliver services and projects that meet local needs.

Operating in the areas of North Oxfordshire and South Northamptonshire; we have offices in Banbury and Bicester. We also work in various outreach venues. We restarted outreaches in the Towcester Forum and at Towcester Food Bank (for food bank users). We also started a new outreach at the Kidlington Food Bank and at Kidlington Exeter Hall. In addition to that, we started a hub at the Sunshine Centre in Banbury. We plan to open more outreach venues and are in discussion with various partners to host these.

We are a member of the Citizens Advice charity network which comprises a network of 338 local Citizens Advice, all of which are independent charities, the Citizens Advice consumer service and the national charity Citizens Advice.

This year advice services were delivered from the 388 local Citizens Advice offices and over 3300 outreach community locations in England and Wales by nearly 8,700 paid staff and 18,500 volunteers.

We are grateful to the following funders for their new or continued support over this year:

- Cherwell District Council - Advice Service, Volunteer Connect, Volunteer Driver Service and Connect! digital inclusion project. In addition, Cherwell District Council commissioned us to distribute the Household Support Fund which was introduced by the government to support vulnerable households with essentials over the winter months as the country continues its recovery from the COVID-19 pandemic.
- Oxfordshire County Council - Contain Outbreak Management Fund (COMF) to support vulnerable groups and targeted community interventions.
- Bicester Town Council - Advice service and Volunteer Driver Service.
- Kidlington Parish Council - Advice service.
- West Northamptonshire Council (formerly South Northamptonshire District Council) - Advice Service
- Public Health Oxfordshire - Benefits in Place advice service to Primary Care
- National Citizens Advice - Increasing Capacity projects
- Department of Health, Oxfordshire Clinical Commissioning Group (OCCG), Cherwell District Council, and West Oxfordshire District Council - Community Connect Social Prescribing
- Energy Redress - energy vouchers
- Cherwell Councillor Priority Funds - Volunteer Driver Service
- Trussell Trust - referral hub to provide advice and support for Trussell Trust Food Bank users
- Department for Work and Pensions - Kickstart grants to develop Community Fundraiser and Digital Marketing roles
- SOFEA Getting Oxfordshire Online - Connect! digital inclusion project
- Peter Sowerby Foundation - Bicester healthy Groups
- South Central Ambulance Service - non-essential hospital appointment transport delivered by volunteer drivers

We are equally grateful to all those who have engaged in community fundraising or kindly made donations to the Charity, whether large or small.

We seek to achieve our objectives by engaging in the following activities and projects.

Core Advice Service

Our principal activity is to provide free advice to everyone on their rights and responsibilities regarding benefits, work, debt and money, consumer issues, housing, family, law and courts, immigration, health, and more.

Our advice is provided through multiple channels; clients can self help using our up to date and quality assured national advice website for England and Wales which contains information and guidance regarding 9 key advice topics; benefits, work, debt and money, consumer, housing, family, law and courts, immigration and health. The national Citizens Advice website's advice pages had over 40,625,283 visits - almost 10 million more than in the previous year. In Cherwell there were a total of 87,962 visits from 88619 devices and in South Northamptonshire 49,457 visits from 58,301 devices.

We also host a local website with local information and links to the other services we offer www.canosn.org.uk as well as a joint website with the 3 other Oxfordshire local Citizens Advice www.caox.org.uk.

Our advisers provide advice on the telephone, by email, web chat, and through face-to-face consultations. We run a Debt and Money Advice Service in Cherwell, funded by Cherwell District Council, which provides support to Cherwell residents to maximise income, reduce debt and improve their money management skills. We run a further advice service for residents of South Northamptonshire which is funded by West Northamptonshire Council (formerly South Northamptonshire Council).

Our Advisers (one of our volunteer roles) understand that one problem is often the cause or result of another, so they look at a client's situation holistically rather than as a single issue. This way, potential problems can be identified early or pre-empted, which helps to prevent them from escalating into more serious issues. For a client struggling with unmanageable debt, our priorities are to preserve their home, fuel supplies and liberty, to make them aware of their rights and responsibilities, and to help them make informed choices about how they deal with their debt problem.

Of our total income, 29.4% was raised for our Core Advice Service from local Councils. The amount of £157,772 was received from Cherwell District Council to deliver the Household Support Fund. These funds were directly distributed to local people experiencing financial hardship.

Benefits in Place

For 18 years, the Benefits in Practice project was funded by Public Health Oxfordshire to provide benefits advice in two Banbury GP surgeries; Horsefair and West Bar, which serve patients, many of whom live in areas of greatest deprivation. Inconsistencies in uptake of the service and the catalyst of lockdowns enabled us to completely redesign the provision and change it to Benefits in Place, as GP surgeries were no longer as accessible to the public and many people were using other services such as food banks for the first time. The four Oxfordshire Citizens Advice charities used additional funding from Oxfordshire County Council Public Health to redesign the provision to create an easy to access digital front door and the service is now countywide (previously it had not been available in South Oxfordshire and Vale of White Horse). Now, not only can Primary Care staff/GPs refer clients but food bank staff can do so also.

Of our total income, 10.4% was raised for Benefits in Place.

Legal Costs Fund

One of our volunteers has donated money for a fund to help clients with their legal costs. The fund is used when an urgent need arises that merits financial help.

Energy Redress

This year we received funding from the Energy Saving Trust which has been appointed by Ofgem to distribute payments from energy companies who may have breached rules to registered charities to help people who are most at risk from cold homes and high energy bills.

This funding enables the issuing of energy vouchers to people using pre-payment meters. People on prepayment meters usually pay more for their fuel because prepayment tariffs are more expensive than other payment methods. Research from Citizens Advice in 2020 showed that self-disconnection is part of life for too many customers who use prepayment. Citizens Advice research has shown that 1 in 3 had been disconnected in 2019/20. Our research has also shown that these disconnections can have a serious impact on both the physical and mental health of those affected.

Energy Matters

We started an in-house specialist energy support service to help clients access energy advice, as well as support such as accessing home improvement grants, receiving Energy vouchers and receiving free electric blankets and carbon monoxide monitors.

Volunteer Connect

This is a project, funded by Cherwell District Council, in which we aim to develop community connectedness and because volunteering is beneficial for communities and in turn, society. The service aims to encourage local residents to become volunteers. It increases community engagement, supports the development of vibrant non-profit organisations in the local area, and helps people use volunteering as a pathway into paid work. In this project we collaborate with voluntary organisations, employers, and individuals.

Of our total income, 1.3% was raised for our Volunteer Connect activities.

Volunteer Driver Service

Cherwell District Council also funds our much valued Volunteer Driver Service (VDS) in which volunteer drivers transport residents to medical appointments, non-urgent hospital appointments, and social engagements. This service brings multiple benefits for the health, wellbeing, and social inclusion of those who have little or no access to public transport as well as volunteer drivers, most of whom are retired people. Examples of non-urgent hospital appointments include dialysis and radiotherapy.

The VDS is also an income-generating activity. For some passenger journeys we receive money from the South-Central Ambulance Service (SCAS) which uses our volunteer drivers to transport patients who do not require specialist ambulance services. For non-hospital journeys, passengers pay a mileage fee directly to the driver to cover the driver's costs, but at a significant saving for them over the cost of other forms of transport. It is fair to say that many of our passengers do not have the financial means to take taxis and were it not for the VDS they would have difficulty getting to their destination at all.

Of our total income, 32.5% was raised for or generated by our Volunteer Driver Service activities.

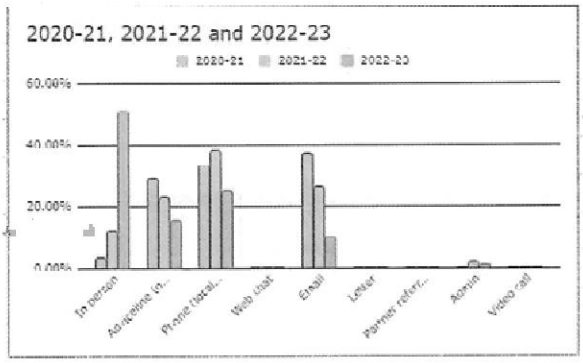
Connect! Digital Inclusion

The pandemic catapulted the digital agenda forward and for many they feel left out in this very digital world, particularly the elderly. Born of the Age Friendly Banbury partnership, Connect! is a free, Oxfordshire wide service to help anyone overcome digital exclusion by accessing digital devices and connection, getting online safely and building confidence so they get the most out of their digital devices. We recruit, vet and train Digital Coach Volunteers who visit clients at home or in a public space, to help them do the things that they want to do online. This may include setting up an email account, using online banking or social media.

Of our total income, 0.5% was raised for the Connect! Digital Inclusion project.

Our Advice Delivery Channels

We offer our advice through a wide and growing range of channels including online self-help (fact sheets, advice podcasts, budgeting tools, debt management tools and self-help guides), email advice, telephone, face-to-face discussion, outreach sessions, drop-in community advice hubs (such as libraries, GP surgeries, day centres and food banks), and home visits. Much of this delivery was impacted by lockdown with face to face services being suspended and nearly all the support shifting to digital channels for a large part of the year.



The graph left shows the change in how clients first contact us, from 2020/21 (lockdown year) to this year.

Our Clients

We help some of the most vulnerable people in society: this year 7% of our clients had a disability and 40% a long-term health condition (LTHC). This is a return to the pre-pandemic levels unlike last year where we saw fewer people with health conditions (5% with a disability and 26% with long term health conditions) due to temporary support measures that were put in place due to the pandemic which provided respite from the challenges that people with LTHCs or disabilities regularly experience, particularly in relation to accessing benefits or managing debt due to loss of income.

We help all ages: 4% of clients were 24 or under, 68% between 25 and 59 & 28% were 60 or over.

We provide our advice services on a free, confidential, and impartial basis and we believe that our clients appreciate the work that we do.

Client quotes

"Just to say,..., a very big THANK YOU for all your help you gave me... you were very helpful, and very kind. I feel so much better knowing help is at hand. Thank you, thank so much"

"Thank you so much for your call this morning. I've since spoken with someone they called within 30 mins of getting off the phone to you"

"I suffer with anxiety, so I am really frightened of the cost of living and energy price rises. With the support of staff from Citizens Advice, I am extremely grateful for the help I have received from the food vouchers to the household support fund. It has helped massively"

Our People

In total, we have 261 volunteers. They are made up as follows:

Governance	
Trustees	**8**
Advice Service	**49**

Connect! Digital Inclusion Project	**21**
Social Prescribing Service	**19**
Volunteer Driver Service	**143**

We have 14 full-time staff and 13 part-time staff.

ACHIEVEMENTS AND PERFORMANCE

Our work in 2022/23 had value to society far in excess of our funding. It's impossible to put a financial value on everything we do, but where we can, we have. We've used a Treasury-approved model to do this. Our value to our community this year was

- **£1,133,988** savings to government and public services (fiscal benefits)
- **£8,093,415** in public value
- **£3,829,133** in value to the people we help
- **£ 99,313** savings to our Local Authority by preventing homelessness & housing evictions and mental health services
- **£ 11,851** savings to Criminal Justice System by preventing housing evictions, homelessness & court actions
- **£ 540,678** savings to DWP by keeping people in work
- **£ 152,855** to the NHS by reducing use of [illegible] and Mental Health Services

From our robust Advice Service management information, we've also separately considered the financial benefits to the people we help. We are happy to report that during the year we helped clients achieve income gains totalling £1,258,243. This includes debts written-off and direct income gains.

This year 7,798 unique clients used our various services.

In the Advice Service we supported 2,636 clients to address 7,723 issues that were causing them difficulties. To help resolve their problems we carried out 7,773 activities. Whilst the pandemic resulted in a reduced range of issues, the issues were of such significance or complexity that the number of interventions required to resolve them increased putting greater pressure on staff and advice service volunteers working in very challenging circumstances, often from home.

Helping people to understand the social benefits system and making claims is our largest area of enquiry, accounting for 49.0% of our work this year. The next biggest area of advice this year was Housing at 15.7% followed by Debt advice at 15.0%.

Our Volunteer Driver Service operated throughout the year delivering 7,828 individual passenger journeys.

Technology Initiatives

This year we have bedded in the changes to technology that facilitate access to services. This includes getting the full benefit of the bespoke software for our Volunteer Driver Service and enhanced use of social media to raise awareness about advice issues, recruit volunteers and promote services.

We have fully transitioned telephony to an Internet platform (VOIP) which makes remote working much easier to accommodate. This has been particularly helpful as we transitioned to hybrid or home working when the venue in Banbury was reduced to save costs.

Efficiency Initiatives

The most significant efficiency initiative this year was the introduction of hybrid and home working for project and support staff. We have been able to give up a unit of the Banbury venue reducing future venue costs in Banbury by 60%.

VOLUNTEERS

Our volunteers are a diverse group of individuals from the local community, with an age range from 16 (taken on through a student placement scheme) all the way up to our eldest volunteer who is 83. Volunteers stay with us for an average of 2 years; however, we have many volunteers of long standing with our longest serving volunteer having been with us for over 16 years.

Our volunteers are people who want to make a difference in their local area. They share our values and are committed to providing the advice people need for the problems they face. Local Citizens Advice are learning environments and volunteering in any role gives the person the chance to develop skills. For all roles, a volunteer needs to be open-minded, non-judgemental, able to listen, learn, and work as part of a team.

Volunteering provides skills and experience that are valued by many employers and working age volunteers who leave local Citizens Advice regularly do so because they go on to paid employment. In fact, many of our local Citizens Advice paid-staff (managers, case workers, and administrators) started out as volunteers and in 2021/22 three of our volunteers moved into paid roles with us.

Volunteer roles

In our Advice Service we have five core types of volunteers: Receptionists, Assessors, Advisors, Supervisors and Community Advice Coaches.

Receptionists

Receptionists act as the first point of contact for clients. They make clients feel welcome and ensure they are dealt with sensitively and in accordance with our procedures. Receptionists have good communication skills (being able to interact with people from a diverse range of backgrounds and cultures), organisational skills, IT skills, and an awareness of the potential needs of vulnerable clients. Receptionists understand the importance of confidentiality and work collaboratively with their colleagues.

Training for this role is approximately 20 hours including an online assessment and the use of our client-record database known as Casebook.

Assessors

Assessors carry out the first exploration of a client's circumstances and give the client information from our public website. This initial assessment can be done face-to-face or over the phone and the Assessor will then record the details of the assessment in Casebook.

Assessors receive approximately 30 hours of training in the skills needed to help clients deal with their problems and find the right information in our extensive information database. They are supported and supervised by Advisors and Supervisors, and are presented with opportunities for personal development, such as rising to a more senior role.

Advisors

Our Advisors help provide an effective and efficient advice service to members of the public, delivered face-to-face, over the phone or via email. They use the 'Adviserne' section of the National Citizens Advice website to assist clients and to help influence government and other organisations by informing them of the effect of policies on the lives of clients. As with Assessors, Advisers record each session in Casebook so that there is an accurate account of the advice provided in each case.

Advisors receive approximately 30 hours of further training (many Advisors begin as Assessors), with a mixture of classroom teaching, online learning, and practical sessions.

Supervisors

Supervisors are highly trained and experienced in all advice matters. They have usually progressed to this role from that of Adviser after having completed specialist training (an additional 20 hours). Supervisors usually manage a morning or afternoon advice session and are the central point of contact for all Assessors, Advisers and Receptionists. They are responsible for managing client drop-ins, appointments, and dealing with the work queue. They support colleagues when clarification is needed and authorise referrals, food vouchers, and other forms of payment to clients in need.

Digital Advice Coaches

This role commenced last year to support people needing advice to self-help using the national advice website. Where self-help is not effective they can assist the client to access AdviceLine or arrange an appointment with an adviser. Digital Advice Coaches work in the Community Advice Hubs based in community venues such as the Forum in Towcester. The aim is to be accessible in venues where people are already attending and to provide access to online information to prevent issues or to start the client's advice journey earlier rather than wait for it to reach a crisis stage before the client accesses the service. This should reduce the longer term detriment to the client whilst also encouraging clients to be independent in addressing issues. Digital Advice Coaches are able to volunteer for shorter periods of time and require less training which makes the offer more attractive to volunteers looking for flexibility than other roles offer.

During lockdown the Digital Advice Coaches were unable to operate as the Community Advice Hubs were closed so they adapted by supporting the Advice staff and other volunteers with calling clients to provide information and ascertain their advice needs, and other admin tasks.

Other Volunteer Roles

Our services have grown over the years, and we have a wide range of volunteering roles other than those within our Core Advice Service. For example, we have volunteers helping us with the Volunteer Driver Service which has 121 drivers. Here are some comments from those drivers regarding the reasons for their volunteering:

> "As a volunteer, I can choose to do as many or as few journeys as I wish, knowing that each one is appreciated by the passenger."
>
> "I believe one of the most important things you can give is your time. It costs nothing but is worth everything."
>
> "As a volunteer I give my time. It cannot be paid for or returned. It is given freely, unconditionally, and with pleasure."
>
> "I feel I am doing something worthwhile and needed."

FUTURE PLANS

We have six broad, strategic business goals in place for the next three years.

Meet client needs

To meet the evolving needs of our clients and commissioners.
Our core competence is the provision of quality, impartial advice services. We will proactively engage with and continuously tailor our advice services to the evolving needs of our clients, commissioners, and the private sector organisations with whom we work. We will identify and address the needs of our local communities through an effective Research and Campaigns programme.

Financial stability
To ensure the financial stability of the Charity.
Our aim for the year to 31 March 2023 was to raise at least £755,368 through grants, fundraising, and donations for the ongoing provision of our services. We seek to migrate from a public-and-grant funding model to one in which at least one-third of our funding is derived from the private sector and the community.

Advice Quality
To meet the needs of all clients by ensuring equality of access to the service.
Our focus will remain on providing high-quality advice services to individuals and groups in the community, on delivering community projects, on challenging discrimination, promoting equality, and valuing diversity. We will market and raise the profile of the service to ensure that we reach all people, particularly those who are not aware of or do not realise that they can use the service.

Collaboration
To work collaboratively with others.
We will extend the reach of our services by forging closer working partnerships with neighbouring members of the Citizens Advice network. We will extend our range by partnering with public and private sector bodies to meet novel requirements for advice services both locally and further afield.

Team development
To develop the people who deliver the service.
We will continue to rely on a growing volunteer workforce, with management and leadership provided by a limited number of full- and part-time employees. We will use volunteers for a wider range of activities and provide appropriate training for these roles.

Efficiency
To use our infrastructure and resources effectively and efficiently.
We will deploy our resources, staff, IT, accommodation, and transport infrastructures to maximise service delivery, and aim to achieve year-on-year reductions in our fixed costs.

We are implementing a series of plans to achieve these broad, strategic goals and have made much progress over the last year despite the lockdown restrictions.

Premises
We implemented our plans regarding our physical premises by reducing the main Banbury premises to 1 unit, and introduced hybrid and home working for support and frontline staff where it was possible. We are indebted to our Banbury landlord who agreed to a much-reduced rent for 3 years and to the Bicester Town Council for the venue we use at Garth Park. We have also developed links to ensure that we can use various community venues to deliver the community advice hubs free of charge. This has produced a significant cost saving and enabled services to continue effectively.

Community Advice Hubs
We have expanded our initiative of Community Advice Hubs, which enable residents, with the help of an on-hand volunteer (a Community Advice Coach), to use public-access computers to find solutions to their problems. The Community Advice Coach can help the client to find trusted sources of online information among the plethora of misinformation on the internet. This has multiple benefits: it makes good use of existing local resources to help people find a way forward; it is a community-based, face-to-face drop-in service in a wider number of venues making the service more accessible; and, where situations are more complex, the Community Advice Coach can refer the client seamlessly to our specialist Advice Service for further assistance.

Clients are welcome to drop-in at a Community Advice Hub, or they can be referred to us by our partner organisations such as GP surgeries, food banks and Social Prescribing Link Workers.

Our plan to set up face-to-face Community Advice Hubs in various community locations such as libraries, food banks, and community centres was delayed by Covid lockdowns as many of these venues were closed to the public. We have progressed since lockdown restrictions ended; we have restarted the Community Advice Hub

in the Towcester Forum building and have opened a new Community Advice Hub in the Sunshine Community Centre in Banbury. We have committed to providing a monthly Community Advice Hub session at the Banbury Mosque and the Royal Air Force Association in Banbury to support serving and former military members, their spouses and dependents.

Digital Marketing and Profile Raising

We have significantly increased our presence on social and mainstream media and now have regular posts on various social media sites such as Twitter, Facebook, TikTok and Instagram. We also are regularly featured on BBC Radio Oxford and have also been on BBC South Today.

Other examples of plans we are implementing to achieve our goals include:

- to increase diversity in our staff and client base
- to develop more non-traditional volunteering roles such as community fundraisers
- To develop a relationship with the Chamber of Commerce to raise corporate awareness of our services
- to deliver talks to local groups to engage donors or fundraisers
- to continue to develop our use of social media to engage younger clients and volunteers
- to progress funding diversification through income generating services, and community fundraising and seeking a wider range of grant income.

FINANCIAL REVIEW

We received £936,017 (2022: £1,092,364) for the year in grants, funds, and donations. Of this £379,879 (2022. £705,302) was received for restricted projects. This financial year resulted in a deficit of £84,807, which was due to the full utilisation of held restricted funds received in the previous year. Our total funds held at the year end were £557,767.

Reserves Policy

We have set aside a designated reserve fund of £147,525 which comprises a £75,000 (2022: 75,000) reserve for future pension liabilities, and a £72,525 (2022: £72,525) reserve to cover costs payable in the event of staff redundancies.

To enable the Charity to remain stable upon the occurrence of an unforeseen event such as, for example, a delay in the receipt of expected funds, we have established a policy that free reserves should be at least equal to 4 months of future budgeted expenses. Currently free reserves are £539,916 (2022: £545,764). Free reserves are calculated as unrestricted reserves plus designated reserves less unrestricted fixed assets.

We believe that the Charity is currently funded adequately to achieve its objectives, although we recognise that the economic situation is likely to put pressure on funding from local authorities. We expect, therefore, to have to use reserve funds to meet any future shortfall.

MAJOR RISKS

To manage and mitigate risk, the trustees have developed a Risk Management Strategy which is reviewed and approved annually. The Strategy includes an annual risk assessment and the maintenance of a Risk Register, which is reviewed at each board meeting.

The major risks identified, and the steps being taken to manage these risks are listed below.

Devolution

In April 2021, Northamptonshire County Council and the district and borough councils of Northamptonshire were abolished and replaced with 2 unitary authorities, West Northamptonshire Council and North Northamptonshire Council. West Northamptonshire Council includes the former South Northamptonshire Council from whom we received significant funding for our Core Services. West Northamptonshire Council has continued the funding that was previously provided by South Northamptonshire Council; however, the future of this funding is uncertain. Further, there are several options on the table for local authority reform in Oxfordshire. This brings uncertainty to the Charity.

To mitigate the risk, we have established firm links into networks to ensure we receive timely information, and can contribute to consultations, and we have direct lines of communication with county and district councillors and officers. We are engaging in scenario planning sessions with other Citizens Advice organisations affected by the uncertainty.

We are also working with a National Citizens Advice Change Consultant to prepare the four local Citizens Advice in Northamptonshire to collaborate in response to the unitary authority.

Core Contracts with Local Authorities are up for Recommission

The core contract with Cherwell District Council was recommissioned in January 2022; however, the amount of funding was cut by 15% and will be recommissioned again in 2024. The recent change to the partnership between CDC and Oxfordshire County Council may have an impact on the service commissioned as will the pressure on local authority budgets.

The grant from the former South Northants District Council has been continued for one year by the new unitary West Northants Council. However, the continuation of this grant in the future is unclear.

We have sufficient senior management capacity to have regular engagement meetings with the commissioners, respond to questions, and to engage in high-quality contract monitoring and performance delivery.

Competition

There is increased competition for funding from other charities and the private sector. To mitigate this risk, partnerships with other organisations are in place as is a strategic business plan which focuses on partnership working, and we employ both stakeholder management and competitor analysis to understand the position.

Income Diversification

We continue to work closely with local and county councils by ensuring a good relationship with councillors and officers to identify and meet local needs. Alongside our core services we have developed new services to attract funding from other streams such as health funding for our social prescribing activities and volunteer driver project for the ambulance service. We are looking to expand this into prisons and police services in the future.

THE SERVICE IMPACT OF MEASURES AGAINST CORONAVIRUS

Throughout the year to 31 March 2023, our advice services remained incredibly busy over digital and telephone channels with staff and volunteers working diligently from home or in the office when it was safe to do so. We have increased advice staff and volunteer numbers working in the Banbury and Bicester physical venues to provide a face to face service for clients who cannot be helped through other channels.

Our other projects have been delivered by staff and volunteers working at home or in the community ensuring that government guidelines for lockdowns were implemented when and where necessary.

Our physical Community Advice Hub in Towcester reopened and we established an Advice service at several local food banks in Cherwell and West Northants. The volunteers operated the Digital Hub using online and telephony instead. The Towcester face-to-face Hubs reopened in March 2022 and we opened new face-to-face hubs in Banbury and Kidlington in quarter 4.

Our Volunteer Connect service relies on the willingness of local people to become volunteers for the various volunteer organisations in our area. We have utilised social media to continue to get people into volunteering as more opportunities have started to become available once again.

We have continued to deliver the Energy Redress Scheme which exists to distribute payments from energy companies who may have breached rules. It is regulated by Ofgem and administered by the Energy Saving Trust. Under this scheme we receive money from the Trust and use it to provide energy advice and, in some cases, financial support in the form of energy vouchers.

RESEARCH AND CAMPAIGNS

What is it and why we do it

Research and Campaigns (R&C) is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives.

As a service we have a huge amount of insight and data about the problems our clients and their wider communities face. Through R&C we use this insight to:

- help us research issues further
- develop our practice to be able to help our clients in a changing world
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

The coronavirus pandemic has meant that we have had to look at new ways of engaging with our clients. To ensure that our clients are being supported fairly, our Research and Campaign team have been monitoring the effects of the pandemic on our service and its ability to help clients.

Recent Campaigns

With the lifting of Covid restrictions we saw more people hoping to return to some normality in their lives, However the removal of the £20 uplift for those on Universal Credit left a big hole in the more vulnerable members of our caseload income.

The Household Support Fund (HSF) commenced in November 2021, this was a government initiative to offset the uplift shortfall. Initially we were allocated £250,000, however it soon became apparent that applications for the fund would be huge, and we were successful in obtaining a further injection of funds which meant that we were able to help in excess of 2100 people with £420,000. The fund was a huge success and we gained a lot of satisfaction by the fact that every complete application was processed. We have been able to help a lot of people who were struggling, including a mother whose child had several operations for leg/foot deformities. We were able to help a 93 year old lady who had only had a sofa to sleep on for several years. More recently we helped a mother with two severely autistic children. Alongside the HSF we have been running the Energy Redress Scheme (ERF) which allows people to claim help if they are

on prepayment meters. This fund will end at the end of August 2023 by which time we hope to have given out around 1000 vouchers.

Other R&C work

1 Making clients aware of scam energy saving schemes and devices
2. Using Social Media and Local radio to get our message [illegible]espread.
3. Research on the effects in our region of the 'Cost of living crisis' in our region
4. Working alongside and with the Trussell Trust by having advisers at food bank
5. Establishing support for clients who suffer mental health issues as a result of (3)
6. Participated in the national Citizens Advice campaign to engage MPs about the Cost of Living crisis

COLLABORATORS

We collaborate with a wide range of organisations, groups, and forums including:

- National Citizens Advice, the umbrella body for the network of local Citizens Advice.
- Citizens Advice Oxfordshire (CAOX), a collaboration of Oxfordshire local Citizens Advice charities.
- CA Northamptonshire, a collaboration of the Northamptonshire local Citizens Advice charities
- Commsortia, a consortium of 43 voluntary, community, and social enterprises coming together to deliver services and contracts for the people of Northamptonshire.
- Oxfordshire Volunteer Centres, working in collaboration with Oxfordshire Community and Voluntary Action (OCVA) and Witney Volunteer Link Up
- Oxfordshire Stronger Communities Alliance (OSCA), whose purpose is to help build and maintain stronger communities and a thriving voluntary, community, and faith sector to improve the quality of life for local people.
- Brighter Futures in Banbury, a steering group consisting of representatives from Cherwell District Council and local service providers who work to address the issues of deprivation in Banbury.
- Cherwell Local Strategic Partnership Board which brings together local public, private and voluntary organisations to deliver the objectives detailed in the Cherwell Sustainable Community Strategy: 'Our district, our future'.
- South East Social Prescribing Regional Network which brings together health professionals, researchers, academics, social prescribing practitioners, representatives from the community and voluntary sectors, commissioners and funders, patients, and citizens. The objective is to share knowledge and best practice, to support social prescribing at both local and national levels, and to inform good quality research and evaluation.
- Oxfordshire Social Prescribing Leads Forum, a group that brings together social prescribing delivery organisations to collaborate and share good practice.
- Adult Social Care Transformation Group, a working group of Oxford County Council staff and 3 Voluntary, Community and Social Enterprise (VCSE) organisations. This group seeks to better understand our communities, define how we can support them to be more resilient and to live independently, and identify priorities for change in related services.
- Oxfordshire VCSE Coalition - a coalition of VCSE organisations whose aim is to help to build a pragmatic but ambitious strategic vision for the VCS locally and how it can contribute to strengthening our communities.
- Getting Oxfordshire Online - a partnership of four VCSE providers working together to address digital exclusion.
- Buckinghamshire Oxfordshire and Berkshire Integrated Care Systems VCSE Alliance

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice North Oxfordshire and South Northamptonshire is a registered charity and a company limited by guarantee, incorporated on 15th September 1999 and registered as a charity on 7 March 2000. Pursuant to a resolution of the members at a general meeting held on 31 August 2023, Citizens Advice North Oxfordshire and South Northamptonshire changed its name to Citizens Advice West Northants & Cherwell.

The company was established under a Memorandum of Association which established its objects and powers, and it is governed by its Articles of Association. In the event of the company being wound up, the maximum liability of each member is limited to one pound.

Recruitment and Appointment of Trustees

The trustees of the Charity are also directors of the company for the purpose of company law. The maximum number of trustees is 15 and the minimum is 3. Trustees are either elected at the AGM (to a maximum of 10) or may be co-opted by the board (to a maximum of one-third of the total number of trustees).

Induction of Trustees

Newly appointed trustees are provided with a comprehensive induction to the Charity through the provision of an induction pack and appropriate training.

Organisational Structure

The Charity is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and its policies. The trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer. A register of members' interests is maintained at the registered office and is available to the public.

Management Remuneration

Remuneration is reviewed annually by the Human Resources and Equality Sub-Committee and proposals are put to the board for approval.

The HR&E Sub-Committee has established a job evaluation policy and related procedures to place staff posts within a local pay structure. Roles are evaluated against 8 factors to establish the appropriate pay scale, with supervisory and managerial roles allocated by points to grades 5 - 8. Pay comparisons are made on an ad hoc basis to monitor that local pay scales remain appropriate when compared with the public sector and the local employment market.

The rate of pay for the Chief Executive Officer is determined by the board following pay comparisons from National Citizens Advice.

National Citizens Advice

The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the trustees to fulfil the Charity's objectives and comply with national membership requirements.

Investment Policy

As required in its Articles of Association paragraph 3.19, to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Statement of Internal Control

The trustees oversee the information security of processed personal information of clients, staff, funders, and strategic partners. They hold joint responsibility for client data that is held in our case-management system,

with the National Citizens Advice Service. An information-assurance management team exists to ensure that the confidentiality, integrity, and availability of personal and sensitive data is maintained to a level compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

Trustees' Responsibilities in relation to the Financial Statements

The trustees (who are also the Directors for the purpose of company law) are responsible for preparing the annual report and financial statements in accordance with applicable law and the United Kingdom's generally accepted accounting practices.

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the Charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to select suitable accounting policies and apply them consistently, to make sound judgements and estimates that are reasonable and prudent, and to state whether applicable accounting standards and SORPs have been followed, subject that any material departures are disclosed and explained in the financial statements. They are also required to prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business. The trustees believe that the report and financial statements have been prepared in line with these responsibilities.
The trustees confirm that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to the guidance on public benefit as published by the Charity Commission.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice West Northamptonshire and Cherwell Limited
Charity Registration:	1079719
Company Registration:	3842133
Registered Office:	The Abbey, Market Square, Daventry, NN11 4XG
Chief Executive:	Pat Coomber-Wood
Bank:	Barclays Bank, 32 Bridge St, Banbury OX16 8PS
Independent Examiners:	Critchleys Audit LLP, 23-38 Hythe Bridge Street, Oxford, OX1 2EP

Trustees:

Trustee name	Office (if any)	Dates acted
Alan Buchanan	Chair	Appointed 07/12/2018 Chair from Dec 2020
Savy Sondhi	Treasurer	Appointed 31/08/2021 Treasurer from Jan 2022
Inegmar Hunnings		Appointed 06/09/2018
Gill Crowther		Appointed 04/08/2017
Abi Knipe		Appointed 12/12/2018
Bayo Mfon		Appointed 09/09/2020 Resigned 06/09/2022
David Maloney		Appointed 09/06/2022
Ashley Ritchie		Appointed 09/09/2022
Julie Baker		Appointed 03/03/2023

Alan Buchanan - Chair

Date 07/12/2023

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

INDEPENDENT EXAMINER'S REPORT

TO THE MEMBERS OF

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

I report to the charity trustees on my examination of the financial statements of the Charitable Company for the year ended 31 March 2023.

Responsibilities and basis of report
As the Trustees of the Charity (and also its directors for the purposes of company law) you are responsible for the preparation of the financial statements in accordance with the requirements of the Company Act 2006 (the 2006 Act).

Having satisfied myself that the financial statements of the Charity 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 the Charity's financial statements carried out under section 145 of the Charities Act 2011 (the 2011 act). In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's report
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 ICAEW, 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 that in any material respect:

1. accounting records were not kept in respect of the Charity as required by section 386 of the 2006 Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts given a true and fair view which is not a matter considered as part of an independent examination; or
4. the financial statements 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 proper understanding of the financial statements to be reached.

Katherine Wilkes FCA
Critchleys Audit LLP

Beaver House
23-38 Hythe Bridge Street
Oxford
OX1 2EP

Date:

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

(including Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2023

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2023	Total 2022
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from Generated Funds							
Donations & legacies	2	6,299	-	-	-	6,299	7,292
Income from investments	3	2,707	-	-	-	2,707	655
Charitable activities	4	544,632	-	370,870	-	021,611	1,071,046
Other income		2,500	-	-	-	2,500	13,371
Total Income and Endowments		556,138	-	379,879	-	936,017	1,092,364
EXPENDITURE							
Charitable activities		564,323	-	456,501	-	1,020,824	1,064,375
Total Resources Expended	5	564,323	-	456,501	-	1,020,824	1,064,375
Net Income/(expenditure)		(8,185)	-	(76,622)	-	(84,807)	27,989
Transfers between funds		(124)	-	124	-	-	-
Net movement in funds		(8,309)	-	(76,498)	-	(84,807)	27,989
Reconciliation of funds							
Fund Balances as at 1 April 2022		405,358	147,525	89,691	-	642,574	614,585
Fund Balances as at 31 March 2023		397,049	147,525	13,193	-	557,767	642,574

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2023

COMPANY NUMBER: 3842133

	Notes	2023		2022	
		£	£	£	£
Fixed Assets					
Tangible assets	9		4,658		7,119
Current Assets					
Debtors – amounts falling due within one year	10	129,753		204,402	
Cash at bank and in hand		502,008		584,413	
		631,761		788,815	
Creditors					
Amounts falling due within one year	11	(78,652)		(153,360)	
Net Current Assets			553,109		635,454
Total assets less current liabilities			557,767		642,573
Income Funds					
Restricted funds	13		13,193		89,691
Designated funds	14		147,525		147,525
Unrestricted funds	15		397,049		405,358
Total Funds			557,767		642,574

The Trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and for the preparation of the accounts.

The accounts were approved and authorised for issue by the Board of Trustees on 07/12/2023 and signed on its behalf by:

Alan Buchanan - Chair

Date: 07/12/2023

CITIZENS ADVICE WEST NORTHAMPTONSHIRE AND CHERWELL LIMITED

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2023

	2023 £	2022 £
Cash provided by operating activities:		
Net movement in funds	(84,807)	27,989
Purchase of tangible fixed assets	(1,647)	(10,679)
Depreciation	4,108	14,271
(Decrease) / increase in trade creditors	(74,708)	81,988
(Increase) in trade debtors	74,649	(156,442)
Net cash provided by / (used in) operating activities	(82,405)	(42,873)
Increase / (decrease) in cash and cash equivalents in the year	(82,405)	(42,873)
Cash and cash equivalents at the beginning of the year	584,413	627,286
Cash and cash equivalents at the end of the year	502,008	584,413

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2023

1 ACCOUNTING POLICIES

a) Basis of Accounting

These 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) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

b) Incoming Resources

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

Legacies to which the charitable company is entitled are included in the statement of financial activities unless they are incapable of measurement.

Gifts-in-kind are accounted for at the directors' estimate of the value to the charitable company or sale value as follows:

- gifts of fixed assets for charitable use or funds for acquiring fixed assets for charitable use are accounted for (as restricted funds) immediately on receipt

Intangible income is valued and included in income to the extent that it represents goods or services which would otherwise be purchased. An equivalent amount is charged as expenditure. Voluntary help is not included as income.

Cash collected to which the charitable company is legally entitled but which has not been received at the year end is included as income.

Donations under gift aid together with the associated income tax recoverable are credited as income when the donations are received.

Revenue grants are credited as incoming resources when they are receivable provided conditions for receipt have been complied with unless they relate to a specified future period in which case they are deferred.

Grants for the purchase of fixed assets are credited to restricted incoming resources when receivable. Depreciation on the fixed assets purchased with such grants is charged against the restricted fund.

Investment income is recognised when receivable.

c) Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred.

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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy or audit fee and costs linked to the strategic management of the charitable company.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)

d) Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Leasehold property	over the lease period (10 years)
Fixtures, fittings and equipment	3 years straight-line

The capitalisation threshold for fixed assets is £500.

e) Leasing and Hire Purchase Commitments

Leases other than finance leases are regarded as operating leases and the payments made under them are charged to the statement of financial activities on a straight-line basis over the lease term.

f) Pensions

The pension costs charged in the year represent the amount of contributions payable to the scheme in respect of the accounting period.

g) Fund Accounting

Restricted funds are to be used for specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs, at the trustees' discretion.

Capital Grants relate to the New Premises Fund. They are an extension of restricted funds and the only movement that goes through is the depreciation of the assets on the balance sheet.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the charitable company.

Designated funds are unrestricted funds which have been designated for specific purposes by the trustees.

2 Donations

	2023 £	2022 £
Donations and gifts	6,299	7,292

3 Investment Income

	2023 £	2022 £
Interest receivable	2,707	655

4 Income from charitable activities

	2023 £	2022 £
Grants receivable for charitable activities		
Unrestricted Funds		
Cherwell District Council	544,632	365,744
Other	-	-
	544,632	365,744
Restricted Funds		
Benefits In Place	97,240	17,000
CA BEIS	-	7,125
CA Help to Claim	-	19,737
CA MaPS	-	15,011
CDC Debt & Benefit Caseworker	-	35,000
CDC Household Support Fund	39,410	35,500
Census Support	-	1,960
Client's Legal Costs Fund	-	2,313
Connect! Project	5,000	37,308
Energy Redress Scheme	-	55,309
Gamble Aware	-	7,250
Kickstart Programme	5,828	13,549
Oxfordshire County Council	33,168	-
Peter Soweby	500	25,000
Social Prescribing Service	49,541	109,060
South Northants Council	62,000	62,000
Trussel Trust	38,192	-
VDS CDC	28,000	-
VDS Cherwell	-	249,939
VDS Oxfordshire County Council	9,000	-
Volunteer Connect	12,000	12,241
	379,879	705,302
Total grants receivable	924,511	1,071,046

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)

5 Total Resources Expended

	2023 £	2022 £
Charitable Activities Advice and information		
Direct Costs		
Staff costs	635,009	577,705
Support costs		
Establishment costs	123,619	137,494
Other costs	106,454	43,007
Client payments	141,995	279,202
Depreciation	4,108	14,271
	1,011,185	1,051,769
Governance Costs		
Audit fee	-	12,456
Independent examination fee	3,900	-
Meeting and other governance costs	-	150
Legal and professional fees	5,739	-
	9,639	12,606
Total Resources Expended	1,020,824	1,064,375
Expenditure by fund		
Unrestricted funds	564,323	281,963
Restricted funds	456,501	771,701
Capital grants	-	10,711

6 Net Movement in Funds

	2023 £	2022 £
This is stated after charging		
Audit fee	-	12,456
Independent examination fee	3,900	-
Depreciation	4,108	14,271
Operating lease rentals - office equipment	6,741	3,965
land and buildings	8,000	25,100

7 Directors

The total directors' remuneration, including pension, payable for the year was £nil (2022: £nil).

The number of directors to whom retirement benefits are accruing under the multi-employer defined benefit pension scheme in respect of qualifying services was nil (2022: nil).

One director was reimbursed expenses of £64 for conference costs in the year (2022: none)

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)

8 Employees

	2023 £	2022 £
The average number of employees (full time equivalent) during the period was:		
Providing advice to members of the public	19	17
Administration	7	6
Total	26	23
Employment Costs		
Wages and salaries	573,056	521,011
Social security costs	41,074	37,614
Other pension costs	20,879	19,170
	635,009	577,795

There were no employees whose annual emoluments were £60,000 or more.
The average number of employees is based on the full time equivalent number.

9 Tangible Fixed Assets

	Alterations to Leasehold Premises	Fixtures & Fittings	Total
Cost:			
1 April 2022	122,694	165,420	288,114
Additions	-	1,647	1,647
At 31 March 2023	122,694	167,067	289,761
Depreciation:			
1 April 2022	122,694	158,301	280,995
Charge for the year	-	4,108	4,108
At 31 March 2023	122,694	162,409	285,103
Net Book Amount:			
31 March 202	-	7,119	7,119
31 March 2023	-	4,658	4,658

10 Debtors

	2023 £	2022 £
Amounts falling due within one year		
Trade debtors	128,051	158,446
Prepayments and accrued income	1,702	45,956
	129,753	204,402

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)

11 Creditors – Amounts falling due within one year

	2023 £	2022 £
Trade creditors	20,595	12,590
Taxes and social security costs	12,133	12,666
Pension contributions payable	7,275	16,722
Accruals and deferred income	38,649	111,382
	78,652	153,360

Deferred income relates to grants for the 2024 financial year where the fund have been received before the year end.

12 Pension Costs

A multi-employer defined benefit scheme was in operation during the year. Having taken advice from the scheme actuary, Citizens Advice North Oxfordshire and South Northamptonshire cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The expected cost of providing pensions is calculated periodically by a professionally qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The charity also operates a defined contribution pension scheme with Scottish Widows. The costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The pension cost charge for the period represents contributions payable by the charity to the two pension schemes and amounted to £20,879 (2022: £19,170). Contributions totalling £7,275 (2022: £16,722), were payable in creditors.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)

13 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes.

	Balance as at 1 April 2022	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2023
	£	£	£	£	£	£
Benefits in Place	-	97,240	(97,240)	-	-	-
CDC Debt & Benefit Caseworker	4,550	-	(4,550)	-	-	-
CDC Hardship Fund	2,750	-	-	-	-	2,750
CDC Household Support Fund	18,868	39,410	(58,278)	-	-	-
CDC Winter Support	28,327	-	(28,327)	-	-	-
Client's Legal Costs Fund	10,443	-	-	-	-	10,443
Connect! Project	-	5,000	(5,124)	-	124	-
Energy Redress Scheme	5,450	-	(5,450)	-	-	-
Kickstart Programme	-	5,828	(5,828)	-	-	-
Oxfordshire County Council	-	33,168	(33,168)	-	-	-
Peter Soweby	14,854	500	(15,354)	-	-	-
Social Prescribing Service	4,449	49,541	(53,990)	-	-	-
South Northants Council	-	62,000	(62,000)	-	-	-
Trussel Trust	-	38,192	(38,192)	-	-	-
VDS CDC	-	28,000	(28,000)	-	-	-
VDS Oxfordshire County Council	-	9,000	(9,000)	-	-	-
Volunteer Connect	-	12,000	(12,000)	-	-	-
	89,691	379,879	(456,501)	-	124	13,193

	Balance as at 1 April 2021	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2022
	£	£	£	£	£	£
Benefits in Place	27,775	17,000	(47,651)	-	2,876	-
Benefits in Practice	2,876	-	-	-	(2,876)	-
CA BEIS	-	7,125	(7,125)	-	-	-
CA Help to Claim	8,136	19,737	(27,873)	-	-	-
CA MaPS	3,080	15,011	(18,091)	-	-	-
CDC Debt & Benefit Caseworker	-	35,000	(30,450)			4,550
CDC Hardship Fund	2,750	-	-	-	-	2,750
CDC Household Support Fund	-	35,500	(16,632)	-	-	18,868
CDC Winter Support	28,327	-	-	-	-	28,327
Census Support	(1,179)	1,960	(1,559)	-	778	-
Client's Legal Costs Fund	1,223	9,220	-	-	-	10,443
Connect! Project	2,090	37,308	(39,398)	-	-	-
Energy Redress Scheme	-	55,309	(49,859)	-	-	5,450
Gamble Aware	992	7,250	(8,242)	-	-	-
Kickstart Programme	-	13,549	(24,674)		11,125	
New Premises Fund	10,711	-	-	(10,711)	-	-
Peter Soweby	-	25,000	(10,146)	-	-	14,854
Social Prescribing	13,228	109,060	(117,839)	-	-	4,449
South Northants Council	9,892	62,000	(71,892)	-	-	-
VC Volunteering	17,376	12,241	(29,617)	-	-	-

VDS Cherwell	10,714	249,939	(260,653)	-	-	-
VDS Out of Country	10,000	-	(10,000)	-	-	-
	147,991	712,209	(771,701)	(10,711)	11,903	89,691

New Premises Fund: The monies are to be used to improve the Banbury premises and have been used for alterations and fittings for our extended premises. The appeal terminated in 2012-2013 financial year, with the last donation being received in June 2013.

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets on the balance sheet which will be depreciated over their expected useful life.

Other Restricted Fund details can be found in the Objectives, Aims, and Activities section of the Trustee Report.

14 Designated Funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balances as at 1 April 2022 £	Transfer £	Balance as at 31 March 2023 £
Staff liabilities – Redundancy	72,525	-	72,525
Pension reserve	75,000	-	75,000
	147,525	-	147,525

	Balances as at 1 April 2021 £	Transfer £	Balance as at 31 March 2022 £
Staff liabilities – Redundancy	72,525	-	72,525
Pension reserve	75,000	-	75,000
	147,525	-	147,525

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH [redacted] (CONTINUED)

15 Analysis of Net Assets between Funds

	Unrestricted funds £	Designated funds £	Restricted Funds £	Total £
Fund balances at 31 March 2023 are represented by:				
Tangible fixed assets	-	-	4,658	4,658
Net current assets	397,049	147,525	8,535	553,109
	397,049	147,525	13,193	557,767

	Unrestricted funds	Designated funds	Restricted Funds	Total
Fund balances at 31 March 2022 are represented by:				
Tangible fixed assets			7,119	7,119
Net current assets	405,358	147,525	82,572	635,455
	405,358	147,525	89,691	642,574

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets purchased by the fund on the balance sheet which will be depreciated over their expected useful lives.

16 Commitments under Operating Leases

As at 31 March 2023 the company had annual commitments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2023 £	2022 £	2023 £	2022 £
Expiry date				
Within one year	8,000	-	5,830	5,830
Between two and five years	8,000	-	-	-
After five years	-	-	-	-

17 Related Party Transactions

During the year there were no related party transactions (2022: £nil) other than the director expenses disclosed in note 7.

18 Control

The board of directors consider that they are the controlling party of the company.

19 Capital Commitments

At 31 March 2023 capital expenditure contracted for but not provided in the financial statements was £nil (2022: £nil)

20 General Information

Citizens Advice West Northamptonshire and Cherwell Limited is a charity constituted as a company and limited guarantee. The charity is registered and domiciled in England. Its principal address is The Abbey, Market Square, Daventry, England, NN11 4XG.

21 Subsequent events

On the 31st August 2023,Central and East Northamptonshire Citizens Advice (CENCA) and Citizens Advice Daventry and District (CADD) merged into Citizens Advice North Oxfordshire and South Northamptonshire. Subsequently, the charity has changed its name to Citizens Advice West Northamptonshire and Cherwell Limited.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023 (CONTINUED)

21 2022 Comparative Statement of Financial Activity

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2022	Total 2021
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from Generated Funds							
Donations & legacies	2	385	-	6,907	-	7,292	10,000
Income from investments	3	655	-	-	-	655	1,638
Charitable activities	4	365,744	-	705,302	-	1,071,046	1,047,850
Other income		13,371	-	-	-	13,371	-
Total Income and Endowments		380,155	-	712,209	-	1,092,361	1,059,488
EXPENDITURE							
Charitable activities		281,963	-	771,701	10,711	1,064,375	860,088
Total Resources Expended	5	281,963	-	771,701	10,711	1,064,375	860,088
Net Income		98,192	-	(59,492)	(10,711)	27,989	199,400
Transfers between funds		(11,903)	-	1,192	10,711	-	-
Net movement in funds		86,289	-	(58,300)	-	27,989	199,400
Reconciliation of funds							
Fund Balances as at 1 April 2021		319,069	147,525	147,991	-	614,585	415,185
Fund Balances as at 31 March 2022		405,358	147,525	89,691	-	642,574	614,585

Citizens Advice West Northamptonshire and Cherwell

England & Wales - Charity number 1079719

Accounts

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

(A company limited by guarantee)

AUDITED ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2022

COMPANY NO: 3842133

CHARITY NO: 1079719

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MESSAGE FROM THE CHAIR

FOR THE YEAR ENDED 31 MARCH 2022

Once again in the financial year 2021/22, Citizens Advice North Oxfordshire and South Northamptonshire (CANOSN) faced a series of new challenges, and I am pleased to be able to report on behalf of the Trustees that the organisation met those challenges with great confidence.

As we saw in 2020/21, CANOSN's income for the year 2021/22 increased due its position as a trusted partner for local government for the distribution of additional funding to counter the impact of the pandemic.

This report sets out in some detail the variety of ways in which CANOSN serves its local communities, particularly some of the most vulnerable within them. On pages 9 and 10 of the report, we attempt to quantify the impact the organisation has made during the year achievements of which everyone in the organisation can be proud.

We remain focussed on how we can maintain that positive impact into the future in the face of our two main strategic challenges: a highly competitive fundraising environment; and the changes in local government and particularly local government funding.

On behalf of the Trustees, I would like to thank everyone in the organisation, both our volunteers and those on the payroll, for their outstanding efforts during another difficult year and for the difference that their work for CANOSN has made in our community. In particular, I would like to thank Pat Coomber-Wood for her leadership, vision and energy which has been vital to the progress made by the organisation this year.

Alan Buchanan - Chair

Date 24 November 2022

Report of the Directors and Trustees

We have pleasure in presenting our Annual Report and the audited financial statements for the year ended 31 March 2022.

OBJECTIVES, AIMS AND ACTIVITIES

Founded in 1965, we are a local charity which has been providing quality advice and support in our community for over 50 years. Our objective is to help people find a way forward by providing advice and support, and by campaigning on big issues that affect people's lives.

Combining the expertise and commitment of 246 volunteers, 32 staff and 8 trustees, we aim to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities, and deliver services and projects that meet local needs. Operating mainly in the areas of North Oxfordshire and South Northamptonshire; we have offices in Banbury and Bicester. We also work in various outreach venues; we restarted an outreach in the Towcester Forum and at Towcester Food Bank (for food bank users) in March 2022. We also started a new outreach at the Kidlington Food Bank on a Friday morning in April 2022. In addition to that, we started a hub at the Sunshine Centre in Banbury in February 2022. We plan to open more outreach venues and are in discussion with various partners to host these.

We are a member of the Citizens Advice charity network which comprises a network of 259 local Citizens Advice, all of which are independent charities, the Citizens Advice consumer service and the national charity Citizens Advice.
This year advice services were delivered from over 566 local Citizens Advice offices and over 1,743 outreach community locations in England and Wales by nearly 7,700 paid staff and 16,700 volunteers.

We are grateful to the following funders for their new or continued support over this year:

- Cherwell District Council - Advice Service, Volunteer Connect, Volunteer Driver Service, Connect! digital inclusion project and Containing Outbreak Management Funding (COMF). In addition, Cherwell District Council commissioned us to distribute the Cherwell Winter Support Fund and Household Support Fund which were support measures introduced by the government to help people affected by the impact of the pandemic.
- Oxfordshire County Council - Household Support fund administration costs
- Bicester Town Council - Advice service and Volunteer Driver Service.
- Kidlington Parish Council - Advice service.
- West Northamptonshire Council (formerly South Northamptonshire District Council) - Advice Service
- Public Health Oxfordshire - Benefits in Place advice service to Primary Care
- National Citizens Advice - Gamble Aware, Help to Claim, Big Energy Saving Network, Energy Advice Programme and Money and Pension Service (MaPS) Increasing Capacity projects.
- Department of Health, Oxfordshire Clinical Commissioning Group (OCCG), Cherwell District Council, and West Oxfordshire District Council - Community Connect Social Prescribing
- Energy Redress - energy vouchers
- Cherwell Councillor Priority Funds - Volunteer Driver Service
- Department for Work and Pensions - Kickstart grants to develop Community Fundraiser and Digital Marketing roles
- Oxfordshire Community Foundation Supporting Communities Through Covid-19 Fund Grant - Connect! digital inclusion project
- Sanctuary Housing - Connect! digital inclusion project
- Peter Sowerby Foundation - Bicester healthy Groups
- South Central Ambulance Service - non-essential hospital appointment transport delivered by volunteer drivers

We are equally grateful to all those who have engaged in community fundraising or kindly made donations to the Charity, whether large or small.

We seek to achieve our objectives by engaging in the following activities and projects.

Core Advice Service
Our principal activity is to provide free advice to everyone on their rights and responsibilities regarding benefits, work, debt and money, consumer issues, housing, family, law and courts, immigration, health, and more.

Our advice is provided through multiple channels; clients can self help using our up to date and quality assured national advice website for England and Wales which contains information and guidance regarding 9 key advice topics; benefits, work, debt and money. consumer, housing, family, law and courts, immigration and health. The national Citizens Advice website's advice pages had over 40,625,283 visits - almost 10 million more than in the previous year. In Cherwell there were a total of 92,008 visits from 72,519 devices and in South Northamptonshire 55,515 visits from 43,405 devices.

We also host a local website with local information and links to the other services we offer www.canosn.org.uk as well as a joint website with the 3 other Oxfordshire local Citizens Advice www.caox.org.uk.

Our advisers provide advice on the telephone, by email, web chat, and through face-to-face consultations.
We run a Debt and Money Advice Service in Cherwell, funded by Cherwell District Council, which provides support to Cherwell residents to maximise income, reduce debt and improve their money management skills. We run a further advice service for residents of South Northamptonshire which is funded by West Northamptonshire Council (formerly South Northamptonshire Council).

Our Advisers (one of our volunteer roles) understand that one problem is often the cause or result of another, so they look at a client's situation holistically rather than as a single issue. This way, potential problems can be identified early or pre-empted, which helps to prevent them from escalating into more serious issues. For a client struggling with unmanageable debt, our priorities are to preserve their home, fuel supplies and liberty, to make them aware of their rights and responsibilities, and to help them make informed choices about how they deal with their debt problem.

Of our total income, 43.7% was raised for our Core Advice Service from local Councils. The amount of £412,500 was received from Cherwell District Council to deliver the Household Support Fund. These funds were directly distributed to local people experiencing financial hardship.

Citizens Advice (Help to Claim)
The Department for Work and Pensions (DWP) extended the contract with National Citizens Advice to provide extra Universal Credit Support thereby extending our sub-grant from National Citizens Advice to help residents in our community needing to make their initial Universal Credit claim.

Of our total income, 1.8% was raised for Help to Claim.

Benefits in Practice/Benefits in Place
For 18 years, the Benefits in Practice project was funded by Public Health Oxfordshire to provide benefits advice in two Banbury GP surgeries; Horsefair and West Bar, which serve patients, many of whom live in areas of greatest deprivation. Inconsistencies in uptake of the service and the catalyst of Lockdowns enabled us to completely redesign the provision and change it to Benefits in Place, as GP surgeries were no longer as accessible to the public and many people were using other services such as food banks for the first time. The four Oxfordshire Citizens Advice charities used additional funding from Oxfordshire County Council Public Health to redesign the provision to create an easy to access digital front door and the service is now countywide (previously it had not been available in South Oxfordshire and Vale of White Horse). Now, not only can Primary Care staff/GPs refer clients but food bank staff can do so also.

Of our total income, 1.6% was raised for Benefits in Place.

Legal Costs Fund
One of our volunteers has donated money for a fund to help clients with their legal costs. The fund is used when an urgent need arises that merits financial help.

Of our total income, 0.8% was raised for our Legal Costs Fund.

Energy Redress
This year we received funding from the Energy Saving Trust which has been appointed by Ofgem to distribute payments from energy companies who may have breached rules to registered charities to help people who are most at risk from cold homes and high energy bills. This funding enables the issuing of energy vouchers to people using pre-payment meters. People on prepayment meters usually pay more for their fuel because prepayment tariffs are more expensive than other payment methods. Research from Citizens Advice in 2020 showed that self-disconnection is part of life for too many customers who use prepayment. Citizens Advice research has shown that 1 in 3 had been disconnected in 2019/20. Our research has also shown that these disconnections can have a serious impact on both the physical and mental health of those affected.

Of our total income, 5.1% was raised for the Energy Redress project.

Social Prescribing (Community Connect & PCN Link Workers)
Social prescribing is a system in which GPs, nurses, and other primary-care professionals refer patients to a range of local, non-medical services. The objective is to improve health and wellbeing by addressing social problems that affect health, using services provided by the voluntary, community, and social enterprise sector rather than prescription medication. Recognising that health is determined primarily by a range of social, economic, and environmental factors, social prescribing seeks to address people's needs in a holistic way. It also aims to support individuals in taking greater control of their own health.

Our Community Connect social prescribing service is funded by NHS England, Oxfordshire Clinical Commissioning Group, Cherwell District Council and West Oxfordshire District Council, and is delivered in partnership with Citizens Advice West Oxfordshire. It is staffed by a full-time Project Manager, supported by two Community Navigators, an Administrator and volunteers.

The social prescribing team connects people whose health is being affected by social problems to community groups and services for practical and emotional support. For example, we introduce people to befriending schemes and encourage them to meet new people by joining local activities such as the newly formed Coronavirus Helpers Bicester, Tribus Fitness & Boxing Club, and local art classes. We also help people to gain confidence and skills by attending training courses which might then lead to volunteering and on to paid employment. Those with debt or advice needs are referred to the Advice Service. Generally, we seek to promote a healthy lifestyle by helping clients to become more physically and socially active, which can improve long term health conditions. The team were challenged by lockdown measures and spent a significant part of the year conducting welfare checks and providing emotional support to patients who were self-isolating, and finding new ways for clients to remain connected to the outside world to reduce isolation during the pandemic.

Of our total income, 10% was raised for our Social Prescribing services.

Volunteer Connect
This is a project, funded by Cherwell District Council, in which we aim to develop community connectedness and because volunteering is beneficial for communities and in turn, society. The service aims to encourage local residents to become volunteers. It increases community engagement, supports the development of vibrant non-profit organisations in the local area, and helps people use volunteering as a pathway into paid work. In this project we collaborate with voluntary organisations, employers, and individuals.

Of our total income, 1.1% was raised for our Volunteer Connect activities.

Volunteer Driver Service
Cherwell District Council also funds our much valued Volunteer Driver Service (VDS) in which volunteer drivers transport residents to medical appointments, non-urgent hospital appointments, and social engagements. This service brings multiple benefits for the health, wellbeing, and social inclusion of those who have little or no access to public transport as well as volunteer drivers, most of whom are retired people. Examples of non-urgent hospital appointments include dialysis and radiotherapy.

The VDS is also an income-generating activity. For some passenger journeys we receive money from the South-Central Ambulance Service (SCAS) which uses our volunteer drivers to transport patients who do not require specialist ambulance services. For non-hospital journeys, passengers pay a mileage fee directly to the driver to cover the driver's costs, but at a significant saving for them over the cost of other forms of transport. It is fair to say that many of our passengers do not have the financial means to take taxis and were it not for the VDS they would have difficulty getting to their destination at all.

Of our total income, 23% was raised for or generated by our Volunteer Driver Service activities.

Gamble Aware
The Gamble Aware project continued to raise the profile of gambling-related harm (GRH) as a public health issue and to raise awareness of support services and education available for the benefit of clients. The project produced valuable insights into good practice and GRH identification methods, and supported individuals in tackling the problem. The project follows the Advisory Board for Safer Gambling Priority Action 8 (Education to Prevent Gambling-Related Harm) and was due to be recommissioned when the 2 year contract via national Citizens Advice ended in March 2021 with the expectation of a new service starting in April 2021. Decisions about the recommissioning of the service had not been completed by March 2021 and thus National Citizens Advice provided funding until there was clarity about the commissioning intentions by Gamble Aware. Unfortunately the decision was not to recommission the service so it ceased in February 2022. The legacy continues however with the number of frontline advice staff and volunteers who have been trained to identify gambling related harm and direct clients to support that is available.

Of our total income, 0.7% was raised for the Gamble Aware project.

Bicester Health Group Clinics
We commenced a new service in partnership with Dr Ellen Fallows supported by Cherwell District Council Bicester Healthy Towns initiative to develop and provide Bicester Health Group Clinics.
Group clinics are a tried and tested process for consulting with a group of people with similar conditions. Groups of 6-8 people meet online in a video group clinic for 90 minutes with a facilitator and a GP. During this time they will discuss their health and treatment goals, share experiences with the group and benefit from time to discuss their particular questions with a clinician such as a GP.

The Benefits:

- There's no rush in a group clinic- an experienced local GP will be with the group for over 40 minutes.
- What matters to the patients will shape how the session runs. The GP and facilitator help patients make a plan- this could involve changes in medication and lifestyle solutions so that patients are in control and feel confident about their own health.
- Everyone in the group has similar experiences and can hear what others are struggling with and about what's worked for them.
- There's no need to arrange transport to the GP surgery.
- Joining virtually from a patient's own home makes for a relaxed setting where it is easier to ask about the issues most important to them

Of our total income, 2.3% was raised for the Bicester Health Group Clinics project.

Connect! Digital Inclusion
The pandemic catapulted the digital agenda forward and for many they feel left out in this very digital world, particularly the elderly. Born of the Age Friendly Banbury partnership, Connect! is a free, Oxfordshire wide service to help anyone overcome digital exclusion by accessing digital devices and connection, getting online safely and building confidence so they get the most out of their digital devices. We recruit, vet and train Digital Coach Volunteers who visit clients at home or in a public space, to help them do the things that they want to do online. This may include setting up an email account, using online banking or social media.

Of our total income, 3.4% was raised for the Connect! Digital Inclusion project.

Big Energy Saving Network (BESN)
Big Energy Saving Network is an energy advice project designed to reach out into communities to help the people who are most in need. The project is delivered by a network of Energy Champions who will deliver energy advice targeted at vulnerable consumers in their local communities.

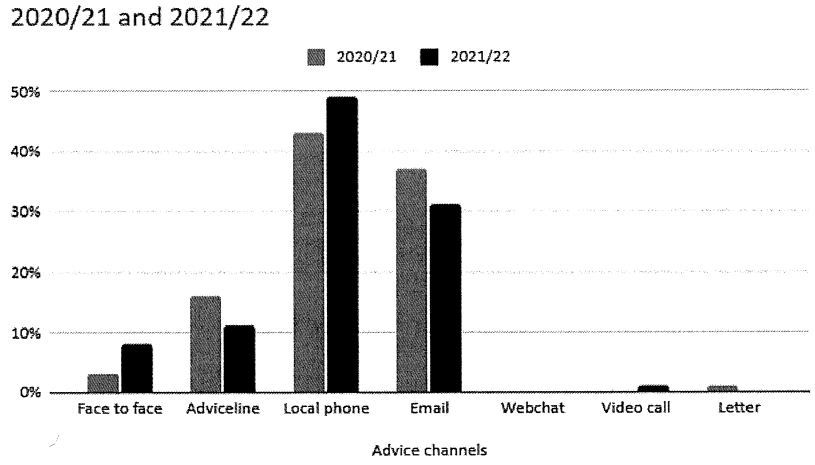
Of our total income, 0.34% was raised for the Big Energy Saving Network project.

Energy Advice Programme (EAP)
The Energy Advice Programme is an Industry Initiative funded through contributions from energy suppliers' Warm Home Discount obligations. Industry Initiatives are projects that help customers who are fuel poor or at risk of fuel poverty through a variety of activities, and every consumer who is supported under an initiative must receive energy advice and smart meter advice, so far as is reasonably practicable.

Of our total income, 0.4% was raised for the Energy Advice Programme.

Our Advice Delivery Channels
We offer our advice through a wide and growing range of channels including online self-help (fact sheets, advice podcasts, budgeting tools, debt management tools and self-help guides), email advice, telephone, face-to-face discussion, outreach sessions, drop-in community advice hubs (such as libraries, GP surgeries, day centres and food banks), and home visits. Much of this delivery was impacted by lockdown with face to face services being suspended and nearly all the support shifting to digital channels for a large part of the year.

The graph below shows the change in channel use from last year to this year.



Our Clients
We help some of the most vulnerable people in society: this year 6% of our clients had a disability and 33% a long-term health condition (LTHC). This is a return to the pre-pandemic levels unlike last year where we saw

fewer people with health conditions (5% with a disability and 26% with long term health conditions) due to temporary support measures that were put in place due to the pandemic which provided respite from the challenges that people with LTHCs or disabilities regularly experience, particularly in relation to accessing benefits or managing debt due to loss of income.

We help all ages: 4% of our clients were 24 or under, 71% between 25 and 59, and 25% were 60 or over.

We provide our advice services on a free, confidential, and impartial basis and we believe that our clients appreciate the work that we do. We would like to share a few of the comments that we have received:

- 'I honestly can't thank you enough. My health was declining very rapidly due to this.... You have saved my life.'
- 'Thanks ever so much it's a massive relief for all of us will sleep a lot better that's for sure'
- 'You were a rock for my son and I through the pandemic. Such kindness I never expected. Your support really made us feel safe. A big thank you although it doesn't seem enough'
- 'To have the support on top of what has become the worst year in our lives, it has been a great comfort to know that people care and help and support is there.'
- 'You've been very friendly and helpful and I'm grateful for the support and understanding'.

Our People

In total, we have 240 volunteers which is a 26% increase from last year. They are made up as follows:

Governance
- 7 Trustees

Advice Service
- 22 Advisers
- 19 Assessors
- 5 Supervisors
- 1 Case Checker
- 9 Receptionists
- 3 Research & Campaigns
- 5 Admin Assistants
- 19 Community Advice Hub volunteers

Connect! Digital Inclusion Project
- 18 Digital Coach volunteers

Community Connect Social Prescribing Service
- 5 volunteers

Volunteer Driver Service
- 121 Volunteer drivers
- 1 Journey broker

Other Volunteer Roles
- 1 "Benefits in Place" volunteer
- 2 "Move Together" buddies
- 2 "GambleAware" buddies

We have 10 full-time staff and 20 part-time staff.

ACHIEVEMENTS AND PERFORMANCE

Our work in 2021/22 had value to society far in excess of our funding. It's impossible to put a financial value on everything we do, but where we can, we have. We've used a Treasury-approved model to do this:

Our value to our community this year was

- £1,954,589 savings to government and public services (fiscal benefits)
- £12,981,795 in public value
- £5,272,035 in value to the people we help
- £113,439 savings to our Local Authority by preventing homelessness & housing evictions and mental health services
- £12,784 Savings to Criminal Justice System by preventing housing evictions, homelessness & court actions
- £1,203,974 Savings to DWP by keeping people in work
- £307,271 to the NHS by reducing use of GP and Mental Health Services

These figures have not been audited.

From our robust Advice Service management information, we've also separately considered the financial benefits to the people we help. We are happy to report that during the year we helped clients achieve income gains totalling £1,393,685. This includes debts written-off of £192,333 where it was impossible to find other solutions, and repayments rescheduled of £122,680 enabling people to manage on their income. We also helped clients to access over £200k of Covid support grants.

This year 7,916 unique clients used our various services.

In the Advice Service we supported 5,226 clients to address 10,692 issues that were causing them difficulties. To help resolve their problems we carried out 11,910 activities. Whilst the pandemic resulted in a reduced range of issues, the issues were of such significance or complexity that the number of interventions required to resolve them increased putting greater pressure on staff and advice service volunteers working in very challenging circumstances, often from home.

Helping people to understand the social benefits system and making claims is our largest area of enquiry, accounting for 33.6% of our work this year. The next biggest area of advice this year was Housing at 10.9% followed by Debt advice at 9.7%. This year debt increased to being the third largest area of enquiry from fourth largest in 2020/21.

Despite Covid control measures, our Volunteer Driver Service operated throughout the year delivering 7,328 individual passenger journeys.

Technology Initiatives

This year we have bedded in the changes to technology that facilitate access to services. This includes getting the full benefit of the bespoke software for our Volunteer Driver Service and enhanced use of social media to raise awareness about advice issues, recruit volunteers and promote services.

We have fully transitioned telephony to an Internet platform (VOIP) which makes remote working much easier to accommodate. This has been particularly helpful as we transitioned to hybrid or home working when the venue in Banbury was reduced to save costs.

Efficiency Initiatives

The most significant efficiency initiative this year was the introduction of hybrid and home working for project and support staff, we have been able to give up a unit of the Banbury venue reducing future venue costs in Banbury by 60%

VOLUNTEERS

Our volunteers are a diverse group of individuals from the local community, with an age range from 16 (taken on through a student placement scheme) all the way up to our eldest volunteer who is 83. Volunteers stay with us for an average of 2 years; however, we have many volunteers of long standing with our longest serving volunteer having been with us for over 16 years.

Our volunteers are people who want to make a difference in their local area. They share our values and are committed to providing the advice people need for the problems they face. Local Citizens Advice are learning environments and volunteering in any role gives the person the chance to develop skills. For all roles, a volunteer needs to be open-minded, non-judgemental, able to listen, learn, and work as part of a team.

Volunteering provides skills and experience that are valued by many employers and working age volunteers who leave local Citizens Advice regularly do so because they go on to paid employment. In fact, many of our local Citizens Advice paid-staff (managers, case workers, and administrators) started out as volunteers and in 2021/22 three of our volunteers moved into paid roles with us.

In our Advice Service we have five core types of volunteers: Receptionists, Assessors, Advisors, Supervisors and Community Advice Coaches.

Receptionists

Receptionists act as the first point of contact for clients. They make clients feel welcome and ensure they are dealt with sensitively and in accordance with our procedures. Receptionists have good communication skills (being able to interact with people from a diverse range of backgrounds and cultures), organisational skills, IT skills, and an awareness of the potential needs of vulnerable clients. Receptionists understand the importance of confidentiality and work collaboratively with their colleagues.

Training for this role is approximately 20 hours including an online assessment and the use of our client-record database known as Casebook.

Assessors

Assessors carry out the first exploration of a client's circumstances and give the client information from our public website. This initial assessment can be done face-to-face or over the phone and the Assessor will then record the details of the assessment in Casebook.

Assessors receive approximately 30 hours of training in the skills needed to help clients deal with their problems and find the right information in our extensive information database. They are supported and supervised by Advisors and Supervisors, and are presented with opportunities for personal development, such as rising to a more senior role.

Advisors

Our Advisors help provide an effective and efficient advice service to members of the public, delivered face-to-face, over the phone or via email. They use the 'Advisernet' section of the National Citizens Advice website to assist clients and to help influence government and other organisations by informing them of the effect of policies on the lives of clients. As with Assessors, Advisers record each session in Casebook so that there is an accurate account of the advice provided in each case.

Advisors receive approximately 30 hours of further training (many Advisors begin as Assessors), with a mixture of classroom teaching, online learning, and practical sessions.

Supervisors

Supervisors are highly trained and experienced in all advice matters. They have usually progressed to this role from that of Adviser after having completed specialist training (an additional 20 hours). Supervisors usually manage a morning or afternoon advice session and are the central point of contact for all Assessors, Advisers

and Receptionists. They are responsible for managing client drop-ins, appointments, and dealing with the work queue. They support colleagues when clarification is needed and authorise referrals, food vouchers, and other forms of payment to clients in need.

Digital Advice Coaches
This role commenced last year to support people needing advice to self-help using the national advice website. Where self-help is not effective they can assist the client to access AdviceLine or arrange an appointment with an adviser. Digital Advice Coaches work in the Community Advice Hubs based in community venues such as the Forum in Towcester. The aim is to be accessible in venues where people are already attending and to provide access to online information to prevent issues or to start the client's advice journey earlier rather than wait for it to reach a critical stage before the client accesses the service. This should reduce the longer term detriment to the client whilst also encouraging clients to be independent in addressing issues. Digital Advice Coaches are able to volunteer for shorter periods of time and require less training which makes the offer more attractive to volunteers looking for flexibility than other roles offer.

During lockdown the Digital Advice Coaches were unable to operate as the Community Advice Hubs were closed so they adapted by supporting the Advice staff and other volunteers with calling clients to provide information and ascertain their advice needs, and other admin tasks.

Other Volunteer Roles
Our services have grown over the years, and we have a wide range of volunteering roles other than those within our Core Advice Service. For example, we have volunteers helping us with the Volunteer Driver Service which has 121 drivers. Here are some comments from those drivers regarding the reasons for their volunteering:

> "As a volunteer, I can choose to do as many or as few journeys as I wish, knowing that each one is appreciated by the passenger."
>
> "I believe one of the most important things you can give is your time. It costs nothing but is worth everything."
>
> "As a volunteer I give my time. It cannot be paid for or returned. It is given freely, unconditionally, and with pleasure."
>
> "I feel I am doing something worthwhile and needed."

FUTURE PLANS

We have six broad, strategic business goals in place for the next three years.

- To meet the evolving needs of our clients and commissioners.
  Our core competence is the provision of high quality, impartial advice services. We will proactively engage with and continuously tailor our advice services to the evolving needs of our clients, commissioners, and the private sector organisations with whom we work. We will identify and address the needs of our local communities through an effective Research and Campaigns programme.

- To ensure the financial stability of the Charity.
  Our aim for the current year to 31 March 2023 is to raise at least £755,368 through grants, fundraising, and donations for the ongoing provision of our services. We seek to migrate from a public-and-grant funding model to one in which at least one-third of our funding is derived from the private sector and the community.

- To meet the needs of all clients by ensuring equality of access to the service.

Our focus will remain on providing high-quality advice services to individuals and groups in the community, on delivering community projects, on challenging discrimination, promoting equality, and valuing diversity. We will market and raise the profile of the service to ensure that we reach all people, particularly those who are not aware of or do not realise that they can use the service.

- To work collaboratively with others.
  We will extend the reach of our services by forging closer working partnerships with neighbouring members of the Citizens Advice network. We will extend our range by partnering with public and private sector bodies to meet novel requirements for advice services both locally and further afield.

- To develop the people who deliver the service.
  We will continue to rely on a growing volunteer workforce, with management and leadership provided by a limited number of full- and part-time employees. We will use volunteers for a wider range of activities and provide appropriate training for these roles.

- To use our infrastructure and resources effectively and efficiently.
  We will deploy our resources, staff, IT, accommodation, and transport infrastructures to maximise service delivery, and aim to achieve year-on-year reductions in our fixed costs.

We are implementing a series of plans to achieve these broad, strategic goals and have made much progress over the last year despite the lockdown restrictions.

Premises

We implemented our plans regarding our physical premises by reducing the main Banbury premises to 1 unit, and introduced hybrid and home working for support and frontline staff where it was possible. We are indebted to our Banbury landlord who agreed to a much-reduced rent for 3 years and to the Bicester Town Council for the venue we use at Garth Park. We have also developed links to ensure that we can use various community venues to deliver the community advice hubs free of charge. This has produced a significant cost saving and enabled services to continue effectively.

Community Advice Hubs

Last year we established a new initiative in the form of Community Advice Hubs. Hubs enable residents, with the help of an on-hand volunteer (a Community Advice Coach), to use public-access computers to find solutions to their problems. The Community Advice Coach can help the client to find trusted sources of online information among the plethora of misinformation on the internet. This has multiple benefits: it makes good use of existing local resources to help people find a way forward; it is a community-based, face-to-face drop-in service in a wider number of venues making the service more accessible; and, where situations are more complex, the Community Advice Coach can refer the client seamlessly to our specialist Advice Service for further assistance.

Clients are welcome to drop-in at a Community Advice Hub, or they can be referred to us by our partner organisations such as GP surgeries, food banks and Social Prescribing Link Workers.

Our plan to set up face-to-face Community Advice Hubs in various community locations such as libraries, food banks, and community centres was delayed by Covid lockdowns as many of these venues were closed to the public. We have progressed since lockdown restrictions ended; we have restarted the Community Advice Hub in the Towcester Forum building and have opened a new Community Advice Hub in the Sunshine Community Centre in Banbury. We have committed to providing a monthly Community Advice Hub session at the Banbury Mosque and the Royal Air Force Association club in Banbury to support serving and former military members, their spouses and dependents.

We are progressing plans to open Community Advice Hubs in libraries in Bicester, Brackley and Kidlington.

During lockdown, the Community Advice Coaches supported the digital version of the hub by processing online enquiries.

Digital Marketing and Profile Raising
We have significantly increased our presence on social and mainstream media and now have regular posts on various social media sites such as Twitter, Facebook, TikTock and Instagram. We also are regularly featured on BBC Radio Oxford and have also been on BBC South Today.

Other examples of plans we are implementing to achieve our goals include:

- to increase diversity in our staff and client base
- to develop more non-traditional volunteering roles such as community fundraisers
- To develop a relationship with the Chamber of Commerce to raise corporate awareness of our services
- to deliver talks to local groups to engage donors or fundraisers
- to continue to develop our use of social media to engage younger clients and volunteers
- to progress funding diversification through income generating services, and community fundraising and seeking a wider range of grant income.

FINANCIAL REVIEW

We received £1,092,364 (2021: £1,059,488) for the year in grants, funds, and donations. Of this £712,209 (2021: £806,434) was received for restricted projects. Our surplus for the year was £27,989 (2021: £199,400) and our total funds held at the year end were £642,574.

Reserves Policy
We have set aside a designated reserve fund of £147,525 which comprises a £75,000 (2021: 75,000) reserve for future pension liabilities, and a £72,525 (2021: £72,525) reserve to cover costs payable in the event of staff redundancies.

To enable the Charity to remain stable upon the occurrence of an unforeseen event such as, for example, a delay in the receipt of expected funds, we have established a policy that free reserves should be at least equal to 4 months of future budgeted expenses. Currently free reserves are £545,764 (2021: 455,883). Free reserves are calculated as unrestricted reserves plus designated reserves less unrestricted fixed assets.

We believe that the Charity is currently funded adequately to achieve its objectives, although we recognise that the economic situation is likely to put pressure on funding from local authorities. We expect, therefore, to have to use reserve funds to meet any future shortfall.

MAJOR RISKS

To manage and mitigate risk, the trustees have developed a Risk Management Strategy which is reviewed and approved annually. The Strategy includes an annual risk assessment and the maintenance of a Risk Register, which is reviewed at each board meeting.

The major risks identified, and the steps being taken to manage these risks are listed below.

Devolution
In April 2021, Northamptonshire County Council and the district and borough councils of Northamptonshire were abolished and replaced with 2 unitary authorities, West Northamptonshire Council and North Northamptonshire Council. West Northamptonshire Council includes the former South Northamptonshire Council from whom we received significant funding for our Core Services. West Northamptonshire Council has continued the funding that was previously provided by South Northamptonshire Council; however, the future of this funding is uncertain. Further, there are several options on the table for local authority reform in Oxfordshire. This brings uncertainty to the Charity.

To mitigate the risk, we have established firm links into networks to ensure we receive timely information, and can contribute to consultations, and we have direct lines of communication with county and district councillors and officers. We are engaging in scenario planning sessions with other Citizens Advice organisations affected by the uncertainty.

We are also working with a National Citizens Advice Change Consultant to prepare the four local Citizens Advice in Northamptonshire to collaborate in response to the unitary authority.

Core Contracts with Local Authorities are up for Recommission
The core contract with Cherwell District Council was recommissioned in November 2020; however, the amount of funding was cut by 15% and will be recommissioned again in August 2022. The recent change to the partnership between CDC and Oxfordshire County Council may have an impact on the service commissioned as will the pressure on local authority budgets.

The grant from the former South Northants District Council has been continued for one year by the new unitary West Northants Council. However, the continuation of this grant in the future is unclear.

We have sufficient senior management capacity to have regular engagement meetings with the commissioners, respond to questions, and to engage in high-quality contract monitoring and performance delivery.

Competition
There is increased competition for funding from other charities and the private sector. To mitigate this risk, partnerships with other organisations are in place as is a strategic business plan which focuses on partnership working, and we employ both stakeholder management and competitor analysis to understand the position.

Income Diversification
We continue to work closely with local and county councils by ensuring a good relationship with councillors and officers to identify and meet local needs. Alongside our core services we have developed new services to attract funding from other streams such as health funding for our social prescribing activities and volunteer driver project for the ambulance service. We are looking to expand this into prisons and police services in the future.

THE SERVICE IMPACT OF MEASURES AGAINST CORONAVIRUS

Throughout the year to 31 March 2022, our advice services remained incredibly busy over digital and telephone channels with staff and volunteers working diligently from home or in the office when it was safe to do so. We have increased advice staff and volunteer numbers working in the Banbury and Bicester physical venues to provide a face-to-face service for clients who cannot be helped through other channels.

Our ther projects have been delivered by staff and volunteers working at home or in the community ensuring that government guidelines for lockdowns were implemented when and where necessary.

Whilst our physical Community Advice Hub in Towcester remained closed, the volunteers operated the Digital Hub using online and telephony instead. The Towcester face-to-face Hubs reopened in March 2022 and we opened new face-to-face hubs in Banbury and Kidlington in quarter 4.

Our Volunteer Connect service relies on the willingness of local people to become volunteers for the various volunteer organisations in our area. We have utilised social media to continue to get people into volunteering as more opportunities have started to become available once again.

We have continued to deliver the Energy Redress Scheme which exists to distribute payments from energy companies who may have breached rules. It is regulated by Ofgem and administered by the Energy Saving Trust. Under this scheme we receive money from the Trust and use it to provide energy advice and, in some cases, financial support in the form of energy vouchers.

RESEARCH AND CAMPAIGNS

What is it and why we do it

Research and Campaigns (R&C) is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives.

As a service we have a huge amount of insight and data about the problems our clients and their wider communities face. Through R&C we use this insight to:

- help us research issues further
- develop our practice to be able to help our clients in a changing world
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

The coronavirus pandemic has meant that we have had to look at new ways of engaging with our clients. To ensure that our clients are being supported fairly, our Research and Campaign team have been monitoring the effects of the pandemic on our service and its ability to help clients.

Recent Campaigns

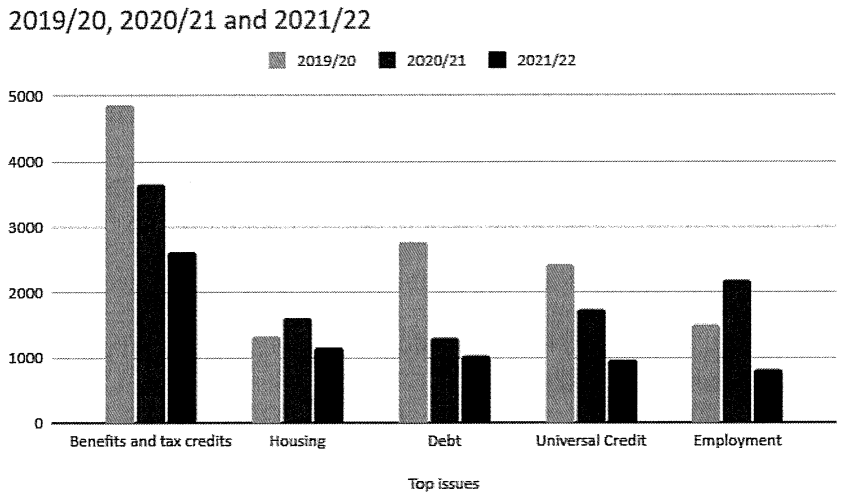
With the lifting of Covid restrictions we saw more people hoping to return to some normality in their lives, However the removal of the £20 uplift for those on Universal Credit left a big hole in the more vulnerable members of our societies income.

The Household Support Fund (HSF) commenced in November 2021, this was a government initiative to offset the uplift shortfall. Initially we were allocated £250,000, however it soon became apparent that applications for the fund would be huge, and we were successful in obtaining a further injection of funds which meant that we were able to help in excess of 2100 people with £420,000. The fund was a huge success and we gained a lot of satisfaction by the fact that every complete application was processed. We have been able to help a lot of people who were struggling, including a mother whose child had several operations for leg/foot deformities. We were able to help a 93 year old lady who had only had a sofa to sleep on for several years. More recently we helped a mother with two severely autistic children. Alongside the HSF we have been running the Energy Redress Scheme (ERF) which allows people to claim help if they are on prepayment meters. This fund will end at the end of August 2022 by which time we hope to have given out around 1000 vouchers.

Other R&C work

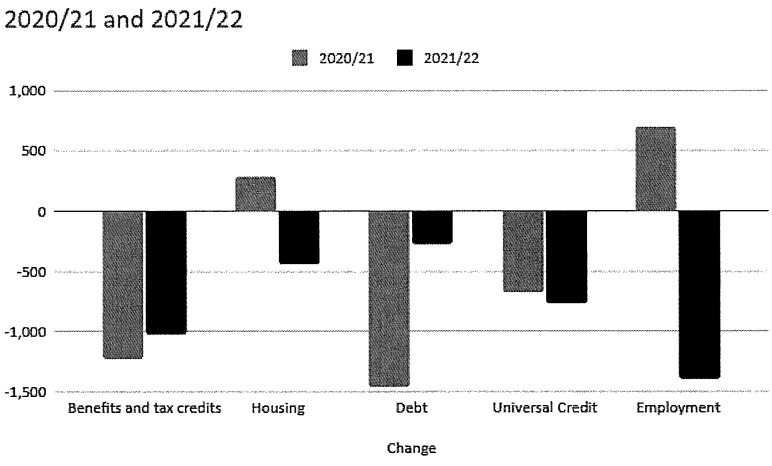
1 Making clients aware of scam energy saving schemes and devices
2. Using Social Media and Local radio to get our message more widespread.
3. Research on the effects in our region of the 'Cost of living crisis' in our region
4. Working alongside and with the Trussell Trust by having advisers at food bank
5. Establishing support for clients who suffer mental health issues as a result of (3)
6. Participated in the national Citizens Advice campaign to engage MPs about the Cost of Living crisis

Effects of the Pandemic
The table below shows the issue numbers of our top enquiry area.



The table below shows the change in issue numbers against the previous year.

A major factor in the swing in numbers is that in 2020/21, we included clients who were supported with grants from the Energy Redress and Household Support Funds on our database. This risked double-counting clients, so in 2021/22 we took the decision to not include clients offered that support. This means a downturn of c500 clients. Additionally, in 2020/21, our Social Prescribing clients were included in the year's total client count. This service continued last year but was in its final year of delivery, with client numbers necessarily dwindling towards the end of March 2021.



COLLABORATORS
We collaborate with a wide range of organisations, groups, and forums including:

- National Citizens Advice, the umbrella body for the network of local Citizens Advice.
- Citizens Advice Oxfordshire (CAOX), a collaboration of Oxfordshire local Citizens Advice charities.
- CA Northamptonshire, a collaboration of the Northamptonshire local Citizens Advice charities
- Commsortia, a consortium of 43 voluntary, community, and social enterprises coming together to deliver services and contracts for the people of Northamptonshire.

- Oxfordshire Volunteer Centres, working in collaboration with Oxfordshire Community and Voluntary Action (OCVA) and Witney Volunteer Link Up
- Oxfordshire Stronger Communities Alliance (OSCA), whose purpose is to help build and maintain stronger communities and a thriving voluntary, community, and faith sector to improve the quality of life for local people.
- Brighter Futures in Banbury, a steering group consisting of representatives from Cherwell District Council and local service providers who work to address the issues of deprivation in Banbury.
- Cherwell Local Strategic Partnership Board which brings together local public, private and voluntary organisations to deliver the objectives detailed in the Cherwell Sustainable Community Strategy: 'Our district, our future'.
- South East Social Prescribing Regional Network which brings together health professionals, researchers, academics, social prescribing practitioners, representatives from the community and voluntary sectors, commissioners and funders, patients, and citizens. The objective is to share knowledge and best practice, to support social prescribing at both local and national levels, and to inform good quality research and evaluation.
- Oxfordshire Social Prescribing Leads Forum, a group that brings together social prescribing delivery organisations to collaborate and share good practice.
- Adult Social Care Transformation Group, a working group of Oxford County Council staff and 3 Voluntary, Community and Social Enterprise (VCSE) organisations. This group seeks to better understand our communities, define how we can support them to be more resilient and to live independently, and identify priorities for change in related services.
- Oxfordshire VCSE Coalition - a coalition of VCSE organisations whose aim is to help to build a pragmatic but ambitious strategic vision for the VCS locally and how it can contribute to strengthening our communities.
- Getting Oxfordshire Online - a partnership of four VCSE providers working together to address digital exclusion.
- Buckinghamshire Oxfordshire and Berkshire Integrated Care Systems VCSE Alliance

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice North Oxfordshire and South Northamptonshire is a registered charity and a company limited by guarantee, incorporated on 15th September 1999 and registered as a charity on 7 March 2000.

The company was established under a Memorandum of Association which established its objects and powers, and it is governed by its Articles of Association. In the event of the company being wound up, the maximum liability of each member is limited to one pound.

Recruitment and Appointment of Trustees

The trustees of the Charity are also directors of the company for the purpose of company law. The maximum number of trustees is 15 and the minimum is 3. Trustees are either elected at the AGM (to a maximum of 10) or may be co-opted by the board (to a maximum of one-third of the total number of trustees).

Induction of Trustees

Newly appointed trustees are provided with a comprehensive induction to the Charity through the provision of an induction pack and appropriate training.

Organisational Structure

The Charity is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and its policies. The trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer. A register of members' interests is maintained at the registered office and is available to the public.

Management Remuneration
Remuneration is reviewed annually by the Human Resources and Equality Sub-Committee and proposals are put to the board for approval.

The HR&E Sub-Committee has established a job evaluation policy and related procedures to place staff posts within a local pay structure. Roles are evaluated against 8 factors to establish the appropriate pay scale, with supervisory and managerial roles allocated by points to grades 5 - 8. Pay comparisons are made on an ad hoc basis to monitor that local pay scales remain appropriate when compared with the public sector and the local employment market.

The rate of pay for the Chief Executive Officer is determined by the board following pay comparisons from National Citizens Advice.

National Citizens Advice
The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the trustees to fulfil the Charity's objects and comply with national membership requirements.

Investment Policy
As required in its Articles of Association paragraph 3.19, to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Statement of Internal Control
The trustees oversee the information security of processed personal information of clients, staff, funders, and strategic partners. They hold joint responsibility for client data that is held in our case-management system, with the National Citizens Advice Service. An information-assurance management team exists to ensure that the confidentiality, integrity, and availability of personal and sensitive data is maintained to a level compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

Trustees' Responsibilities in relation to the Financial Statements
The trustees (who are also the Directors for the purpose of company law) are responsible for preparing the annual report and financial statements in accordance with applicable law and the United Kingdom's generally accepted accounting practices.

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the Charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to select suitable accounting policies and apply them consistently, to make sound judgements and estimates that are reasonable and prudent, and to state whether applicable accounting standards and SORPs have been followed, subject that any material departures are disclosed and explained in the financial statements. They are also required to prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business. The trustees believe that the report and financial statements have been prepared in line with these responsibilities.

The trustees confirm that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to the guidance on public benefit as published by the Charity Commission.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Disclosure of information to auditors
In so far as the Trustees are aware, there is no relevant audit information of which our auditors are unaware of and that the Trustees have taken all the necessary steps to have taken as a Board of Trustees to be aware of any relevant audit information and to establish that the auditors are aware of that information.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice North Oxfordshire and South Northamptonshire
Charity Registration:	1079719
Company Registration:	3842133
Registered Office:	26 Cornhill, Market Place, Banbury, Oxon, OX16 5NG
Chief Executive:	Pat Coomber-Wood
Bank:	Barclays Bank, 32 Bridge St, Banbury OX16 8PS
Independent Examiners:	Critchleys Audit LLP, 23-38 Hythe Bridge Street, Oxford, OX1 2EP
Solicitors:	John Spratt, Spratt Endicott Solicitors, 52-54 The Green, Banbury, OX16 9AB

Trustees:

Trustee name	Office (if any)	Dates acted
Alan Buchanan	Chair	Appointed 07/12/2018 Chair from Dec 2020
Savy Sondhi	Treasurer	Appointed 31/08/2021 Treasurer from Jan 2022
Inegmar Hunnings		Appointed 06/09/2018
Gill Crowther		Appointed 04/08/2017
Abi Knipe		Appointed 12/12/2018
Bayo Mfon		Appointed 09/09/2020
Brett Clancy	Treasurer	Appointed 16/01/2020 Resigned 18/11/2021
Stephen Gowler		Appointed 03/01/2018 Deceased 07/01/2022
David Maloney *		Appointed 09/06/2022
Ashley Ritchie *		Appointed 09/09/2022

* New trustees did not take up office in the year under review in this report.

Alan Buchanan - Chair

Date 24 November 2022

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

Opinion

We have audited the financial statements of Citizens advice North Oxfordshire and South Northamptonshire ('the charitable company') for the year ended 31 March 2022 which comprise Statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 (*The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2022 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charities ability to continue as a going concern for a period of at least 12 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, including the trustees' report, other than the financial statements and our auditor's 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

- adequate and proper 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;
- 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 set out on page 20, 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 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 company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements[2]

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees, and from our knowledge and experience
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;
- investigated the rationale behind significant or unusual transactions; and

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.
Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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

Use of our report

This report is made solely to the 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 auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Katherine Wilkes FCA (Senior Statutory Auditor)
For and on behalf of Critchleys Audit LLP, Statutory Auditor
Beaver House
23-38 Hythe Bridge Street
Oxford, OX1 2EP

Date: 20 December 2022

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

STATEMENT OF FINANCIAL ACTIVITIES
(including Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2022

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2022	Total 2021
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from Generated Funds							
Donations & legacies	2	385	-	6,907	-	7,292	10,000
Income from investments	3	655	-	-	-	655	1,638
Charitable activities	4	365,744	-	705,302	-	1,071,046	1,047,850
Other income		13,371	-	-	-	13,371	-
Total Income and Endowments		380,155	-	712,209	-	1,092,364	1,059,488
EXPENDITURE							
Charitable activities		281,963	-	771,701	10,711	1,064,375	860,088
Total Resources Expended	5	281,963	-	771,701	10,711	1,064,375	860,088
Net Income		98,192	-	(59,492)	(10,711)	27,989	199,400
Transfers between funds		(11,903)	-	1,192	10,711	-	-
Net movement in funds		86,289	-	(58,300)	-	27,989	199,400
Reconciliation of funds							
Fund Balances as at 1 April 2021		319,069	147,525	147,991	-	614,585	415,185
Fund Balances as at 31 March 2022		405,358	147,525	89,691	-	642,574	614,585

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2022

COMPANY NUMBER: 3842133

	Notes	2022		2021	
		£	£	£	£
Fixed Assets					
Tangible assets	9		7,119		10,711
Current Assets					
Debtors – amounts falling due within one year	10	204,402		47,960	
Cash at bank and in hand		584,413		627,286	
		788,815		675,246	
Creditors					
Amounts falling due within one year	11	(153,360)		(71,372)	
Net Current Assets			635,454		603,874
Total assets less current liabilities			642,573		614,585
Income Funds					
Restricted funds	13		89,691		147,991
Designated funds	14		147,525		147,525
Unrestricted funds	15		405,358		319,069
Total Funds			642,574		614,585

The Trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and for the preparation of the accounts.

The accounts were approved and authorised for issue by the Board of Trustees on 24 November 2022 and signed on its behalf by:

Alan Buchanan - Chair

Date: 24 November 2022

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2022

	2022 £	2021 £
Cash provided by operating activities:		
Net movement in funds	27,989	199,400
Purchase of tangible fixed assets	(10,679)	-
Depreciation	14,271	11,810
(Decrease) / increase in trade creditors	81,988	(11,047)
(Increase) in trade debtors	(156,442)	(15,440)
Net cash provided by / (used in) operating activities	(42,873)	184,723
Increase / (decrease) in cash and cash equivalents in the year	(42,873)	184,723
Cash and cash equivalents at the beginning of the year	627,286	442,563
Cash and cash equivalents at the end of the year	584,413	627,286

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1 ACCOUNTING POLICIES

a) Basis of Accounting

These 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) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

b) Incoming Resources

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

Legacies to which the charitable company is entitled are included in the statement of financial activities unless they are incapable of measurement.

Gifts-in-kind are accounted for at the directors' estimate of the value to the charitable company or sale value as follows:

- gifts of fixed assets for charitable use or funds for acquiring fixed assets for charitable use are accounted for (as restricted funds) immediately on receipt.

Intangible income is valued and included in income to the extent that it represents goods or services which would otherwise be purchased. An equivalent amount is charged as expenditure. Voluntary help is not included as income.

Cash collected to which the charitable company is legally entitled but which has not been received at the year end is included as income.

Donations under gift aid together with the associated income tax recoverable are credited as income when the donations are received.

Revenue grants are credited as incoming resources when they are receivable provided conditions for receipt have been complied with unless they relate to a specified future period in which case they are deferred.

Grants for the purchase of fixed assets are credited to restricted incoming resources when receivable. Depreciation on the fixed assets purchased with such grants is charged against the restricted fund.

Investment income is recognised when receivable.

c) Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred.

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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy or audit fee and costs linked to the strategic management of the charitable company.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022 (CONTINUED)

d) Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Leasehold property	over the lease period (10 years)
Fixtures, fittings and equipment	3 years straight-line

The capitalisation threshold for fixed assets is £500.

e) Leasing and Hire Purchase Commitments

Leases other than finance leases are regarded as operating leases and the payments made under them are charged to the statement of financial activities on a straight-line basis over the lease term.

f) Pensions

The pension costs charged in the year represent the amount of contributions payable to the scheme in respect of the accounting period.

g) Fund Accounting

Restricted funds are to be used for specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs, at the trustees' discretion.

Capital Grants relate to the New Premises Fund. They are an extension of restricted funds and the only movement that goes through is the depreciation of the assets on the balance sheet.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the charitable company.

Designated funds are unrestricted funds which have been designated for specific purposes by the trustees.

2 Donations

	2022 £	2021 £
Donations and gifts	7,292	10,000

3 Investment Income

	2022 £	2021 £
Interest receivable	655	1,638

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022 (CONTINUED)

4 Income from charitable activities

	2022	2021
	£	£
Grants receivable for charitable activities		
Unrestricted Funds		
Cherwell District Council	365,744	251,416
Other	-	-
	365,744	251,416
Restricted Funds		
Benefits in Place	17,000	30,000
CA BEIS	7,125	43,500
CA Help to Claim	19,737	36,544
CA MaPS	15,011	17,581
CDC Debt & Benefit Caseworker	35,000	-
CDC Hardship Fund	-	45,000
CDC Household Support Fund	35,500	-
CDC Winter Support	-	130,000
Census Support	1,960	3,556
Client's Legal Costs Fund	2,313	-
Connect! Project	37,308	4,501
Energy Redress Scheme	55,309	23,938
Gamble Aware	7,250	43,515
Kickstart Programme	13,549	-
National Lottery Community Fund	-	15,000
PCN Link Worker	-	38,398
Peter Soweby	25,000	-
Public Health Oxfordshire	-	17,000
Social Prescribing Service	109,060	127,092
South Northants Council	62,000	61,998
VDS Cherwell	249,939	97,093
VDS Out of County	-	32,118
Volunteer Connect	12,241	29,600
	712,209	796,434
Total grants receivable	1,071,046	1,047,850

It is important to note that the Hardship Fund and Winter Support Grants in 2021 totalling £175,000 were received from the council and then directly distributed to local people experiencing financial hardship due to the impact of the pandemic.

The Household Support fund was funds received from the council and then directly distributed to local people. Citizens Advice received an admin fee for administering this work.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022 (CONTINUED)

5 Total Resources Expended

	2022 £	2021 £
Charitable Activities Advice and information		
Direct Costs		
Staff costs	577,795	526,536
Support costs		
Establishment costs	137,494	110,292
Other costs	43,007	49,784
Client payments	279,202	156,844
Depreciation	14,271	11,810
	1,051,769	855,266
Governance Costs		
Audit fee	12,456	4,800
Meeting and other governance costs	150	22
	12,606	4,822
Total Resources Expended	1,064,375	860,088
Expenditure by fund		
Unrestricted funds	281,963	163,345
Restricted funds	771,701	686,033
Capital grants	10,711	10,710

6 Net Movement in Funds

		2022 £	2021 £
This is stated after charging			
Audit fee		12,456	4,800
Depreciation		14,271	11,810
Operating lease rentals -	office equipment	3,965	3,231
	land and buildings	25,100	28,037

7 Directors

The total directors' remuneration, including pension, payable for the year was £nil (2021: £nil).

The number of directors to whom retirement benefits are accruing under the multi-employer defined benefit pension scheme in respect of qualifying services was nil (2021: nil).

No directors were reimbursed any expenses in the year (2021: none)

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022 (CONTINUED)

8 Employees

	2022 £	2021 £
The average number of employees (full time equivalent) during the period was:		
Providing advice to members of the public	17	16
Administration	6	5
Total	23	21
Employment Costs		
Wages and salaries	521,011	486,651
Social security costs	37,614	21,265
Other pension costs	19,170	18,620
	577,795	526,536

There were no employees whose annual emoluments were £60,000 or more.
The average number of employees is based on the full time equivalent number.

9 Tangible Fixed Assets

	Alterations to Leasehold Premises	Fixtures & Fittings	Total
Cost:			
1 April 2021	122,694	154,741	277,435
Additions	-	10,679	10,679
At 31 March 2022	122,694	165,420	288,114
Depreciation:			
1 April 2021	111,983	154,741	266,724
Charge for the year	10,711	3,560	14,271
At 31 March 2022	122,694	158,301	280,995
Net Book Amount:			
31 March 2021	10,711	-	10,711
31 March 2022	-	7,119	7,119

10 Debtors

	2022 £	2021 £
Amounts falling due within one year		
Trade debtors	158,446	18,459
Sundry debtors	-	41
Prepayments and accrued income	45,956	29,460
	204,402	47,960

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022 (CONTINUED)

11 Creditors – Amounts falling due within one year

	2022	2021
	£	£
Trade creditors	12,590	17,302
Taxes and social security costs	12,666	10,305
Pension contributions payable	16,722	3,106
Accruals and deferred income	111,382	39,409
Other creditors	-	1,250
	153,360	71,372

Deferred income relates to grants for the 2023 financial year where the fund have been received before the year end.

12 Pension Costs

A multi-employer defined benefit scheme was in operation during the year. Having taken advice from the scheme actuary, Citizens Advice North Oxfordshire and South Northamptonshire cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The expected cost of providing pensions is calculated periodically by a professionally qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The charity also operates a defined contribution pension scheme with Scottish Widows. The costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The pension cost charge for the period represents contributions payable by the charity to the two pension schemes and amounted to £19,170 (2021: £18,620). Contributions totalling £16,722(2021: £3,106), were payable in creditors.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022 (CONTINUED)

13 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes.

	Balance as at 1 April 2021	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2022
	£	£	£	£	£	£
New Premises Fund	10,711	-	-	(10,711)	-	-
Social Prescribing Service	13,228	109,060	(117,839)	-	-	4,449
South Northants Council	9,892	62,000	(71,892)	-	-	-
VC Volunteering	17,376	12,241	(29,617)	-	-	-
Gamble Aware	992	7,250	(8,242)	-	-	-
CA Help to Claim	8,136	19,737	(27,873)	-	-	-
VDS Cherwell	10,714	249,939	(260,653)	-	-	-
Benefits in Practice	2,876	-	-	-	(2,876)	-
Benefits in Place	27,775	17,000	(47,651)	-	2,876	-
VDS Out of County	10,000	-	(10,000)	-	-	-
Client's Legal Costs Fund	1,223	9,220	-	-	-	10,443
Energy Redress Scheme	-	55,309	(49,859)	-	-	5,450
CA BEIS	-	7,125	(7,125)	-	-	-
CA MaPS	3,080	15,011	(18,091)	-	-	-
CDC Hardship Fund	2,750	-	-	-	-	2,750
Census Support	(1,179)	1,960	(1,559)	-	778	-
Connect! Project	2,090	37,308	(39,398)	-	-	-
CDC Winter Support	28,327	-	-	-	-	28,327
Kickstart Programme	-	13,549	(24,674)	-	11,125	-
CDC Debt & Benefit Caseworker	-	35,000	(30,450)	-	-	4,550
Peter Soweby	-	25,000	(10,146)	-	-	14,854
CDC Household Support Fund	-	35,500	(16,632)	-	-	18,868
	147,991	712,209	(771,701)	(10,711)	11,903	89,691

New Premises Fund: The monies are to be used to improve the Banbury premises and have been used for alterations and fittings for our extended premises. The appeal terminated in 2012-2013 financial year, with the last donation being received in June 2013. The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets on the balance sheet which will be depreciated over their expected useful life.

Other Restricted Fund details can be found in the Objectives, Aims, and Activities section of the Trustee Report.

	Balance as at 1 April 2020	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2021
	£	£	£	£	£	£
New Premises Fund	21,421	-	-	(10,710)	-	10,711
Social Prescribing Service	-	127,092	(113,864)	-	-	13,228
South Northants Council	-	61,998	(52,106)	-	-	9,892
VC Volunteering	-	29,600	(12,224)	-	-	17,376
PCN Link Worker	-	38,398	(53,801)	-	15,403	-
Gamble Aware	-	43,515	(42,523)	-	-	992
CA Help to Claim	-	36,544	(28,408)	-	-	8,136
VDS Cherwell	-	97,093	(86,379)	-	-	10,714

Benefits in Practice	-	17,000	(14,124)	-	-	2,876
Benefits in Place	-	30,000	(2,225)	-	-	27,775
VDS Out of Country	-	32,118	(22,118)	-	-	10,000
Client's Legal Costs Fund	1,476	10,000	(10,253)	-	-	1,223
Energy Redress Scheme	-	23,938	(23,938)	-	-	-
CA BEIS	-	43,500	(43,500)	-	-	-
CA MaPS	-	17,581	(14,501)	-	-	3,080
CDC Hardship Fund	-	45,000	(42,250)	-	-	2,750
Census Support	-	3,556	(4,735)	-	-	(1,179)
Connect! Project	-	4,501	(2,411)	-	-	2,090
National Lottery Community Fund	-	15,000	(15,000)	-	-	-
CDC Winter Support	-	130,000	(101,673)	-	-	28,327
	22,897	806,434	(686,033)	(10,710)	15,403	147,991

14 Designated Funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balances as at 1 April 2021 £	Transfer £	Balance as at 31 March 2022 £
Staff liabilities – Redundancy	72,525	-	72,525
Pension reserve	75,000	-	75,000
	147,525	-	147,525

	Balances as at 1 April 2020 £	Transfer £	Balance as at 31 March 2021 £
Staff liabilities – Redundancy	57,715	14,810	72,525
Pension reserve	-	75,000	75,000
	57,715	89,810	147,525

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022 (CONTINUED)

15 Analysis of Net Assets between Funds

	Unrestricted funds £	Designated funds £	Restricted Funds £	Total £
Fund balances at 31 March 2022 are represented by:				
Tangible fixed assets	-	-	7,119	7,119
Net current assets	405,358	147,525	82,572	635,455
	405,358	147,525	89,691	642,574

	Unrestricted funds	Designated funds	Restricted Funds	Total
Fund balances at 31 March 2021 are represented by:				
Tangible fixed assets	-	-	10,711	10,711
Net current assets	319,069	147,525	137,280	603,874
	319,069	147,525	147,991	614,585

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets purchased by the fund on the balance sheet which will be depreciated over their expected useful lives.

16 Commitments under Operating Leases

As at 31 March 2022 the company had annual commitments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2022 £	2021 £	2022 £	2021 £
Expiry date				
Within one year	-	16,875	5,830	-
Between two and five years	-	4,250	-	-
After five years	-	-	-	-

17 Related Party Transactions

During the year there were no related party transactions (2021: £nil) other than the director expenses disclosed in note 7.

18 Control

The board of directors consider that they are the controlling party of the company.

19 Capital Commitments

At 31 March 2022 capital expenditure contracted for but not provided in the financial statements was £nil (2021: £nil)

20 General Information

Citizens Advice North Oxfordshire and South Northamptonshire is a charity constituted as a company and limited guarantee. The charity is registered and domiciled in England. Its principal address is 26 Cornhill, Market place, Banbury, Oxon, OX16 8PS

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022 (CONTINUED)

21 2021 Comparative Statement of Financial Activity

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2021	Total 2020
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from Generated Funds							
Donations & legacies	2	-	-	10,000	-	10,000	26,581
Income from investments	3	1,638	-	-	-	1,638	1,036
Charitable activities	4	251,416	-	796,434	-	1,047,850	612,573
Total Income and Endowments		253,054	-	806,434	-	1,059,488	640,190
EXPENDITURE							
Charitable activities		163,345	-	686,033	10,710	860,088	707,083
Total Resources Expended	5	163,345	-	686,033	10,710	860,088	707,083
Net Income		89,709	-	120,401	(10,710)	199,400	(66,893)
Transfers between funds		(105,213)	89,810	4,693	10,710	-	-
Net movement in funds		(15,504)	89,810	125,094	-	199,400	(66,893)
Reconciliation of funds							
Fund Balances as at 1 April 2020		334,573	57,715	22,897	-	415,185	482,078
Fund Balances as at 31 March 2021		**319,069**	**147,525**	**147,991**	-	**614,585**	**415,185**

Citizens Advice West Northamptonshire and Cherwell

England & Wales - Charity number 1079719

Accounts

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

(A company limited by guarantee)

AUDITED ACCOUNTS

FOR THE YEAR ENDED 31 MARCH 2021

COMPANY NO: 3842133

CHARITY NO: 1079719

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MESSAGE FROM THE CHAIR

FOR THE YEAR ENDED 31 MARCH 2021

The challenges that faced Citizens Advice North Oxfordshire and South Northamptonshire (CANOSN) during the financial year 2020/21 followed on from those seen in the prior year and, as in 2019/20, the organisation met those challenges with great confidence.

This report sets out in some detail the variety of ways in which CANOSN serves its local communities, particularly some of the most vulnerable within them. It also details the way that the organisation adapted to the sudden shift from dealing with over 60% of its client interactions in person to a situation where this became almost impossible.

CANOSN's income for the year increased due its position as a trusted partner for local government for the distribution of additional funding to counter the impact of the pandemic. On page 10 of the report, we attempt to quantify the impact the organisation has made during the year including the delivery by our volunteer drivers of 1,777 free food parcels although focussing on the financial aspects doesn't come close to telling the full story - as evidenced by the quotes on page 8.

As the crisis recedes, our focus is shifting to how we can maintain that positive impact into the future in the face of our two main strategic challenges: a highly competitive fundraising environment; and the changes in local government, already seen in the case of our operations in Northamptonshire and highly likely in the case of Oxfordshire

I would like to thank everyone in the organisation, both our volunteers and those on the payroll, for their outstanding efforts during this crisis and for the difference that their work for CANOSN has made. This being my first year in the Chair, I would like to thank my predecessor, Steve Gowler, for his work in guiding the organisation as Chair until November 2020. I would also like to thank Pat Coomber-Wood for her leadership during this difficult year and our Treasurer, Brett Clancy, for his work in transforming our financial reporting including our annual reports.

Alan Buchanan - Chair

Date... 18 November 2021

Report of the Directors and Trustees

We have pleasure in presenting our Annual Report and the audited financial statements for the year ended 31 March 2021.

OBJECTIVES, AIMS AND ACTIVITIES

Founded in 1965, we are a local charity which has been providing quality advice and support in our community for over 50 years. Our objective is to help people find a way forward by providing advice and support, and by campaigning on big issues that affect people's lives.

Combining the expertise and commitment of 302 volunteers, 28 staff and 8 trustees, we aim to provide free, independent, confidential, and impartial advice to everyone on their rights and responsibilities, and deliver services and projects that meet local needs. Operating mainly in the areas of North Oxfordshire and South Northamptonshire; we have offices in Banbury, and Bicester, and also work in outreach venues in Kidlington, Brackley and Towcester.

We are a member of the Citizens Advice charity network which delivers advice from over 2,500 community locations in England and Wales, run by 265 individual charities, with 7,700 staff and 189,800 advice service volunteers.

We are grateful to the following funders for their new or continued support over this year:

- Cherwell District Council - Advice Service, Volunteer Connect and Volunteer Driver Service, Hardship Fund and Winter Support Grant
- Oxfordshire County Council - Winter Support Grant administration
- Bicester Town Council - Advice service and Volunteer Driver Service.
- Kidlington Parish Council - Advice service.
- South Northamptonshire Council (now West Northamptonshire Council) - Advice Service
- Public Health Oxfordshire - Benefits in Place advice service to Primary Care
- National Citizens Advice - Gamble Aware, Help to Claim, and Money and Pension Service (MaPS) Increasing Capacity projects. We also received Department for Business, Energy & Industrial Strategy (BEIS) Covid funding via national Citizens Advice for the work we are doing on the AdviceLine single queue and other actions taken to ensure advice was available for people affected by the pandemic.
- Department of Health, Oxfordshire Clinical Commissioning Group (OCCG), Cherwell District Council, and West Oxfordshire District Council - Community Connect Social Prescribing and PCN Link Worker services.
- Energy Redress - energy vouchers
- National Lottery Community Fund - core costs
- Cherwell Councillor Priority Funds - Volunteer Driver Service Covid19 food delivery

We are equally grateful to all those who have engaged in community fundraising or kindly made donations to the Charity, whether large or small.

We seek to achieve our objectives by engaging in the following activities and projects.

Core Advice Service

Our principal activity is to provide free advice to everyone on their rights and responsibilities regarding benefits, work, debt and money, consumer issues, housing, family, law and courts, immigration, health, and more.

Our advice is provided through multiple channels; our national advice website for England and Wales, telephone, email, web chat, and through face-to-face consultations. The national Citizens Advice website's advice pages had over 60 million views - almost 10 million more than in the previous year. In Cherwell there were a total of 92,008 visits from 70,913 devices and in South Northamptonshire 55,069 visits from 42,444 devices.

We run a Debt and Money Advice Service in Cherwell, funded by Cherwell District Council, which provides support to Cherwell residents to maximise income, reduce debt and improve their money management skills. We run a further advice service for residents of South Northamptonshire which is funded by South Northamptonshire Council (now West Northamptonshire Council).

Our Advisers (one of our volunteer roles) understand that one problem is often the cause or result of another, so they look at a client's situation holistically rather than as a single issue. This way, potential problems can be identified early or pre-empted, which helps to prevent them from escalating into more serious issues. For a client struggling with unmanageable debt, our priorities are to preserve their home, fuel supplies and liberty, to make them aware of their rights and responsibilities, and to help them make informed choices about how they deal with their debt problem.

This year we also secured funding from the Money and Pensions Service (MaPS) via national Citizens Advice to increase the Debt Advisor capacity. The MaPS Trainee Debt Advisor started on 23rd November 2020.

Of our total income, 30.3% was raised for our Core Advice Service from local Councils. A further 5.8% was through Covid19 specific funding that was received from the National Lottery, BEIS funding (via National Citizens Advice) and 19.9% relates to the Hardship Fund and Winter Support Grants. It is important to note that the Hardship Fund and Winter Support Grants totalling £175k were received from the council and then directly distributed to local people experiencing financial hardship due to the impact of the pandemic.

Citizens Advice (Help to Claim)
The Department for Work and Pensions (DWP) extended the contract with National Citizens Advice to provide extra Universal Credit Support thereby extending our sub-grant from National Citizens Advice to help residents in our community needing to make their initial Universal Credit claim.

Of our total income, 3.6% was raised for Help to Claim.

Benefits in Practice/Benefits in Place
For the last 18 years, the Benefits in Practice project has been funded by Public Health Oxfordshire to provide benefits advice in two Banbury GP surgeries; Horsefair and West Bar, who serve patients, many of whom live in areas of greatest deprivation. Due to inconsistencies in uptake of the service, we had been considering how to make this service more widely accessible. Lockdown was the catalyst to completely redesign the provision and change it to Benefits in Place, as GP surgeries were no longer as accessible to the public and many people were using other services such as food banks for the first time. With some additional funding from Public Health, the 4 Oxfordshire Citizens Advice charities redesigned the provision to create an easy to access digital front door ensuring that the service was countywide (previously it had not been available in South Oxfordshire and Vale of White Horse). Now, not only can Primary Care staff/GPs refer clients but food bank staff can do so also.

Of our total income, 2.7% was raised for Benefits in Place.

Legal Costs Fund

One of our volunteers has donated money for a fund to help clients with their legal costs. The fund is used when an urgent need arises that merits financial help.

Of our total income, 1% was raised for our Legal Costs Fund.

Energy Redress
This year we received funding from the Energy Saving Trust which has been appointed by Ofgem to distribute payments from energy companies who may have breached rules to registered charities to help people who are most at risk from cold homes and high energy bills. This funding enables the issuing of energy vouchers to people using pre-payment meters. People on prepayment meters usually pay more for their fuel because prepayment tariffs are more expensive than other payment methods. Research from

Citizens Advice in 2020 showed that self-disconnection is part of life for too many customers who use prepayment. Citizens Advice research has shown that 1 in 3 had been disconnected in 2019/20. Our research has also shown that these disconnections can have a serious impact on both the physical and mental health of those affected.

Of our total income, 2.4% was raised for Energy Redress

Social Prescribing (Community Connect & PCN Link Workers)
Social prescribing is a system in which GPs, nurses, and other primary-care professionals refer patients to a range of local, non-medical services. The objective is to improve health and wellbeing by addressing social problems that affect health, using services provided by the voluntary, community, and social enterprise sector rather than prescription medication. Recognising that health is determined primarily by a range of social, economic, and environmental factors, social prescribing seeks to address people's needs in a holistic way. It also aims to support individuals in taking greater control of their own health.

Our Community Connect social prescribing service is funded by NHS England, Oxfordshire Clinical Commissioning Group, Cherwell District Council and West Oxfordshire District Council, and is delivered in partnership with Citizens Advice West Oxfordshire.. It is staffed by a full-time Project Manager, supported by two Community Navigators, an Administrator and volunteers. We also have two Link Workers funded by NHS England via contracts with two Primary Care Networks (PCNs) - 1. Bicester and 2. Kidlington, Islip, Woodstock and Yarnton (KIWY).

The social prescribing team connects people whose health is being affected by social problems to community groups and services for practical and emotional support. For example, we introduce people to befriending schemes and encourage them to meet new people by joining local activities such as the newly formed Coronavirus Helpers Bicester, Tribus Fitness & Boxing Club, and local art classes. We also help people to gain confidence and skills by attending training courses which might then lead to volunteering and on to paid employment. Those with debt or advice needs are referred to the Advice Service. Generally, we seek to promote a healthy lifestyle by helping clients to become more physically and socially active, which can improve long term health conditions. The team were challenged by lockdown measures and spent a significant part of the year conducting welfare checks and providing emotional support to patients who were self-isolating, and finding new ways for clients to remain connected to the outside world to reduce isolation during the pandemic.

Of our total income, 15% was raised for our Social Prescribing services.

Volunteer Connect
This is a project, funded by Cherwell District Council, in which we aim to develop community connectedness and because volunteering is beneficial for communities and in turn, society. The service aims to encourage local residents to become volunteers. It increases community engagement, supports the development of vibrant non-profit organisations in the local area, and helps people use volunteering as a pathway into paid work. In this project we collaborate with voluntary organisations, employers, and individuals.

Of our total income, 3% was raised for our Volunteer Connect activities.

Volunteer Driver Service
Cherwell District Council also funds our much valued Volunteer Driver Service (VDS) in which volunteer drivers transport residents to medical appointments, non-urgent hospital appointments, and social engagements. This service brings multiple benefits for the health, wellbeing, and social inclusion of those who have little or no access to public transport as well as volunteer drivers, most of whom are retired people. Examples of non-urgent hospital appointments include dialysis and radiotherapy.

The VDS is also an income-generating activity. For some passenger journeys we receive money from the South-Central Ambulance Service (SCAS) which uses our volunteer drivers to transport patients who do not require specialist ambulance services. For non-hospital journeys, passengers pay a mileage fee directly to the driver to cover the driver's costs, but at a significant saving for them over the cost of other forms

of transport. It is fair to say that many of our passengers do not have the financial means to take taxis and were it not for the VDS they would have difficulty getting to their destination at all.

This service played a significant role in ensuring that people in the community we serve had food at the start of the lockdown while the government food provision and supermarkets put processes in place. We partnered with SOFEA, a charity in Didcot that provides education, employability and wellbeing programmes for vulnerable youngsters through the delivery of a community larder. This tackles food insecurity and the disadvantages it causes while having a positive impact on the environment by reducing food waste. As the community larder had to close its door to the public in the lockdown, they boxed up food and delivered it to various groups to distribute to people in need. We distributed 1,777 food parcels and simultaneously identified what the barriers people had to accessing food then worked to address these barriers.

Of our total income, 10.8% was raised for or generated by our Volunteer Driver Service activities.

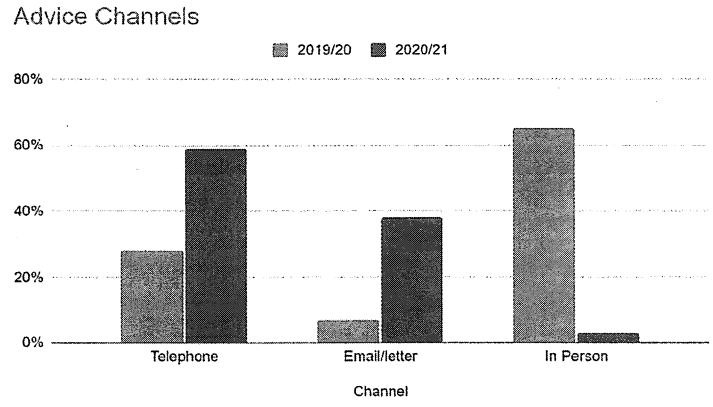
Gamble Aware

We delivered the second year of the Gamble Aware service funded by Gamble Aware (via National Citizens Advice) to raise the profile of gambling-related harm (GRH) as a public health issue and to raise awareness of support services and education available for the benefit of clients. The project is producing valuable insights into good practice and GRH identification methods, and to support individuals in tackling the problem. The project follows the Advisory Board for Safer Gambling Priority Action 8 (Education to Prevent Gambling-Related Harm).

Of our total income, 4% was raised for the Gamble Aware project.

Our Advice Delivery Channels

We offer our advice through a wide and growing range of channels including online self-help (fact sheets, advice podcasts, budgeting tools, debt management tools and self-help guides), email advice, telephone, face-to-face discussion, outreach sessions, drop-in community advice hubs (such as libraries, GP surgeries, day centres and food banks), and home visits. Much of this delivery was impacted by lockdown with face to face services being suspended and nearly all the support shifting to digital channels for a large part of the year.



Our Clients

We help some of the most vulnerable people in society: over this year 5% of our clients have a disability and 26% have a long-term health condition (LTHC). This is a reduction from previous years (in 2019/20 8% had a disability and 35% a LTHC) but is due to the temporary support measures put in place due to the pandemic which provided respite from the challenges that people with LTHCs or disabilities regularly experience, particularly in relation to accessing benefits or managing debt due to loss of income. We expect this to return to the pre-pandemic levels of nearly half of our clients being people with long term health conditions or disabilities in future as support measures are removed.

We help all ages: 6% of our clients were 25 or under, 68% between 26 and 59, and 26% were 60 or over.

We provide our advice services on a free, confidential, and impartial basis and we believe that our clients appreciate the work that we do. We would like to share a few of the comments that we have received:

"I am extremely grateful to Citizens Advice. They have been the light for help. They helped me to fight for us and got justice in the end. Without them I would not have got justice for sure and I am forever grateful to the whole team. A prompt and professional service."

"We had amazing help from them as a family. They are caring and get straight to it without making us feel we don't deserve it. So from me and my family thank you for your amazing work through this hard time. We are super thankful."

"I had excellent advice over the phone and was able to obtain advice about another issue over email. An invaluable service. My adviser was amazing, very compassionate and reassuring. Having the advisor in my corner was exceptional. My life has changed so much for the better."

"My adviser was brilliant, being both patient and very helpful to us. We would have no hesitation in recommending your service to others. My experience this time around was completely positive. The adviser was so good with me that if I knew how I would nominate them for an award. I want to say thank you very much for your hard work and your help."

"Today I was very down and not sleeping due to financial problems, feeling really tired of everything and very disoriented. But when I opened my email today, I didn't believe it, I saw the shopping voucher you had organized and it looks like God heard me. I couldn't control my crying anymore to see this help at this moment. Thank you so much for helping me and for caring about people."

"Citizens Advice was incredibly helpful. The staff members I spoke to were efficient, compassionate and very well informed. They were my first port of call in a potential housing crisis related to domestic abuse during lockdown. I was signposted to the correct Council agency, domestic abuse services and mental health support...An amazing service I will never forget the help."

"My adviser is a hero in my eyes. I was being bullied by an ex-employer who was going to take me to court for money they said I owed. I believe if it was not for his help I would not have got the outcome I did. I am ex-forces and receive a war pension for PTSD and he helped me so much. I am forever grateful and I hope he gets to know this. Thank you all for doing an amazing job."

"I really think the Citizens Advice team are the very best. I'd put them up there with NHS staff. They are simply super supportive, friendly and kind and warm. I couldn't rate them enough personally. I'm extremely thankful for what they do, especially in this challenge of a year."

Our People

In total, we have 310 volunteers which is a 26% increase from last year. They are made up as follows:

Governance

- 8 Trustees

Advice Service

- 25 Advisers
- 30 Assessors
- 1 Honorary Legal Advisor
- 6 Supervisors

- 1 Case Checker
- 12 Receptionists
- 1 Research & Campaigns
- 8 Admin Assistants
- 1 Trainee Adviser
- 14 Community Advice Hub volunteers

Connect! Digital Inclusion Project
- 6 Digital Coach volunteers

Community Connect Social Prescribing Service
- 7 volunteers

Volunteer Driver Service
- 187 Volunteer drivers
- 7 Journey brokers

Other Volunteer Roles
- 3 marketing and fundraising volunteers

We have 7 full-time staff and 21 part-time staff.

ACHIEVEMENTS AND PERFORMANCE

Our work in 2020/21 had value to society far in excess of our funding. It's impossible to put a financial value on everything we do, but where we can, we have. We've used a Treasury-approved model to do this:

Our value to our community this year was
- £2,681,922 savings to government and public services (fiscal benefits)
- £19,613,736 in public value
- £8,255,599 in value to the people we help
- £151,595 savings to our Local Authority by preventing homelessness & housing evictions and mental health services
- £16,166 Savings to Criminal Justice System by preventing housing evictions, homelessness & court actions
- £1,683,211 Savings to DWP by keeping people in work
- £436,171 to the NHS by reducing use of GP and Mental Health Services

From our robust Advice Service management information, we've also separately considered the financial benefits to the people we help:
- £3 million in income gains
- £431,278 of repayments rescheduled enabling people to manage on their income
- £483,075 of debts written-off where it was impossible to find other solutions

This year 7,916 unique clients used our various services, which is 9% up from last year.

In the Advice Service we supported 7,280 clients (up 15%) to address 16,171 issues (down 15%) that were causing them difficulties. To help resolve their problems we carried out 15,644 activities. Whilst the pandemic resulted in a reduced range of issues, the issues were of such significance or complexity that the number of interventions required to resolve them increased by 3% from last year putting greater pressure on staff and advice service volunteers working in very challenging circumstances, often from home.

Helping people to understand the social benefits system and making claims is our largest area of enquiry, accounting for 33% of our work this year. The next biggest area of advice this year was employment at 14% followed by housing advice at 10%. This year debt fell from being the second

largest area of enquiry to the 4th with 8% (down from 17% last year due to the temporary Covid19 support measures put in place by the government during lockdown).

We are happy to report that during the year we helped clients achieve income gains of over £4.2 million (up 20% from last year), debts written-off of £483,075, and repayments rescheduled of £431,278. We also helped clients to access over £201,986 of Covid support grants.

Despite lockdowns, our Volunteer Driver Service operated throughout the year delivering almost 3,000 individual passenger journeys, and more importantly, delivering 1,777 free food parcels to people unable to access food at the start of the first lockdown.

The excellent work of the Volunteer Driver Service in responding to pandemic issues received an award from the High Sheriff of Oxfordshire in recognition of great and valuable services to the community. The work of all the services we provide received praise in Cherwell District Council's Brighter Futures in Banbury Programme Annual Report 2020/21.

Technology Initiatives
Using technology to facilitate access to services is increasingly important. For example, we invested in bespoke software for our Volunteer Driver Service. Added to this, enhanced use of social media resulted in an 85% increase in use of the service. When coronavirus measures had caused VDS passenger services to be put on hold, we collaborated with the software developer to adapt the software for volunteer-driver deliveries of food to meet the new local need during and after lockdown.

In 2020 we replaced our old landline telephone system with an Internet platform (VOIP) which resulted in a telephone cost-saving of 30%. This initiative also made it possible for us to engage quickly in remote working.
The coronavirus pandemic sharpened our focus on technology-driven approaches to our advice delivery services. For example, within days of the announcement that there would be a lockdown, we adapted an entirely office-based advice service into a secure, home-based digital one so that clients could access crucial advice and support during lockdown. This was possible due to our earlier, proactive decision to move from a local, physical-server platform to a secure, cloud-based platform as part of modernising our infrastructure. Having already put the cloud-based system in place before the pandemic started, we were able to switch over to it with little disruption to service delivery.

Efficiency Initiatives
During the year we implemented a number of measures to improve the efficiency of our service. These included those listed below.

- Moved fully to Cloud working, utilising Google Workspace which is free for non-profits and VOIP telephony, increasing capacity, efficiency and collaboration for staff and volunteers, enabling them to work and advise from home

VOLUNTEERS

Our volunteers are a diverse group of individuals from the local community, with an age range from 16 (taken on through a student placement scheme) all the way up to our eldest volunteer who is 84. Volunteers stay with us for an average of 2 years; however, we have many volunteers of long standing with our longest serving volunteer having been with us for over 16 years.

Our volunteers are people who want to make a difference in their local area. They share our values and are committed to providing the advice people need for the problems they face. Local Citizens Advice are learning environments and volunteering in any role gives the person the chance to develop skills. For all roles, a volunteer needs to be open-minded, non-judgemental, able to listen, learn, and work as part of a team.

Volunteering provides skills and experience that are valued by many employers and around 30% of volunteers who leave local Citizens Advice go on to paid employment. In fact, many of our local Citizens Advice paid-staff (managers, case workers, administrators) started out as volunteers.

In our Advice Service we have five core types of volunteers: Receptionists, Assessors, Advisors, Supervisors and Community Advice Coaches.

Receptionists
Receptionists act as the first point of contact for clients. They make clients feel welcome and ensure they are dealt with sensitively and in accordance with our procedures. Receptionists have good communication skills (being able to interact with people from a diverse range of backgrounds and cultures), organisational skills, IT skills, and an awareness of the potential needs of vulnerable clients. Receptionists understand the importance of confidentiality and work collaboratively with their colleagues.

Training for this role is approximately 20 hours including an online assessment and the use of our client-record database known as Casebook.

Assessors
Assessors carry out the first exploration of a client's circumstances and give the client information from our public website. This initial assessment can be done face-to-face or over the phone and the Assessor will then record the details of the assessment in Casebook.

Assessors receive approximately 30 hours of training in the skills needed to help clients deal with their problems and find the right information in our extensive information database. They are supported and supervised by Advisors and Supervisors, and are presented with opportunities for personal development, such as rising to a more senior role.

Advisors
Our Advisors help provide an effective and efficient advice service to members of the public, delivered face-to-face, over the phone or via email. They use the 'Advisernet' section of the National Citizens Advice website to assist clients and to help influence government and other organisations by informing them of the effect of policies on the lives of clients. As with Assessors, Advisers record each session in Casebook so that there is an accurate account of the advice provided in each case.

Advisors receive approximately 30 hours of further training (many Advisors begin as Assessors), with a mixture of classroom teaching, online learning, and practical sessions.

Supervisors
Supervisors are highly trained and experienced in all advice matters. They have usually progressed to this role from that of Adviser after having completed specialist training (an additional 20 hours). Supervisors usually manage a morning or afternoon advice session and are the central point of contact for all Assessors, Advisers and Receptionists. They are responsible for managing client drop-ins, appointments, and dealing with the work queue. They support colleagues when clarification is needed and authorise referrals, food vouchers, and other forms of payment to clients in need.

Digital Advice Coaches
This is a new advice service volunteer role created to support people needing advice to self-help using the national advice website, Where self-help is not effective they can assist the client to access AdviceLine or arrange an appointment with an adviser. Digital Advice Coaches work in the Community Advice Hubs based in community venues such as the Forum in Towcester. The aim is to be accessible in venues where people are already attending and to provide access to online information to prevent issues or to start the client's advice journey earlier rather than wait for it to reach a critical stage before the client accesses the service. This should reduce the longer term detriment to the client whilst also encouraging clients to be independent in addressing issues. Digital Advice Coaches are able to volunteer for shorter periods of time and require less training which makes the offer more attractive to volunteers looking for flexibility than other roles offer.

During lockdown the Digital Advice Coaches were unable to operate as the Community Advice Hubs were closed so they adapted by supporting the Advice staff and other volunteers with calling clients to provide information and ascertain their advice need, and other admin tasks.

Other Volunteer Roles
Our services have grown over the years, and we have a wide range of volunteering roles other than those within our Core Advice Service. For example, we have volunteers helping us with our Gamble Aware and Community Connect projects, and a successful Volunteer Driver Service which has 100 drivers. Here are some comments from those drivers regarding the reasons for their volunteering:

> "As a volunteer, I can choose to do as many or as few journeys as I wish, knowing that each one is appreciated by the passenger."
>
> "I believe one of the most important things you can give is your time. It costs nothing but is worth everything."
>
> "As a volunteer I give my time. It cannot be paid for or returned. It is given freely, unconditionally, and with pleasure."
>
> "I feel I am doing something worthwhile and needed."

FUTURE PLANS

We have six broad, strategic business goals in place for the next three years.

- To meet the evolving needs of our clients and commissioners.
  Our core competence is the provision of high quality, impartial advice services. We will proactively engage with and continuously tailor our advice services to the evolving needs of our clients, commissioners, and the private sector organisations with whom we work. We will identify and address the needs of our local communities through an effective Research and Campaigns programme.

- To ensure the financial stability of the Charity.
  Our aim for the current year to 31 March 2022 is to raise at least £766,000 through grants, fundraising, and donations for the ongoing provision of our services. We seek to migrate from a public-and-grant funding model to one in which at least one-third of our funding is derived from the private sector and the community.

- To meet the needs of all clients by ensuring equality of access to the service.
  Our focus will remain on providing high-quality advice services to individuals and groups in the community, on delivering community projects, on challenging discrimination, promoting equality, and valuing diversity. We will market and raise the profile of the service to ensure that we reach all people, particularly those who are not aware of or do not realise that they can use the service.

- To work collaboratively with others.
  We will extend the reach of our services by forging closer working partnerships with neighbouring members of the Citizens Advice network. We will extend our range by partnering with public and private sector bodies to meet novel requirements for advice services both locally and further afield.

- To develop the people who deliver the service.
  We will continue to rely on a growing volunteer workforce, with management and leadership provided by a limited number of full- and part-time employees. We will use volunteers for a wider range of activities and provide appropriate training for these roles.

- To use our infrastructure and resources effectively and efficiently.
  We will deploy our resources, staff, IT, accommodation, and transport infrastructures to maximise service delivery, and aim to achieve year-on-year reductions in our fixed costs.

We are implementing a series of plans to achieve these broad, strategic goals. They include plans regarding our physical premises, digital Interaction, diversity, non-traditional volunteering, funding diversification and marketing, and increasing awareness of the Charity. For example, we have decided not to renew the lease on our main Banbury premises which will produce a cost saving. Instead, we are exploring the possibility of using premises that are currently empty, either in the public or private sector, for free or for a much-reduced rent.

Other examples of plans we are implementing to achieve our goals include:

- To conduct an annual stakeholder survey to gain valuable feedback
- To develop a relationship with the Chamber of Commerce to raise corporate awareness of our services
- To deliver talks to local groups to engage donors or fundraisers
- To improve our use of social media to engage younger clients

Community Advice Hubs

Another exciting example of the plans referred to above is our initiative to establish Community Advice Hubs. A Hub enables residents, with the help of an on-hand volunteer (a Community Advice Coach), to use public-access computers to find solutions to their problems. The Coach can help the client to find trusted sources of online information among the plethora of misinformation on the Internet. This initiative has multiple benefits: it makes good use of existing local resources to help people find a way forward; it is a community-based, face-to-face drop-in service; and, where situations are more complex, the Coach can refer the client seamlessly to our specialist Advice Service for further assistance.

Clients are welcome to drop-in at a Hub, or they can be referred to us by our partner organisations such as GP surgeries, food banks and Social Prescribing Link Workers.

Our initial plan was to set up face-to-face Hubs in various community locations such as libraries, food banks, and community centres. Thus, in 2020 we introduced our first Hub in the Towcester Forum building and had expected to open two more in Bicester Library and in Brackley. Covid-related restrictions caused us to change that plan and, instead, focus on developing a digital version of the Hub. However, we remain committed to our plan of establishing face-to-face Hubs in community venues across Cherwell and south Northamptonshire and are currently pursuing that objective.

FINANCIAL REVIEW

We received £1,059,488 (2020: £640,190) for the year in grants, funds, and donations. Of this £806,434 (2020: £353,394) was received for restricted projects. Our surplus for the year was £199,400 (2020: deficit £66,894) and our total funds held at the year end were £614,585.

Reserves Policy

We have set aside a designated reserve fund of £147,525 which comprises a £75,000 (2020: nil) reserve for future pension liabilities, and a £72,525 (2020: £57,715) reserve to cover costs payable in the event of staff redundancies.

To enable the Charity to remain stable upon the occurrence of an unforeseen event such as, for example, a delay in the receipt of expected funds, we have established a policy that free reserves should be at least equal to 4 months of future budgeted expenses. Currently free reserves are £455,883 and the comparable expenses are £255,302. Free reserves are calculated as unrestricted reserves plus designated reserves less unrestricted fixed assets.

Present economic conditions may require the deployment of some of our reserves. Therefore, during the year, we changed our free reserves policy from 6 to 4 months of future budgeted expenses.

We believe that the Charity is currently funded adequately to achieve its objectives, although we recognise that the economic situation is likely to put pressure on funding from local authorities. We expect, therefore, to have to use reserve funds to meet any future shortfall.

The Financial Impact of Measures against Coronavirus
In our report for the year ended 31 Mar 2020, we included a discussion on how the virus response was affecting our financial situation during the months between the year end and the time of writing the report. We expressed particular concern about the effect on our Volunteer Driver Service given that it is, by necessity, a face-to-face activity, and were forecasting an almost 50% drop in income compared to our budget. However, we are pleased to report that our staff and volunteers met the challenge by introducing personal protective equipment and distancing measures that enabled the resumption of the service in August 2020. Contrary to our negative midterm prediction, the service excelled, and by the end of the year we had generated almost twice the budget we had set at the beginning of the year.

Further, we were successful in applying for grants to help mitigate the effects of the coronavirus response. For example, we engaged in a new activity called the Energy Redress Scheme in which we give advice and support on energy use to clients. This project brought funding of £23,938 and contributed £4,000 to our overhead costs for the year. We also participated in the Cherwell District Council's covid-related Winter Support Funds which brought funding of £175,000 and contributed £23,000 to our internal costs.

We had some welcome cost-savings because of our work-at-home policy. For example, our travel and parking expenses were down by almost £30,000. Monetary cost savings are attractive, but they sometimes bring with them a consequent non-financial cost. In the case of travel and parking expenses, the money was saved because we did not visit clients in their own homes or in community spaces and, instead, sought to replace such visits by digital or telephone means. However, sometimes a home visit cannot be replaced by digital means and we look to resume the at-home service as soon as possible.

MAJOR RISKS

To manage and mitigate risk, the trustees have developed a Risk Management Strategy which is reviewed and approved annually. The Strategy includes an annual risk assessment and the maintenance of a Risk Register, which is reviewed at each board meeting.

The major risks identified, and the steps being taken to manage these risks are listed below.

Devolution
In April 2021, Northamptonshire County Council and the district and borough councils of Northamptonshire were abolished and replaced with 2 unitary authorities, West Northamptonshire Council and North Northamptonshire Council. West Northamptonshire Council includes the former South Northamptonshire Council from whom we received significant funding for our Core Services. West Northamptonshire Council has continued the funding that was previously provided by South Northamptonshire Council; however, the future of this funding is uncertain. Further, there are several options on the table for local authority reform in Oxfordshire. This brings uncertainty to the Charity.

To mitigate the risk, we have established firm links into networks to ensure we receive timely information, and can contribute to consultations, and we have direct lines of communication with county and district councillors and officers. We are engaging in scenario planning sessions with other Citizens Advice organisations affected by the uncertainty.

We are also working with a National Citizens Advice Change Consultant to prepare the four local Citizens Advice in Northamptonshire to collaborate in response to the unitary authority.
We are also a member of the National Citizens Advice Partnership and Devolution Working Group whose purpose is to gather and share learning from areas where devolution has occurred and prepare support processes for local Citizens Advice who may be affected by devolution in the future.

Core Contracts with Local Authorities are up for Recommission
The core contract with Cherwell District Council was recommissioned in November 2020; however, the amount of funding was cut by 15% and will have to be recommissioned again in October 2022. The recent partnership between CDC and Oxfordshire County Council may have an impact on the service commissioned as will the pressure on local authority budgets.

The grant from the former South Northants District Council has been continued for one year by the new unitary West Northants Council. However, the continuation of this grant in the future is unclear.

We have sufficient senior management capacity to have regular engagement meetings with the commissioners, respond to questions, and to engage in high-quality contract monitoring and performance delivery.

Competition
There is increased competition for funding from other charities and the private sector. To mitigate this risk, partnerships with other organisations are in place as is a strategic business plan which focuses on partnership working, and we employ both stakeholder management and competitor analysis to understand the position.

Local Authority Spending Cuts
We are expanding our service delivery model into new areas, ensuring a good relationship with councillors and officers, and seeking new work streams. Alongside our core services we have developed new services that attract health funding such as our social prescribing activities and volunteer driver project for the ambulance service. We are looking to expand this into prisons and police services in the future.

THE SERVICE IMPACT OF MEASURES AGAINST CORONAVIRUS

Throughout the year to 31 March 2021, our advice services remained incredibly busy over digital and telephone channels with staff and volunteers working diligently from home. However, at the time of writing this report most government restrictions have been removed and we have begun to increase staff and volunteer numbers working in the Banbury and Bicester physical venues. This is primarily to provide a face-to-face service for clients who cannot be helped through other channels.

Below, we explain how the response to coronavirus has affected both the content and delivery of our services and outline some of the steps we have taken in response.

For most of the year our face-to-face services at both Banbury and Bicester were closed. However, as described in Technology Initiatives, above, we quickly and successfully transferred to a home-based, digital-and-telephone advice service covering most clients' needs this way.

Although our Link Workers were unable to engage with people directly, our Social Prescribing service continued to provide emotional support and coaching over the phone to people who were isolated, lonely, or inactive.

As mentioned earlier, after it was brought to a sudden halt, we resumed our Volunteer Driver Service in August 2020 using PPE and distancing measures, and the service performed very well for the rest of the year. During the lockdowns we partly redeployed VDS resources to deliver food parcels, a service that was in great demand particularly during the first lockdown.

We had to close our Community Advice Hub in Towcester. However, we re-established it as a Digital Hub using online and telephony. The face-to-face Hub remains closed, but we intend to reopen it as soon as possible.

Our Volunteer Connect service relies on the willingness of local people to become volunteers for the various volunteer organisations in our area. Our ability to operate this service has been impaired due to

the difficulty in engaging people to become volunteers and, consequently, we are looking for other ways to use this resource meaningfully.

During the lockdown we have become part of the Energy Redress Scheme which exists to distribute payments from energy companies who may have breached rules. It is regulated by Ofgem and administered by the Energy Saving Trust. Under this scheme we receive money from the Trust and use it to provide energy advice and, in some cases, financial support in the form of energy vouchers.

The various coronavirus measures affected not only the way in which we deliver advice but also the way in which we train our volunteers. For example, we changed our Assessor training-course from face-to-face learning to remote learning. In May 2020 we welcomed 7 new trainees who are advancing using the new system. Please refer to the section on Volunteers, above, for an explanation of the different types of volunteers.

RESEARCH AND CAMPAIGNS

What is it and why we do it
Research and Campaigns (R&C) is one of the twin aims of our service. It aims to improve the policies and practices that affect people's lives.
As a service we have a huge amount of insight and data about the problems our clients and their wider communities face. Through R&C we use this insight to:

- help us research issues further
- develop our practice to be able to help our clients in a changing world
- influence decision makers to change policies and practices
- campaign to get decision makers to change policies and practices.

The coronavirus pandemic has meant that we have had to look at new ways of engaging with our clients. To ensure that our clients are being supported fairly, our Research and Campaign team have been monitoring the effects of the pandemic on our service and its ability to help clients.

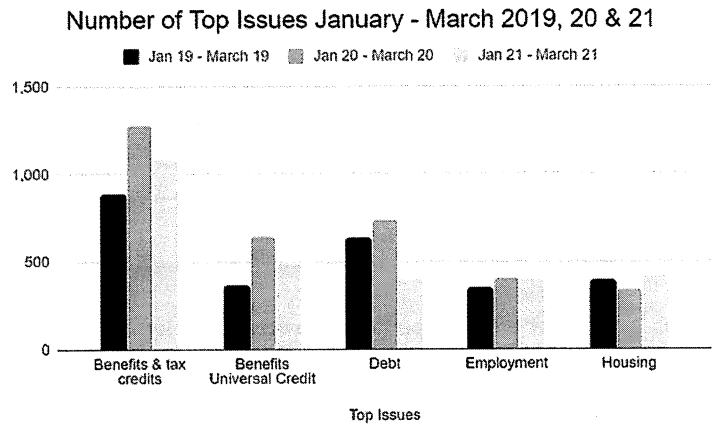
Recent Campaigns
One recent successful campaign was the Winter Covid Support Fund initiative in which we distributed around £200,000 in various payments for food, fuel, and white goods. This was particularly welcomed by some of our more vulnerable clients, and we received thanks from young families who were grateful to have a helping hand just when they needed it. We were also able to help older people who, due to the fund, did not have to worry about finding the fuel payments to keep warm in the winter, and people who had lost their jobs and were awaiting benefit payments. One such case was a young man with his wife and infant child who was working for a small firm and being sponsored by them to study at university. The firm struggled and had to make him redundant, which automatically terminated his university sponsorship. His wife was also made redundant following her maternity leave after her employer ceased to operate. She had lost her job, he his job and his university place. They would have struggled to keep their heads above water if Citizens Advice had not been able to step in and provide much needed support in the form of the Winter Covid Grant and food vouchers.

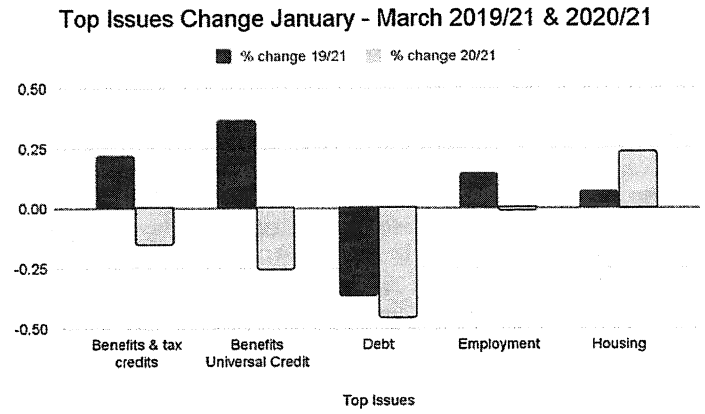
Other recent campaigns have involved:

- making people aware of *buy now pay later* schemes which are driving people into more debt
- monitoring how clients can best manage their energy supply in light of price rises which, again, could put people further into poverty
- lobbying the government against the removal of the weekly £20 Universal Credit boost
- representation on BBC Radio Oxford regarding scams awareness
- bringing to light the effects of the furlough scheme. It has undoubtedly helped many people, but it has also been a negative experience for some.

Effects of the Pandemic
In the last year, we have looked at the effects both nationally and locally on issues such as employment, debt, and benefits all of which have been exacerbated by policies taken to address the coronavirus

pandemic. The R&C team undertook research to look at how this affected the problems faced by our clients.





Besides the top issues shown above, the pandemic has had an effect on clients' mental health. Anecdotal evidence regarding the mental-wellbeing effects of the pandemic is widespread and has been discussed on many media platforms; however, our R&C team wanted to look particularly at how it affected the vulnerable clients who came to us for help. These clients have all been affected by the pandemic with wide ranging problems that include, benefit issues, housing problems, employment issues and most worryingly, increased debt. We wanted hard data on how the pandemic impacted on the areas of depression, stress and anxiety. The results show that one in every seven people who sought help from Citizens Advice in the first four months of this year had expressed some degree of mental ill-health. Clients often displayed more than one of the symptoms, however, these results point overwhelmingly to the pandemic affecting our clients negatively.

- Stress
  72% of the respondents were stressed on a daily basis. Only 30% of the respondents had experienced similar stress before the pandemic. 95% of respondents reported feeling much more stressed since the pandemic started
- Anxiety
  Similarly, 72% of our respondents were anxious on a daily basis, 60% of respondents reported anxiety pre-pandemic, however, 94% reported worsening anxiety symptoms since the pandemic started
- Depression

70% of respondents reported depression, and while 50% had long standing depression, 95% reported that their depression had worsened significantly since the pandemic started.

The questions we asked focused on a number of areas of daily life and the effect on our clients. Significantly, 85% of the respondents reported a deterioration in family life. And 93% reported feeling less happy than pre pandemic. The results reveal not only the importance of addressing the issues of debt, benefits etc. but the overwhelming need to address the underlying issues that affect our clients' mental health. Thus, we are working with our Community Connect team to engage with such clients and build a continuing support network that addresses the problems highlighted by this pandemic.

COLLABORATORS

We collaborate with a wide range of organisations, groups, and forums including:

- National Citizens Advice, the umbrella body for the network of local Citizens Advice.
- Citizens Advice Oxfordshire (CAOX), a collaboration of Oxfordshire local Citizens Advice charities.
- CA Northamptonshire, a collaboration of the Northamptonshire local Citizens Advice charities
- Commsortia, a consortium of 43 voluntary, community, and social enterprises coming together to deliver services and contracts for the people of Northamptonshire.
- Oxfordshire Volunteer Centres, working in collaboration with Oxfordshire Community and Voluntary Action (OCVA) and Witney Volunteer Link Up
- Oxfordshire Stronger Communities Alliance (OSCA), whose purpose is to help build and maintain stronger communities and a thriving voluntary, community, and faith sector to improve the quality of life for local people.
- Brighter Futures in Banbury, a steering group consisting of representatives from Cherwell District Council and local service providers who work to address the issues of deprivation in Banbury.
- Cherwell Local Strategic Partnership Board which brings together local public, private and voluntary organisations to deliver the objectives detailed in the Cherwell Sustainable Community Strategy: 'Our district, our future'.
- South East Social Prescribing Regional Network which brings together health professionals, researchers, academics, social prescribing practitioners, representatives from the community and voluntary sectors, commissioners and funders, patients, and citizens. The objective is to share knowledge and best practice, to support social prescribing at both local and national levels, and to inform good quality research and evaluation.
- Oxfordshire Social Prescribing Leads Forum, a group that brings together social prescribing delivery organisations to collaborate and share good practice.
- Adult Social Care Transformation Group, a working group of Oxford County Council staff and 3 Voluntary, Community and Social Enterprise (VCSE) organisations. This group seeks to better understand our communities, define how we can support them to be more resilient and to live independently, and identify priorities for change in related services.
- Oxon VCSE Alliance - an alliance of VCSE organisations whose aim is to help to build a pragmatic but ambitious strategic vision for the VCS locally and how it can contribute to strengthening our communities.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document

Citizens Advice North Oxfordshire and South Northamptonshire is a registered charity and a company limited by guarantee, incorporated on 15th September 1999 and registered as a charity on 7 March 2000.

The company was established under a Memorandum of Association which established its objects and powers, and it is governed by its Articles of Association. In the event of the company being wound up, the maximum liability of each member is limited to one pound.

Recruitment and Appointment of Trustees
The trustees of the Charity are also directors of the company for the purpose of company law. The maximum number of trustees is 15 and the minimum is 3. Trustees are either elected at the AGM (to a maximum of 10) or may be co-opted by the board (to a maximum of one-third of the total number of trustees).

Induction of Trustees
Newly appointed trustees are provided with a comprehensive induction to the Charity through the provision of an induction pack and appropriate training.

Organisational Structure
The Charity is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and its policies. The trustees carry the ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at a minimum quarterly and delegate the day-to-day operation of the organisation to the Chief Executive Officer. A register of members' interests is maintained at the registered office and is available to the public.

Management Remuneration
Remuneration is reviewed annually by the Human Resources and Equality Sub-Committee and proposals are put to the board for approval.

The HR&E Sub-Committee has established a job evaluation policy and related procedures to place staff posts within a local pay structure. Roles are evaluated against 8 factors to establish the appropriate pay scale, with supervisory and managerial roles allocated by points to grades 5 - 8. Pay comparisons are made on an ad hoc basis to monitor that local pay scales remain appropriate when compared with the public sector and the local employment market.

The rate of pay for the Chief Executive Officer is determined by the board following pay comparisons from National Citizens Advice.

National Citizens Advice
The Charity is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the trustees to fulfil the Charity's objects and comply with national membership requirements.

Investment Policy
As required in its Articles of Association paragraph 3.19, to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification.

Statement of Internal Control
The trustees oversee the information security of processed personal information of clients, staff, funders, and strategic partners. They hold joint responsibility for client data that is held in our case-management system, with the National Citizens Advice Service. An information-assurance management team exists to ensure that the confidentiality, integrity, and availability of personal and sensitive data is maintained to a level compliant with the requirements of the General Data Protection Regulation and Data Protection Act 2018.

Trustees' Responsibilities in relation to the Financial Statements
The trustees (who are also the Directors for the purpose of company law) are responsible for preparing the annual report and financial statements in accordance with applicable law and the United Kingdom's generally accepted accounting practices.

Company law requires the trustees to prepare financial statements that give a true and fair view of the state of affairs of the Charity at the end of the financial year and of its surplus or deficit for the financial year. In doing so the trustees are required to select suitable accounting policies and apply them

consistently, to make sound judgements and estimates that are reasonable and prudent, and to state whether applicable accounting standards and SORPs have been followed, subject that any material departures are disclosed and explained in the financial statements. They are also required to prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business. The trustees believe that the report and financial statements have been prepared in line with these responsibilities.

The trustees confirm that they have complied with the duty in section 17(5) of the Charities Act 2011 to have due regard to the guidance on public benefit as published by the Charity Commission.

The financial statements comply with the Charities Act 2011, the Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Disclosure of information to auditors
In so far as the Trustees are aware, there is no relevant audit information of which our auditors are unaware of and that the Trustees have taken all the necessary steps to have taken as a Board of Trustees to be aware of any relevant audit information and to establish that the auditors are aware of that information.

REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name:	Citizens Advice North Oxfordshire and South Northamptonshire
Charity Registration:	1079719
Company Registration:	3842133
Registered Office:	26 Cornhill, Market Place, Banbury, Oxon, OX16 5NG
Chief Executive:	Pat Coomber-Wood
Bank:	Barclays Bank, 32 Bridge St, Banbury OX16 8PS
Independent Examiners:	Critchleys Audit LLP, 23-38 Hythe Bridge Street, Oxford, OX1 2EP
Solicitors:	John Spratt, Spratt Endicott Solicitors, 52-54 The Green, Banbury, OX16 9AB

Trustees:

Trustee name	Office (if any)	Dates acted
Alan Buchanan	Chair	Appointed 7/12/2018 Chair from Dec 2020
Brett Clancy	Treasurer	Appointed 16/1/2020
Stephen Gowler		Appointed 3/1/2018
Ingemar Hunnings		Appointed 6/9/2018
Gill Crowther		Appointed 4/8/2017
Abi Knipe		Appointed 12/12/2018
Savvy Sondhi		Appointed 31/8/2021
Bayo Mfon		Appointed 09/09/2020
Michelle Banister		Appointed 04/06/2020 Resigned 09/10/2020
George Thomas		Appointed 6/12/2019 Resigned 24/07/2020

Alan Buchanan - Chair

Date 18 November 2021

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

Opinion

We have audited the financial statements of Citizens advice North Oxfordshire and South Northamptonshire ('the charitable company') for the year ended 31 March 2021 which comprise Statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 102 (*The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2021 and of its incoming resources and application of resources for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charities ability to continue as a going concern for a period of at least 12 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, including the trustees' report, other than the financial statements and our auditor's 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.

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

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

- adequate and proper 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;
- 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 set out on page 20, 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 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 company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements[2]

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.
Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charity through discussions with trustees, and from our knowledge and experience

- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charity, including the Companies Act 2006, Charities Act 2011, data protection, anti-bribery, employment and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

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

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

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

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias;
- investigated the rationale behind significant or unusual transactions; and

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

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims;

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the trustees and other management and the inspection of regulatory and legal correspondence, if any.
Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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

Use of our report

This report is made solely to the 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 auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Katherine Wilkes (Senior Statutory Auditor)
For and on behalf of Critchleys Audit LLP, Statutory Auditor
Beaver House,
23-38 Hythe Bridge Street
Oxford, OX1 2EP

24 January 2022

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

STATEMENT OF FINANCIAL ACTIVITIES
(including Income and Expenditure Account)

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2021	Total 2020
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from Generated Funds							
Donations & legacies	2	-	-	10,000	-	10,000	26,581
Income from investments	3	1,638	-	-	-	1,638	1,036
Charitable activities	4	251,416	-	796,434	-	1,047,850	612,573
Total Income and Endowments		253,054	-	806,434	-	1,059,488	640,190
EXPENDITURE							
Charitable activities		163,345	-	686,033	10,710	860,088	707,083
Total Resources Expended	5	163,345	-	686,033	10,710	860,088	707,083
Net Income		89,709	-	120,401	(10,710)	199,400	(66,893)
Transfers between funds		(105,213)	89,810	4,693	10,710	-	-
Net movement in funds		(15,504)	89,810	125,094	-	199,400	(66,893)
Reconciliation of funds							
Fund Balances as at 1 April 2020		334,573	57,715	22,897	-	415,185	482,078
Fund Balances as at 31 March 2021		319,069	147,525	147,991	-	614,585	415,185

BALANCE SHEET

FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021		2020	
		£	£	£	£
Fixed Assets					
Tangible assets	9		10,711		22,521
Current Assets					
Debtors - amounts falling due within one year	10	47,960		32,520	
Cash at bank and in hand		627,286		442,563	
		675,246		475,083	
Creditors					
Amounts falling due within one year	11	(71,372)		(82,419)	
Net Current Assets			603,874		392,664
Net Assets			614,585		415,185
Income Funds					
Restricted funds	13		147,991		22,897
Designated funds	14		147,525		57,715
Unrestricted funds	15		319,069		334,573
Total Funds			614,585		415,185

The Trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and for the preparation of the accounts.

The accounts were approved and authorised for issue by the Board of Trustees on 18 November 2021 and signed on its behalf by:

Alan Buchanan - Chair

Date: 18 November 2021

CITIZENS ADVICE NORTH OXFORDSHIRE AND SOUTH NORTHAMPTONSHIRE

CASH FLOW STATEMENT

FOR THE YEAR ENDED 31 MARCH 2021

	2021 £	2020 £
Cash provided by operating activities:		
Net movement in funds	199,400	(66,893)
Depreciation	11,810	12,171
(Decrease) / increase in trade creditors	(11,047)	51,800
(Increase) in trade debtors	(15,440)	(2,707)
Net cash provided by / (used in) operating activities	184,723	(5,629)
Increase / (decrease) in cash and cash equivalents in the year	184,723	(5,629)
Cash and cash equivalents at the beginning of the year	442,563	448,192
Cash and cash equivalents at the end of the year	627,286	442,563

1 ACCOUNTING POLICIES

a) Basis of Accounting

These 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) (effective 1 January 2019) - (Charities SORP (FRS 102)), the financial reporting standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

b) Incoming Resources

All monetary donations and gifts are included in full in the statement of financial activities when receivable provided that there are no restrictions imposed by the donor as to the timing of the related expenditure, in which case recognition is deferred until the conditions have been met.

Legacies to which the charitable company is entitled are included in the statement of financial activities unless they are incapable of measurement.

Gifts-in-kind are accounted for at the directors' estimate of the value to the charitable company or sale value as follows:

- gifts of fixed assets for charitable use or funds for acquiring fixed assets for charitable use are accounted for (as restricted funds) immediately on receipt.

Intangible income is valued and included in income to the extent that it represents goods or services which would otherwise be purchased. An equivalent amount is charged as expenditure. Voluntary help is not included as income.

Cash collected to which the charitable company is legally entitled but which has not been received at the year end is included as income.

Donations under gift aid together with the associated income tax recoverable are credited as income when the donations are received.

Revenue grants are credited as incoming resources when they are receivable provided conditions for receipt have been complied with unless they relate to a specified future period in which case they are deferred.

Grants for the purchase of fixed assets are credited to restricted incoming resources when receivable. Depreciation on the fixed assets purchased with such grants is charged against the restricted fund.

Investment income is recognised when receivable.

c) Resources Expended

Expenditure is recognised on an accruals basis as a liability is incurred.

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.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the accountancy or audit fee and costs linked to the strategic management of the charitable company.

d) Tangible Fixed Assets and Depreciation

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost less estimated residual value of each asset over its expected useful life as follows:

Leasehold property	over the lease period (10 years)
Fixtures, fittings and equipment	3 years straight-line

The capitalisation threshold for fixed assets is £500.

e) Leasing and Hire Purchase Commitments

Leases other than finance leases are regarded as operating leases and the payments made under them are charged to the statement of financial activities on a straight-line basis over the lease term.

f) Pensions

The pension costs charged in the year represent the amount of contributions payable to the scheme in respect of the accounting period.

g) Fund Accounting

Restricted funds are to be used for specified purposes laid down by the donor. Expenditure for those purposes is charged to the fund, together with a fair allocation of overheads and support costs, at the trustees' discretion.

Capital Grants relate to the New Premises Fund. They are an extension of restricted funds and the only movement that goes through is the depreciation of the assets on the balance sheet.

Unrestricted funds are donations and other incoming resources received or generated for expenditure on the general objectives of the charitable company.

Designated funds are unrestricted funds which have been designated for specific purposes by the trustees.

2 Donations

	2021 £	2020 £
Donations and gifts	10,000	26,581

3 Investment Income

	2021 £	2020 £
Interest receivable	1,638	1,036

4 Income from charitable activities

	2021 £	2020 £
Grants receivable for charitable activities		
Unrestricted Funds		
Cherwell District Council	251,416	252,089
Other	-	8,250
	251,416	260,339
Restricted Funds		
Benefits in Place	30,000	-
Brackley Town Council	-	1,712
CA BEIS	43,500	-
CA Help to Claim	36,544	29,155
CA MaPS	17,581	-
CDC Hardship Fund	45,000	-
CDC Winter Support	130,000	-
Census Support	3,556	-
Client's Legal Costs Fund	-	7,500
Connect! Project	4,501	-
Energy Redress Scheme	23,938	-
Gamble Aware	43,515	43,500
National Lottery Community Fund	15,000	-
PCN Link Worker	38,398	32,331
Public Health Oxfordshire	17,000	17,000
Social Prescribing Service	127,092	91,028
South Northants Council	61,998	61,898
VDS Cherwell	97,093	-
VDS Out of County	32,118	-
Volunteer Connect	29,600	68,110
	796,434	352,234
Total grants receivable	1,047,850	612,573

It is important to note that the Hardship Fund and Winter Support Grants totalling £175,000 were received from the council and then directly distributed to local people experiencing financial hardship due to the impact of the pandemic.

5 Total Resources Expended

	2021 £	2020 £
Charitable Activities Advice and information		
Direct Costs		
Staff costs	526,536	487,311
Support costs		
Establishment costs	110,292	55,259
Other costs	206,628	150,677
Depreciation	11,810	12,171
	855,266	705,418
Governance Costs		
Audit fee	4,800	-
Independent examination fee	-	1,660
Meeting and other governance costs	22	5
	4,822	1,665
Total Resources Expended	860,088	707,083
Expenditure by fund		
Unrestricted funds	163,345	341,943
Restricted funds	686,033	354,430
Capital grants	10,710	10,710

6 Net Movement in Funds

		2021 £	2020 £
This is stated after charging			
Audit fee		4,800	-
Independent Examination fee		-	1,660
Depreciation		11,810	12,171
Operating lease rentals -	office equipment	3,231	3,231
	land and buildings	28,037	28,037

7 Directors

The total directors' remuneration, including pension, payable for the year was £nil (2020: £nil).

The number of directors to whom retirement benefits are accruing under the multi-employer defined benefit pension scheme in respect of qualifying services was nil (2020: nil).

One (2020: One) director received reimbursed expenses for travelling costs during the year. The total was £5 (2020: £5).

8 Employees

	2021 £	2020 £
The average number of employees (full time equivalent) during the period was:		
Providing advice to members of the public	16	12
Administration	5	5
Total	21	17
Employment Costs		
Wages and salaries	486,651	438,987
Social security costs	21,265	31,556
Other pension costs	18,620	16,768
	526,536	487,311

There were no employees whose annual emoluments were £60,000 or more.
The average number of employees is based on the full time equivalent number.

9 Tangible Fixed Assets

	Alterations to Leasehold Premises	Fixtures & Fittings	Total
Cost:			
1 April 2020	122,694	154,741	277,435
At 31 March 2021	122,694	154,741	277,435
Depreciation:			
1 April 2020	101,273	153,641	254,914
Charge for the year	10,710	1,100	11,810
At 31 March 2021	111,983	154,741	266,724
Net Book Amount:			
1 April 2020	21,421	1,100	22,521
31 March 2021	10,711	-	10,711

All fixed assets are held for charitable purposes.

10 Debtors

	2021 £	2020 £
Amounts falling due within one year		
Trade debtors	18,459	15,481
Sundry debtors	41	295
Prepayments and accrued income	29,460	16,744
	47,960	32,520

11 Creditors – Amounts falling due within one year

	2021 £	2020 £
Trade creditors	17,302	19,283
Taxes and social security costs	10,305	9,909
Pension contributions payable	3,106	2,752
Accruals and deferred income	39,409	50,475
Other creditors	1,250	-
	71,372	82,419

12 Pension Costs

A multi-employer defined benefit scheme was in operation during the year. Having taken advice from the scheme actuary, Citizens Advice North Oxfordshire and South Northamptonshire cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The expected cost of providing pensions is calculated periodically by a professionally qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The charity also operates a defined contribution pension scheme with Scottish Widows. The costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred.

The pension cost charge for the period represents contributions payable by the charity to the two pension schemes and amounted to £18,620 (2020: £16,768). Contributions totalling £3,106 (2020: £2,752), were payable in creditors.

13 Restricted Funds

The income funds of the charity include restricted funds comprising the following unexpended balances of grants received for specific purposes.

	Balance as at 1 April 2020	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2021
	£	£	£	£	£	£
New Premises Fund	21,421	-	-	10,710	-	10,711
Social Prescribing Service	-	127,092	113,864	-	-	13,228
South Northants Council	-	61,998	52,106	-	-	9,892
VC Volunteering	-	29,600	12,224	-	-	17,376
PCN Link Worker	-	38,398	53,801	-	(15,403)	-
Gamble Aware	-	43,515	42,523	-	-	992
CA Help to Claim	-	36,544	28,408	-	-	8,136
VDS Cherwell	-	97,093	86,379	-	-	10,714
Benefits in Practice	-	17,000	14,124	-	-	2,876
Benefits in Place	-	30,000	2,225	-	-	27,775
VDS Out of County	-	32,118	22,118	-	-	10,000
Client's Legal Costs Fund	1,476	10,000	10,253	-	-	1,223
Energy Redress Scheme	-	23,938	23,938	-	-	-
CA BEIS	-	43,500	43,500	-	-	-
CA MaPS	-	17,581	14,501	-	-	3,080
CDC Hardship Fund	-	45,000	42,250	-	-	2,750
Census Support	-	3,556	4,735	-	-	(1,179)
Connect! Project	-	4,501	2,411	-	-	2,090
National Lottery Community Fund	-	15,000	15,000	-	-	-
CDC Winter Support	-	130,000	101,673	-	-	28,327
	22,897	806,434	686,033	10,710	(15,403)	147,991

New Premises Fund: The monies are to be used to improve the Banbury premises and have been used for alterations and fittings for our extended premises. The appeal terminated in 2012-2013 financial year, with the last donation being received in June 2013.

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets on the balance sheet which will be depreciated over their expected useful life.

Other Restricted Fund details can be found in the Objectives, Aims, and Activities section of the Trustee Report.

	Balance as at 1 April 2019	Incoming resources	Resources expended	Capital Grants	Transfer	Balance as at 31 March 2020
	£	£	£	£	£	£
New Premises Fund	32,131	-	-	10,710	-	21,421
Volunteer Connect	-	69,270	69,270	-	-	-
South Northants Council	-	63,610	63,610	-	-	-
Gamble Support	752	43,500	44,252	-	-	-
BIP	-	17,000	17,000	-	-	-
PCN	-	32,331	32,331	-	-	-
Social Prescribing	-	91,028	91,028	-	-	-
CA Help to Claim	-	29,155	29,155	-	-	-
Client's Legal costs fund	1,760	7,500	7,784	-	-	1,476
	34,643	353,394	354,430	10,710	-	22,897

14 Designated Funds

The income funds of the charity include the following designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes:

	Balances as at 1 April 2020	Transfer	Balance as at 31 March 2021
	£	£	£
Staff liabilities – Redundancy	57,715	14,810	72,525
Pension reserve	-	75,000	75,000
	57,715	89,810	147,525

	Balances as at 1 April 2019	Transfer	Balance as at 31 March 2020
	£	£	£
Staff liabilities – Redundancy	52,945	4,770	57,715
Pension reserve	-	-	-
	52,945	4,770	57,715

15 Analysis of Net Assets between Funds

	Unrestricted funds	Designated funds	Restricted Funds	Total
	£	£	£	£
Fund balances at 31 March 2021 are represented by:				
Tangible fixed assets	-	-	10,711	10,711
Net current assets	319,069	147,525	137,280	603,874
	319,069	147,525	147,991	614,585
Fund balances at 31 March 2020 are represented by:				
Tangible fixed assets	1,100	-	21,421	22,521
Net current assets	333,473	57,715	1,476	392,664
	334,573	57,715	22,897	415,185

The balance on the New Premises Fund at the end of the financial year represents the value of the Tangible Fixed Assets purchased by the fund on the balance sheet which will be depreciated over their expected useful lives.

16 Commitments under Operating Leases

As at 31 March 2021 the company had annual commitments under non-cancellable operating leases as follows:

	Land and buildings		Other	
	2021	2020	2021	2020
	£	£	£	£
Expiry date				
Within one year	16,875	22,500	-	-
Between two and five years	4,250	15,000	-	-
After five years	-	-	-	-

17 Related Party Transactions

During the year there were no related party transactions (2020 £nil).

18 Control

The board of directors consider that they are the controlling party of the company.

19 Capital Commitments

At 31 March 2021 capital expenditure contracted for but not provided in the financial statements was £nil (2020 £nil)

20 General Information

Citizens Advice North Oxfordshire and South Northamptonshire is a charity constituted as a company and limited guarantee. The charity is registered and domiciled in England. Its principal address is 26 Cornhill, Market place, Banbury, Oxon, OX16 8PS.

21 2020 Comparative Statement of Financial Activity

	Notes	Unrestricted Funds	Designated Funds	Restricted Funds	Capital Grants	Total 2020	Total 2019
		£	£	£	£	£	£
INCOME AND ENDOWMENTS							
Incoming resources from Generated Funds							
Donations & legacies	2	25,421	-	1,160	-	26,581	5,853
Income from investments	3	1,036	-	-	-	1,036	1,022
Charitable activities	4	260,339	-	352,234	-	612,573	565,027
Total Income and Endowments		286,796	-	353,394	-	640,190	571,902
EXPENDITURE							
Charitable activities		341,943	-	354,430	10,710	707,083	582,160
Total Resources Expended	5	341,943	-	354,430	10,710	707,083	582,160
Net Income		(55,147)	-	(1,036)	(10,710)	(66,893)	(10,258)
Transfers between funds		(4,770)	4,770	(10,710)	10,710	-	-
Net movement in funds		(59,917)	4,770	(11,746)	-	(66,893)	(10,258)
Reconciliation of funds							
Fund Balances as at 1 April 2019		394,490	52,945	34,643	-	482,078	492,336
Fund Balances as at 31 March 2020		**334,573**	**57,715**	**22,897**	-	**415,185**	**482,078**