NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE

England & Wales · Charity number 1091891

Details

Other names	FODCAB, FOREST OF DEAN CAB, FOREST OF DEAN CITIZENS ADVICE BUREAU, North and West Gloucestershire Citizens Advice
Status	Registered
Legal form	Charitable company
Company number	04373653
Registered	2002-05-07
Register	View on the Charity Commission register

Contact

Address	Messenger House 35 St Michael's Square Gloucester Gloucestershire GL1 1HX
Phone	01452527202
Email	info@gloscab.org.uk
Website	www.gloscab.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 Gloucestershire and surrounding areas.

Activities: To provide a generalist advice service to the population of the district of The Forest of Dean, ensuring that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the needs of services available to them, or through an inability to express their needs effectively and to exercise a responsible influence on the development of Social Policy.

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Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** THE COMMUNITY IN THE FOREST OF DEAN AND SURROUNDING AREAS
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£1,639,148	£1,765,415	£697,727	46
2024-03-31	£1,845,676	£1,724,406	£823,995	47
2023-03-31	£1,680,047	£1,341,951	£700,080	51
2022-03-31	£998,063	£886,708	£361,984	34
2021-03-31	£912,159	£824,744	£250,629	31

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Trustees

Name	Role	Appointed
AHMED SAID HANSDOT		2025-09-25
Catherine Mary Andrews		2025-02-14
DEREK STANLEY JONES		2018-12-01
Diana Louise Billingham		2025-12-01
Emily Joan Hutchinson		2025-05-29
Michael Mintram		2021-09-30
Peter Edward Whittall		2018-12-01
Robert Knibbs		2022-11-01
Sam Hogrefe		2025-07-23
Sara Devi Earnshaw		2025-05-29
Stephen Brimfield		2025-02-14

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NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE

England & Wales - Charity number 1091891

Accounts

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2025

Company registration number: 4373653
Registered charity number: 1091891

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

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NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

Report of the Trustee Board for the year ended 31 March 2025

The trustees, who are also the Directors of the charity, present their report for the year ended 31 March 2025. Due to the Trustees' status as directors under the Companies Act 2006, this report constitutes a directors' report as required by the Companies Act 2006, and has been prepared taking advantage of the exemptions conferred by Part 15 of this Act.

Our purposes and activities

The objects of North and West Gloucestershire Citizens Advice (the Charity) are to promote any charitable purpose for the benefit of the community in the County of Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The main aims for the year continued to be the provision of free, independent, confidential and impartial generalist and specialist advice services to members of the public. The main areas where advice is given include: welfare, debt and money advice, utilities, consumer, relationship matters, housing and employment. A team of paid and unpaid staff, adequately covered by professional indemnity insurance, ensures that the Charity is able to achieve its objectives.

Achievements and Performance

Responding to Community Needs
In 2024/25, we delivered **22,989 client advice sessions**, addressing **65,741 individual issues**, a marked increase on the previous year's historic highs. This surge reflects ongoing cost-of-living pressures, affecting communities across our service areas.

- **Welfare Benefits**: Remained the most significant area of enquiry with over **37,000 issues**, underlining the demand for support navigating the benefits system, especially around disability benefits, applications, and appeals.
- **Housing**: With **4,730 enquiries**, housing emerged as a critical area of concern, reflecting the deepening housing crisis. Clients faced increasing issues including evictions, poor housing conditions, and homelessness.
- **Debt**: Over **3,000 debt-related enquiries** demonstrate the continuing financial strain on households.
- **Emergency Support**: There was significant demand for **energy-related support** and **emergency food**, often provided through partnerships and funded initiatives.

Financial Impact
Our work delivered almost **£20 million in financial outcomes**, including over **£17 million in additional income identified for clients**, significantly improving financial resilience across the four districts we serve.

Strategic Partnerships
Collaboration remains central to our service model:

- A **new partnership with the NHS Community Mental Health Transformation Team** supported patients with welfare, housing, and debt issues, showing tangible links between advice and health outcomes.
- We continued partnerships with **Macmillan Cancer Support, local authorities, Barnwood Trust**, and others, enhancing service reach and quality.
- **Barnwood Trust Triage Project** supported clients accessing individual grants, offering additional value through tailored advice support.

Community Innovation
The **Advice First Aid** project—delivered in collaboration with Citizens Advice Stroud and Cotswold—trained local people embedded in communities (e.g., in shops, hubs, VCSE organisations, and the NHS) to provide first-line advice support. This place-based approach is helping build local resilience.

Financial Review

The Charity's income decreased in the year by £209,173 to £1,639,148. There was restricted income in the year of £102,468.

Expenditure in the year increased by £41,008 to £1,765,415. There was restricted expenditure in the year of £270,413.

The Charity realised a deficit of income over expenditure for the year of £126,267 (2023/24: £123,914 surplus).

At 31 March 2025 the charity held total funds of £697,727 (31 March 2024: £823,995).

Principal Funding Sources

Funding sources are detailed in note 3 to accounts (pages 21 & 22).

Reserves Policy and going concern

The Trustees have determined to retain a 3 months of operating costs in unrestricted reserves to meet unexpected events. Where reserves fall below 2 months of operating costs the Trustees regularly review that the charity has sufficient funds in cash (or near cash) to meet the liabilities of the business as such liabilities fall due.

Reserves are an important element of charitable organisation funding and help protect the organisation against:

a) The risk of unforeseen emergency or other unexpected need for funds, e.g. an unexpected large repair bill or finding 'seed-funding 'for an urgent project.

b) Covering unforeseen day-to-day operational costs, e.g. employing temporary staff to cover a long-term sick absence.

c) A source of income, e.g. a grant, not being renewed. Funds might be needed to give the trustees time to take action if income falls below expectations.

d) Planned commitments, or designations, that cannot be met by future income alone, e.g. plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding'.

e) Unrestricted funds are funds that the Charity may use for any purpose so long as it meets the aims and objectives of the Charity outlined in our governing document. A restricted fund is given to the Charity for a specific purpose and in respect of which conditions have been imposed as to its use. Funds must be spent on this purpose. Funds may not be completely spent in year and the balance, which shows as net income in the year will be spent during the next calendar year (resulting in net expenditure). The Charity is effectively acting as a steward for these funds. The calculation of free unrestricted reserves is after taking into account any designated funds which the Trustees have deemed it appropriate and prudent to so designate.

In 2024/25 the expenditure on unrestricted activity was £1,495,002 indicating a level of free reserves required of at least £374k. At 31 March 2025, the charity had free reserves of £591,408.

Investment Policy

As noted above the Charity does not have surplus free reserves to invest. All cash funds are therefore maintained in the Charity's current bank accounts.

Plans for the future

Sustaining High Demand
Cost-of-living challenges are expected to persist, and demand for advice services will likely remain high. In response, we will continue focusing on:

- Secure funding for **Core delivery** as the service continues to face high demand
- **Health Inequality**: Expanding our four health-focused projects (Macmillan, Oncology, Healthy Homes, and Mental Health) to support wellbeing through advice.
- **Housing Crisis**: Advocating for rental reform and using client experiences to influence local and national housing policy.

Partnerships and Structural Change
We anticipate that **Local Government and NHS reforms**, while presenting funding uncertainties, also offer strategic opportunities. We will explore how to adapt and collaborate within these reforms to maintain and grow our impact. In May 2026 Macmillan Cancer Support withdraws much of its funding for welfare benefits advice across the Citizens Advice network, it is important that we seek to address this funding gap to ensure vital services for patients continue.

Community Empowerment
The **Advice First Aid** programme will continue to scale, ensuring that communities are equipped to respond to local advice needs through a trained and supported network.

Access and Inclusion
Recognising that **60% of our clients have long-term health conditions**, we will continue offering multichannel access to advice services and pursue inclusive partnerships to reach those most in need.

Emergency Support
With the growing reliance on **grants and food vouchers**, we will maintain this as a key part of our crisis support strategy, ensuring households in urgent need have access to vital resources.

Reference and administrative details

Charity Name:	North and West Gloucestershire Citizens Advice Limited
Charity Registration Number:	1091891
Company Registration Number:	4373653
Registered Office and Operational Address:	Messenger House 35 St Michaels Square Gloucester GL1 1HX
Independent Examiner:	*Bankers:*
Burnside Chartered Accountants 61 Queen Square Bristol BS1 4JZ	Lloyds Bank plc Blackheath, London Branch PO Box 1000 BX1 1LT

Key management personnel:

Trustee Board:

- Malcom Vine
- Derek Jones
- Robert Knibbs
- Peter Whittall
- Vareta Bryan *(resigned 14/02/2025)*
- Robert Priddy
- Mike Mintram
- Julia Roxans *(resigned 14/02/2025)*
- Catherine Andrews *(appointed 14/02/2025)*
- Stephen Brimfield *(appointed 14/02/2025)*

Chief Executive Officer:
Clare Knapman

Report of the Trustee Board for the year ended 31 March 2025 (continued)

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 14th February 2002 and registered as a charity. The charity's governing document is its Articles of Association. As a Company Limited by Guarantee, the Charity has no share capital and the liability of the members on liquidation is limited to £1.00. In the event that a surplus remains after the realisation of assets, that surplus shall not be distributed to the members but shall be given or transferred to such other charitable purposes as the members by ordinary resolution decide, failing which, the same shall be transferred to the National Association of Citizens Advice Bureaux.

Recruitment and Appointment of the Trustee Board

The directors of the company are also charity trustees for the purposes of charity law and under the Company's Articles are known as the Trustee Board. Under the requirements of the Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they may be re-elected at the next Annual General Meeting.

Due to the nature of the work undertaken within the community, the Trustee Board seeks to ensure that the diversity of the community is reflected through the Trustee Board. Individuals are approached to offer themselves for election to the Trustee Board through local networking with statutory and voluntary organisations. Potential Trustees are required to provide a list of their skills and are invited to attend Trustee Board meetings as observers in order to gain an insight into the operation and management of the service.

Trustee Induction and Training

New Trustees are invited and encouraged to familiarise themselves with the charity and the context within which it works, by spending time with the Chief Executive Officer and observing the service in action. All new Trustees receive a copy of the Articles of Association, Charity Commission publications including "Responsibilities of Charity Trustees" and a copy of the charity's Business Plan.

Risk Management

The Trustees have assessed the major risks that the charity is exposed to, and are satisfied that systems are in place to mitigate exposure to these risks. Procedures and policies are periodically reviewed to ensure that they continue to meet the membership requirements of the National Association of Citizens Advice Bureaux and the needs of the charity.

Internal control risks are minimised by, for example, the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure the health and safety of staff, volunteers, clients and visitors to the Charity.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

Organisational Structure

The Trustee Board may consist of up to 15 members. It meets on alternate months and is responsible for the governance, strategic direction and policy of the charity. At present the Trustee Board has 6 members from a variety of professional backgrounds relevant to the work of the charity. A staff representative, a volunteer representative and representatives of the Forest of Dean District Council, Gloucester City Council and Tewkesbury Borough Council are entitled to attend ordinary Board meetings but have no voting rights.

A scheme of delegation is in place and the Chief Executive Officer is responsible for implementing the strategic direction of the service, identifying and responding to funding opportunities and ensuring that the charity delivers the services specified and that key performance targets are met. The Chief Executive Officer is also responsible for operational day to day service delivery and, in conjunction with the line management team, for individual supervision of staff and volunteers, ensuring the team continue to work effectively and develop their skills and working practices in line with good practice.

Public Benefit

The Charity Commission in its 'Charities and Public Benefit' Guidance requires that there are two key principles to be met in order to show that an organisation's aims are for the public benefit: first, there must be an identifiable benefit and secondly, the benefit must be to the public or a section of the public.

North & West Gloucestershire Citizens Advice aims to benefit the public directly by the provision of free independent, confidential and impartial generalist and specialist advice services to members of the public. Our clients come from across Gloucestershire.

Related Parties

The charity is a member of "Citizens Advice", a national charity which sets standards for advice and operational performance and supports local offices with an information system, training and other services. As part of the charity's membership of Citizens Advice, it has agreed to operate within the national charity's policies, aims, methods and principles. The charity contributes to Citizens Advice national research and campaigns policy, media, publicity and parliamentary work. It also maintains an information and advice website.

On a local level the charity is involved in local strategic partnership thematic groups and attends a range of local voluntary and statutory sector forums.

Pay policy for senior staff

The directors consider that the members of the Trustee Board and the Chief Executive Officer comprise the key management personnel of the charity and are responsible for directing, controlling and running the charity on a day to day basis.

Report of the Trustee Board for the year ended 31 March 2025 (continued)

All Trustees give their time freely and no Trustee received remuneration during the year.

The pay of the Chief Executive Officer is set by the Trustee Board on an annual basis.

Trustees' responsibilities in relation to the financial statements

Company law requires the Trustee Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing those financial statements, the Trustee Board should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the on-going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

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

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the Independent Auditor in connection with preparing their report, of which the charity's Independent Auditor is unaware, and
- The trustees, having made enquiries of fellow directors and the charity's Independent Auditor that they ought to have individually taken, have each taken all steps that they are obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the Independent Auditor is aware of that information.

Approved by the Trustee Board on 25/09/2025 and signed on its behalf by:

PEW Whittall

25/09/2025

Peter Whittall
TRUSTEE - Chairman

Date

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

OPINION

We have audited the financial statements of North and West Gloucestershire Citizens Advice Limited (the "charitable company") for the year ended 31 March 2025 which comprise the Statement of Financial Activities, the Balance Sheet, and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102); and
- have been prepared in accordance with the requirements of the Companies Act 2006.

This report is made solely to the company's members, as a body, in accordance with Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

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

We have nothing to report in respect of the following matters in which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the trustees' report, 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

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

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

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement set out on page 15, 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 directors 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.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if individually or in 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:

An understanding of the legal and regulatory framework applicable to the charitable company was obtained from the management and the trustees of the charitable company. The audit team was confirmed to have the appropriate competence and capabilities to identify non-compliance with the framework. The audit plan considered the risk of irregularities, including fraud. An element of unpredictability was built into our sample selection for audit tests. The risk of fraud over income was mitigated to an acceptable level as nearly all income is grant income that is paid directly into the charitable company's bank account by funders; we agreed a risk-based sample of grant income to relevant documentation and performed analytical procedures on income. The risk of misappropriation of the charitable company's assets was considered; the charitable company's bank account balance was tested and confirmed to relevant documentation, and expenditure was tested for validity by substantive tests that included analytical procedures. Accounting estimates were considered as part of our audit work.

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

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 audit report.

STEPHEN BURNSIDE ACA (Senior Statutory Auditor)
For and on behalf of
BURNSIDE
Chartered Accountants
& Statutory Auditor

61 Queen Square
Bristol
BS1 4JZ

Date: 25/9/25

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2025 £	Total funds 2024 £
Income from:					
Charitable activities:					
Grants, donations and legacies	3	1,533,320	102,468	1,635,788	1,845,676
Fees receivable	3	2,410	-	2,410	2,645
Investment income		950	-	950	-
Total income		1,536,680	102,468	1,639,148	1,848,321
Expenditure on:					
Charitable activities:	4	1,495,002	270,413	1,765,415	1,724,406
Total expenditure		1,495,002	270,413	1,765,415	1,724,406
Net (expenditure)/income and net movement in funds for the year	6	41,679	(167,946)	(126,267)	123,914
Transfers		2,500	(2,500)	-	-
Net movement in funds for the year		44,179	(170,446)	(126,267)	123,914
Reconciliation of funds:					
Total funds brought forward		547,230	276,765	823,995	700,080
Total funds carried forward		591,408	106,319	697,727	823,995

The notes on pages 17 to 28 form part of these accounts.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

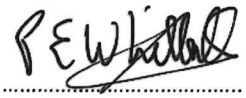
BALANCE SHEET
AT 31 MARCH 2025

	Notes	2025 £	2024 £
FIXED ASSETS			
Tangible assets	7	43,211	65,026
CURRENT ASSETS			
Debtors	8	255,422	471,925
Cash at bank and in hand		578,825	578,093
		834,246	1,050,017
CREDITORS: Amounts falling due within one year	9	(179,730)	(284,116)
NET CURRENT ASSETS		654,516	765,901
TOTAL ASSETS LESS CURRENT LIABILITIES		697,727	830,927
PROVISIONS FOR LIABILITIES		-	(6,932)
NET ASSETS		697,727	823,995
THE FUNDS OF THE CHARITY:			
Restricted funds	11	106,319	276,765
Unrestricted:			
General	12	591,408	547,230
		697,727	823,995

BALANCE SHEET AT 31 MARCH 2025 (continued)

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved by the directors and authorised for issue on ..... and are signed on their behalf by:



.....

Peter Whittall
TRUSTEE - Chairman

25/09/25

Date

The notes on pages 17 to 28 form part of these accounts.

Company number – 4373653

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

STATEMENT OF CASHFLOW
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025	2024
		£	£
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		(126,266)	123,914
Add back depreciation charge		21,815	25,642
Less interest received		(950)	-
Decrease/(Increase) in trade debtors		(109,761)	46,992
(Increase) in other debtors		326,264	(230,998)
Increase/(Decrease)/Increase in trade creditors		(106,409)	92,074
Increase in other creditors		(4,911)	(8,029)
Net cash used in operating activities		(218)	**49,593**
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(6,895)
Interest received		950	-
Cash provided by/(used in) investing activities		**950**	**(6,895)**
Increase/(decrease) in cash & cash equivalents		**732**	**42,698**
Cash & cash equivalents at the beginning of the year		578,093	535,395
Total cash & cash equivalents at the end of the year	14	**578,825**	**578,093**

The notes on pages 17 to 28 form part of these accounts.

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

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) **Basis of preparation**

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

North and West Gloucestershire Citizens Advice Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) **Preparation of the accounts on a going concern basis**

The trustees have considered the 12-month period from the date of approval of the financial statements.

At the year end the charity has net assets of £697,727, net current assets of £654,516 and free reserves of £591,408.

The charity has prepared a budget for 2025/26 which shows that a surplus is forecast.

Based on its budget forecasts for the year ended 31 March 2026, the trustees consider that the charity is a going concern.

(c) **Income recognition policies**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

1. ACCOUNTING POLICIES (continued)

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.
- when donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) **Expenditure and irrecoverable VAT**
Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff and volunteer time spent on each activity.

(e) **Funds accounting**
Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025 (continued)

1. ACCOUNTING POLICIES (continued)

(f) **Tangible fixed assets**
The cost of tangible fixed assets is written-off by equal annual instalments over their expected useful lives as follows:

- Leasehold Improvements 10% straight line
- Computer Equipment 20% straight line
- Office Equipment 20% straight line

(g) **Pension costs**
The charity offers paid staff a defined contribution scheme with the following providers: The Pensions Trust; NEST; Royal London; Hargreaves Lansdown; and Standard Life. The funds of the scheme are administered by the providers and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 5 to these accounts.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025 (continued)

2. PRIOR PERIOD COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total funds 2024 £
Income from:			
Charitable activities:			
Grants, donations and legacies	1,518,312	327,364	1,845,676
Fees receivable	2,645	-	2,645
Total income	1,520,957	327,364	1,848,321
Expenditure on:			
Charitable activities:	1,419,786	304,620	1,724,406
Total expenditure	1,419,786	304,620	1,724,406
Net (expenditure)/income and net movement in funds for the year	101,171	22,744	123,914
Transfers	-	-	-
Net movement in funds for the year	101,171	22,744	123,914
Reconciliation of funds:			
Total funds brought forward	446,059	254,021	700,080
Total funds carried forward	547,230	276,765	823,995

3. INCOME FROM CHARITABLE ACTIVITIES

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
Forest of Dean District Council	65,000	-	65,000	65,000
Gloucestershire County Council	80,000	-	80,000	229,504
Gloucestershire County Council Multiply	-	-	-	28,400
Gloucester City Council	31,000	-	31,000	31,000
Tewkesbury Borough Council	-	53,620	53,620	53,620
Cheltenham Borough Council	127,025	-	127,025	160,200
Town and Parish Councils	7,996	-	7,996	11,871
Gloucester City Council – HSF	-	15,000	15,000	32,844
Forest of Dean District Council – HSF	-	-	-	40,000
Tewkesbury Borough Council – HSF	-	-	-	25,000
Tewkesbury Borough Council	-	-	-	30,000
Cheltenham Borough Council – HSF	-	29,400	29,400	32,500
Gloucester County Council – HSF	-	-	-	112,500
HSF fees	-	-	-	12,500
CSDF Remote Service – CitA	14,525	-	14,525	62,250
MacMillan Cancer Support	258,689	-	258,689	196,174
Energy Advice Project	17,188	-	17,188	9,450
Cheltenham Foodbank	35,739	-	35,739	41,229
North Cotswold Foodbank	34,208	-	34,208	39,928
Forest Foodbank	42,018	-	42,018	34,622
Tewkesbury Foodbank	17,421	-	17,421	-
The Big Energy Saving Network	2,840	-	2,840	3,500
Help to Claim	229,304	-	229,304	161,085
We Are Digital	-	-	-	500
Good Things Foundation	(1,252)	-	(1,252)	1,600
Smart Meters	-	-	-	2,550
Healthy Homes	134,500	-	134,500	134,160
MAPSDAP	129,564	-	129,564	128,478
Barnwood Trust	54,208	-	54,208	-
National Benevolent Society	-	-	-	2,042
EU Settlement Grant	-	-	-	1,994
GCC Levelling Up Together	-	-	-	80,280
Staff Hardship Fund	-	-	-	2,500
CAB Cost of Living	-	-	-	17,582
Gloucestershire Community Foundation	-	-	-	6,440
NHS – ILB	(3,750)	-	(3,750)	3,750
NHS – Gloucestershire ICB	-	-	-	35,000
Advice First Aid	183,500	-	183,500	-
NHS Mental Health	35,000	-	35,000	-
Sub-total carried forward	1,494,723	98,020	1,592,743	1,830,053

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025 (continued)

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Sub-total brought forward	1,494,723	98,020	1,592,743	1,830,053
Gloucester Funders	25,000	-	25,000	-
Thriving Communities	7,500	-	7,500	-
Warm Home Discount	4,725	-	4,725	-
Charis Grants Ltd	-	4,448	4,448	-
Other	1,372	-	1,372	15,623
	1,533,320	102,468	1,635,788	1,845,676

FEES RECEIVABLE

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
GLOMAS training courses	2,410	-	2,410	2,645
	2,410	-	2,410	2,645

BY ACTIVITY

	Grants, donations and legacies £	Fees receivable £	Total 2025 £	Total 2024 £
General advice	304,613	-	304,613	282,176
Benefits advice	398,686	-	398,686	382,258
Money and debt advice	298,945	-	298,945	376,009
Health sector advice	492,191	-	492,191	456,737
Energy advice	141,353	-	141,353	348,496
Other activities	-	2,410	2,410	2,645
Charitable activities	1,635,788	2,410	1,638,198	1,848,321

4. TOTAL EXPENDITURE

Analysis of expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£
General advice	362,444	14,455	376,900	408,630
Benefits advice	257,832	9,247	267,079	232,015
Money and debt advice	296,448	10,632	307,081	300,716
Health sector advice	466,946	16,748	483,693	451,364
Energy advice	111,331	219,330	330,662	331,682
Charitable activities	1,495,002	270,413	1,765,415	1,724,406

	Staff costs	Grants paid to clients	Other direct costs	Support costs	Total 2025	Total 2024
	£	£	£	£	£	£
General advice	297,976	1,456	71,352	6,116	376,900	408,630
Benefits advice	211,971	-	50,757	4,351	267,079	232,015
Money and debt advice	243,719	-	58,360	5,002	307,081	300,716
Health sector advice	383,890	-	91,924	7,879	483,693	451,364
Energy advice	91,529	215,338	21,917	1,879	330,662	331,682
Charitable activities	1,229,085	216,794	294,309	25,227	1,765,415	1,724,406

Other Direct Costs:	2025	2024
	£	£
Charitable activities (grants paid to clients in 2024)		
Bad debts expenses	-	17,118
Other staff and volunteer costs	37,126	47,254
Office costs	165,748	116,795
Premises costs	91,436	115,057
	294,309	296,224

Support Costs:	2025	2024
	£	£
Governance costs	25,227	10,121

All staff costs have been directly allocated to the activities of the charity in the year on the basis of time spent by staff on each activity.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025 (continued)

5. STAFF COSTS AND TRUSTEES' REMUNERATION

Staff costs were as follows:	2025	2024
	£	£
Wages and salaries	1,079,821	1,047,203
Social security costs	86,609	81,199
Employer pension contributions	62,655	67,060
	1,229,085	1,195,462

Particulars of employees:
The average number of full-time equivalent staff employed by the charity during the financial year amounted to:

	2025 Total	2024 Total
Management staff	1	1
Paid staff	45	46
	46	47

Staff levels have been kept on the same level as in prior year.

No member of staff was paid £60,000 or more.

The charity's Trustees were not paid or received any other benefits from employment with the charity in the year (2023/24: £nil). Trustee expenses paid during the year were £nil (2023/24: £120). No charity Trustee received payment for professional or other services supplied to the charity (2023/24: £nil). There were no other related party transactions with Trustees during the year.

The key management personnel of the charity comprises of the Chief Executive Officer. The total employee benefits of the key management personnel of the charity (including redundancy costs) were £61,783 (2023/24: £55,088).

6. NET (EXPENDITURE)/INCOME FOR THE YEAR

This is stated after charging:	2025	2024
	£	£
Depreciation	21,815	25,641
Auditors' remuneration – audit fee	7,938	6,300
Auditors' remuneration – non audit services	9,612	10,435

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025 (continued)

7. TANGIBLE ASSETS

	Leasehold Improvements £	Computer Equipment £	Office Equipment £	Total £
COST				
At 1 April 2024	70,952	72,377	34,787	178,116
Additions	-	-	-	-
At 31 MARCH 2025	70,952	72,377	34,787	178,116
DEPRECIATION				
At 1 April 2024	37,943	49,037	26,110	113,090
Charge for year	7,238	11,907	2,670	21,815
At 31 MARCH 2025	45,181	60,944	28,780	134,905
NET BOOK VALUE				
At 31 MARCH 2025	25,771	11,433	6,007	43,211
NET BOOK VALUE				
At 31 MARCH 2024	33,009	23,340	8,677	65,026

8. DEBTORS

	2025 £	2024 £
Trade debtors	149,179	39,418
Prepayments and accrued income	106,080	432,486
Other debtors	162	21
	255,422	471,925

9. CREDITORS

	2025 £	2024 £
Amounts falling due within one year:		
Trade creditors	18,807	112,816
Other taxation and social security	22,600	63,224
Accruals and deferred income	94,134	74,055
Other creditors	44,188	34,021
	179,730	284,116

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025 (continued)

10. DEFERRED INCOME

Deferred income comprises grants received in advance.

	2025 £	2024 £
Balance as at 1 April 2024	2,840	83,538
Amount released to income earned from charitable activities	(2,840)	(83,538)
Amount deferred in year	51,250	2,840
Balance as at 31 March 2025	51,250	2,840

11. RESTRICTED FUNDS

	Balance b/f £	Incoming resources £	Outgoing resources £	Transfer £	Balance c/f £
Revenue funds					
Household Support, Rescue and Fuel Funds	266,432	48,848	(214,637)	-	100,642
Surviving Winter	2,500	-	-	(2,500)	-
North Cotswold Foodbank - White Goods	1,456	-	(1,456)	-	-
Cheltenham – Cost of Living	2,474	-	-	-	2,474
Staff Hardship Fund	3,903	-	(700)	-	3,203
Tewkesbury Borough Council Fund	-	53,620	(53,620)	-	-
	276,765	102,468	(270,413)	(2,500)	106,319

Purposes of Restricted Funds

Surviving Winter
Funding is provided from Gloucestershire Community Foundation for grants towards winter fuel costs for individuals who require financial assistance.

Household Support, Rescue and Fuel Funds
Funding from the local authorities to provide emergency grants to households to help them pay their fuel bills.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025 (continued)

11. RESTRICTED FUNDS (continued)

Staff Hardship Fund
Funding to provide emergency grants to staff members to help them pay their fuel bills.

North Cotswold Foodbank White Goods
Funding to provide grants to people in North Cotswold Area to help them buy White Goods.

Tewkesbury Borough Council Fund
Funding to finance office costs of North and West Gloucestershire Citizens Advice Limited and payroll of staff providing advice to the citizens of Tewkesbury Borough Council.

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

At 31 March 2025	Tangible fixed assets £	Net current assets £	Total £
Restricted funds	-	106,319	106,319
	-	106,319	106,319
Unrestricted funds			
General funds	43,211	548,197	591,408
	43,211	654,516	697,727

13. CONTINGENT LIABILITY

With respect to the charity's position in its legacy pension scheme operated by The Pensions Trust, a liability on withdrawal was calculated with respect to the five deferred members of the scheme amounting to £2,343 as at 30 September 2024. This liability has not been accrued in the charity's accounts as of 31 March 2025. The charity will provide for any liabilities when agreement has been reached between the DWP and The Pensions Trust.

14. TOTAL CASH & CASH EQUIVALENTS

Total cash & cash equivalents as at 31 March 2025 are represented as follows:

	2025	2024
	£	£
Cash at bank	578,351	577,619
Cash in hand	474	474
	578,825	578,093

15. LEASING AGREEMENTS

Minimum lease payments fall due as follows:

	Non-cancellable operating leases	
	2025	2024
	£	£
Net obligations repayable:		
Within one year	44,488	44,488
Between one and five years	112,772	157,260
	157,260	201,748

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE

England & Wales - Charity number 1091891

Accounts

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2024

Company registration number: 4373653
Registered charity number: 1091891

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

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NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

Report of the Trustee Board for the year ended 31 March 2024

The trustees, who are also the Directors of the charity, present their report for the year ended 31 March 2024. Due to the Trustees' status as directors under the Companies Act 2006, this report constitutes a directors' report as required by the Companies Act 2006, and has been prepared taking advantage of the exemptions conferred by Part 15 of this Act.

Our purposes and activities

The objects of North and West Gloucestershire Citizens Advice (the Charity) are to promote any charitable purpose for the benefit of the community in the County of Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The main aims for the year continued to be the provision of free, independent, confidential and impartial generalist and specialist advice services to members of the public. The main areas where advice is given include: welfare, debt and money advice, utilities, consumer, relationship matters, housing and employment. A team of paid and unpaid staff, adequately covered by professional indemnity insurance, ensures that the Charity is able to achieve its objectives.

Achievements and Performance

Cost of Living issues continue to have a significant impact on our communities and as a result we saw large numbers of clients seeking advice, with numbers using our services rising from the historic number the previous year. Issues such as Welfare Benefits, Debt, Housing and charitable grants continued to be significant enquiry areas for our clients but we also saw large numbers of energy related issues and a need for emergency food.

By the end of 2023/24 we helped 14,813 contacts with 48,021 issues. Welfare benefit enquiries were highest with over 28,000 enquiries in the year. Housing enquiries were high this year and reflect the increasing challenges we are seeing with the Housing Crisis having a large impact on local people. Issues faced by clients include large numbers of in tenants receiving notice from landlords, repair issues and homelessness with total enquiries in this area at 3,500. The impact of the cost of living issues continues to impact clients with Debt and Energy enquiries our third and fourth enquiry area after welfare benefits and housing.

Debt, as expected, has had a major impact on our clients and we assisted with over 3,000 enquiries in this area. To assist clients we worked with large numbers of partners providing energy grants through the governments Household Support Fund and the local Housing Rescue Funds. Both funds making a significant positive impact on our clients challenging situation, filling a gap which is of significant importance for many households at a time of economic turmoil.

Partnership working is central to our work and we continue to look at opportunities to develop close relationships with organisations to enable us to bring benefits to our communities. During this year we have developed a new partnership with the NHS Community Mental Health Transformation Team, supporting their patients with welfare benefit, debt and housing enquiries. This pilot project has enabled us to illustrate the importance of advice to a clients health and wellbeing outcomes. We continue important partnerships with organisations such as Macmillan Cancer Support, local authorities, NHS, national Citizens Advice, Barnwood Trust and others to enable us to achieve outstanding results for our clients. With nearly 15,000 people supported across the four districts which we service, we were able to secure over £15 million of financial outcomes, of which over £13 million were by identifying additional income for clients.

Report of the Trustee Board for the year ended 31 March 2024 (continued)

Financial Review

The Charity's income increased in the year by £168,274 to £1,848,321. There was restricted income in the year of £327,364.

Expenditure in the year also increased in year by £383,455 to £1,724,406. There was restricted expenditure in the year of £304,620.

The Charity realised a surplus of income over expenditure for the year of £123,914 (2022/23: £338,096).

At 31 March 2024 the charity held total funds of £823,995 (31 March 2023: £700,080).

Principal Funding Sources

Funding sources are detailed in note 3 to accounts (pages 21 & 22).

Reserves Policy and going concern

The Trustees have determined to retain a 3 months of operating costs in unrestricted reserves to meet unexpected events. Where reserves fall below 2 months of operating costs the Trustees regularly review that the charity has sufficient funds in cash (or near cash) to meet the liabilities of the business as such liabilities fall due.

Reserves are an important element of charitable organisation funding and help protect the organisation against:

a) The risk of unforeseen emergency or other unexpected need for funds, e.g. an unexpected large repair bill or finding 'seed-funding 'for an urgent project.

b) Covering unforeseen day-to-day operational costs, e.g. employing temporary staff to cover a long-term sick absence.

c) A source of income, e.g. a grant, not being renewed. Funds might be needed to give the trustees time to take action if income falls below expectations.

d) Planned commitments, or designations, that cannot be met by future income alone, e.g. plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding'.

Report of the Trustee Board for the year ended 31 March 2024 (continued)

e) Unrestricted funds are funds that the Charity may use for any purpose so long as it meets the aims and objectives of the bureau outlined in our governing document. A restricted fund is given to the Charity for a specific purpose and in respect of which conditions have been imposed as to its use. Funds must be spent on this purpose. Funds may not be completely spent in year and the balance, which shows as net income in the year will be spent during the next calendar year (resulting in net expenditure). The Charity is effectively acting as a steward for these funds. The calculation of free unrestricted reserves is after taking into account any designated funds which the Trustees have deemed it appropriate and prudent to so designate.

In 2023/24 the expenditure on unrestricted activity was £1,419,786 indicating a level of free reserves required of at least £355k. At 31 March 2024, the charity had free reserves of £547,230.

Investment Policy

As noted above the Charity does not have surplus free reserves to invest. All cash funds are therefore maintained in the Charity's current bank accounts.

Plans for the future

As an organisation we have grown significantly during the past three years, recruiting additional staff, mainly frontline, advice staff. This significant increase in income and staffing has strengthened our delivery of services across the 4 districts we serve. A focus on health and wellbeing mean that now have 4 health projects; Macmillan, Oncology, Healthy Homes, and our new Mental Health support project with the ICB. All four projects illustrate the positive impact good advice can have on a clients health outcomes and this is important work we continue to develop.

Welfare benefit enquiries, especially around disability benefits, continue to be a significant issue for clients with many requiring support with applications and appeals. This is a continuously important issue and we work with partner organisations to raise the continuous challenges seen by clients with local and national government.

Supporting the strengths we see in our communities has been central to our developing Advice First Aid project. We continue to develop this in the coming year with the intention of developing a County wide approach. This new approach has been welcomed by our partners and is proving to be effective in ensuring clients receive appropriate support and building resilience within communities.

As in previous years, nearly 60% of our clients have a long-term illness, disability or mental health issue and reflects a significant need within our community for timely and expert advice. Providing our service through a variety of channels is vital to ensure that as many people can access our service locally and we will continue to seek to work with partner organisations to ensure that our clients receive the support they need.

The Housing Crisis is a significant problem facing many residents across the county. As an organisation we will continue to use our clients experiences to raise awareness of the importance of policy changes in this area. We look forward to government plans for rental reform and we will work with other organisations locally to achieve better outcomes for local residents.

Finally, we are very aware that cost-of-living issues continue to be a burden for residents and the emergency support in terms of grants and food vouchers is now a vital and important part of our work, providing value solutions to people in crisis. We expect to see this continue in 2024/25.

Report of the Trustee Board for the year ended 31 March 2024 (continued)

Reference and administrative details

Charity Name:	North and West Gloucestershire Citizens Advice Limited
Charity Registration Number:	1091891
Company Registration Number:	4373653
Registered Office and Operational Address:	Messenger House 35 St Michaels Square Gloucester GL1 1HX

Independent Examiner:	*Bankers:*
Burnside Chartered Accountants 61 Queen Square Bristol BS1 4JZ	Lloyds Bank plc Blackheath, London Branch PO Box 1000 BX1 1LT

Key management personnel:

Trustee Board:

- Malcom Vine
- Derek Jones
- Robert Knibbs
- Peter Whittall
- Vareta Bryan
- Robert Priddy
- Mike Mintram
- Julia Roxans

Chief Executive Officer:
Clare Knapman

Report of the Trustee Board for the year ended 31 March 2024 (continued)

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 14th February 2002 and registered as a charity. The charity's governing document is its Articles of Association. As a Company Limited by Guarantee, the Bureau has no share capital and the liability of the members on liquidation is limited to £1.00. In the event that a surplus remains after the realisation of assets, that surplus shall not be distributed to the members but shall be given or transferred to such other charitable purposes as the members by ordinary resolution decide, failing which, the same shall be transferred to the National Association of Citizens Advice Bureaux.

Recruitment and Appointment of the Trustee Board

The directors of the company are also charity trustees for the purposes of charity law and under the Company's Articles are known as the Trustee Board. Under the requirements of the Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they may be re-elected at the next Annual General Meeting.

Due to the nature of the work undertaken within the community, the Trustee Board seeks to ensure that the diversity of the community is reflected through the Trustee Board. Individuals are approached to offer themselves for election to the Trustee Board through local networking with statutory and voluntary organisations. Potential Trustees are required to provide a list of their skills and are invited to attend Trustee Board meetings as observers in order to gain an insight into the operation and management of the service.

Trustee Induction and Training

New Trustees are invited and encouraged to familiarise themselves with the charity and the context within which it works, by spending time with the Chief Executive Officer and observing the service in action. All new Trustees receive a copy of the Articles of Association, Charity Commission publications including "Responsibilities of Charity Trustees" and a copy of the charity's Business Plan.

Risk Management

The Trustees have assessed the major risks that the charity is exposed to, and are satisfied that systems are in place to mitigate exposure to these risks. Procedures and policies are periodically reviewed to ensure that they continue to meet the membership requirements of the National Association of Citizens Advice Bureaux and the needs of the charity.

Internal control risks are minimised by, for example, the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure the health and safety of staff, volunteers, clients and visitors to the Bureau.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

Report of the Trustee Board for the year ended 31 March 2024 (continued)

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

Organisational Structure

The Trustee Board may consist of up to 15 members. It meets on alternate months and is responsible for the governance, strategic direction and policy of the charity. At present the Trustee Board has 6 members from a variety of professional backgrounds relevant to the work of the charity. A staff representative, a volunteer representative and representatives of the Forest of Dean District Council, Gloucester City Council and Tewkesbury Borough Council are entitled to attend ordinary Board meetings but have no voting rights.

A scheme of delegation is in place and the Chief Executive Officer is responsible for implementing the strategic direction of the service, identifying and responding to funding opportunities and ensuring that the charity delivers the services specified and that key performance targets are met. The Chief Executive Officer is also responsible for operational day to day service delivery and, in conjunction with the line management team, for individual supervision of staff and volunteers, ensuring the team continue to work effectively and develop their skills and working practices in line with good practice.

Public Benefit

The Charity Commission in its 'Charities and Public Benefit' Guidance requires that there are two key principles to be met in order to show that an organisation's aims are for the public benefit: first, there must be an identifiable benefit and secondly, the benefit must be to the public or a section of the public.

North & West Gloucestershire Citizens Advice Bureau aims to benefit the public directly by the provision of free independent, confidential and impartial generalist and specialist advice services to members of the public. Our clients come from across Gloucestershire.

Related Parties

The charity is a member of “Citizens Advice”, a national charity which sets standards for advice and operational performance and supports local offices with an information system, training and other services. As part of the charity’s membership of Citizens Advice, it has agreed to operate within the national charity’s policies, aims, methods and principles. The charity contributes to Citizens Advice national research and campaigns policy, media, publicity and parliamentary work. It also maintains an information and advice website.

On a local level the charity is involved in local strategic partnership thematic groups and attends a range of local voluntary and statutory sector forums.

Pay policy for senior staff

The directors consider that the members of the Trustee Board and the Chief Executive Officer comprise the key management personnel of the charity and are responsible for directing, controlling and running the charity on a day to day basis.

Report of the Trustee Board for the year ended 31 March 2024 (continued)

All Trustees give their time freely and no Trustee received remuneration during the year.

The pay of the Chief Executive Officer is set by the Trustee Board on an annual basis.

Trustees' responsibilities in relation to the financial statements

Company law requires the Trustee Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing those financial statements, the Trustee Board should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the on-going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

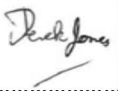
The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the charity's Independent Examiner is unaware, and
- The trustees, having made enquiries of fellow directors and the charity's Independent Examiner that they ought to have individually taken, have each taken all steps that they are obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the Independent Examiner is aware of that information.

Approved by the Trustee Board on **December 19th 2024** and signed on its behalf by:



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Derek S Jones **Date** 19/12/2024

TRUSTEE - Chairman

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

OPINION

We have audited the financial statements of North and West Gloucestershire Citizens Advice Limited (the "charitable company") for the year ended 31 March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 2024 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;

- have been properly prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102); and

- have been prepared in accordance with the requirements of the Companies Act 2006.

This report is made solely to the company's members, as a body, in accordance with Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

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

We have nothing to report in respect of the following matters in which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the trustees' report, 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

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

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

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement set out on page 15, 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 directors 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.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if individually or in 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:

An understanding of the legal and regulatory framework applicable to the charitable company was obtained from the management and the trustees of the charitable company. The audit team was confirmed to have the appropriate competence and capabilities to identify non-compliance with the framework. The audit plan considered the risk of irregularities, including fraud. An element of unpredictability was built into our sample selection for audit tests. The risk of fraud over income was mitigated to an acceptable level as nearly all income is grant income that is paid directly into the charitable company's bank account by funders; we agreed a risk-based sample of grant income to relevant documentation and performed analytical procedures on income. The risk of misappropriation of the charitable company's assets was considered; the charitable company's bank account balance was tested and confirmed to relevant documentation, and expenditure was tested for validity by substantive tests that included analytical procedures. Accounting estimates were considered as part of our audit work.

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

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 audit report.

STEPHEN BURNSIDE ACA (Senior Statutory Auditor)
For and on behalf of
BURNSIDE
Chartered Accountants
& Statutory Auditor

61 Queen Square
Bristol
BS1 4JZ

Date:

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2024

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2024 £	Total funds 2023 £
Income from:					
Charitable activities:					
Grants, donations and legacies	3	1,518,312	327,364	1,845,676	1,679,897
Fees receivable	3	2,645	-	2,645	150
Total income		1,520,957	327,364	1,848,321	1,680,047
Expenditure on:					
Charitable activities:	4	1,419,786	304,620	1,724,406	1,341,951
Total expenditure		1,419,786	304,620	1,724,406	1,341,951
Net (expenditure)/income and net movement in funds for the year	6	101,171	22,744	123,914	338,096
Transfers		-	-	-	-
Net movement in funds for the year		101,171	22,744	123,914	338,096
Reconciliation of funds:					
Total funds brought forward		446,059	254,021	700,080	361,984
Total funds carried forward		547,230	276,765	823,995	700,080

The notes on pages 17 to 28 form part of these accounts.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

BALANCE SHEET
AT 31 MARCH 2024

	Notes	2024 £	2023 £
FIXED ASSETS			
Tangible assets	7	65,026	83,772
CURRENT ASSETS			
Debtors	8	471,925	287,918
Cash at bank and in hand		578,093	535,395
		1,050,017	823,313
CREDITORS: Amounts falling due within one year	9	(284,116)	(199,497)
NET CURRENT ASSETS		765,901	623,816
TOTAL ASSETS LESS CURRENT LIABILITIES		830,927	707,588
PROVISIONS FOR LIABILITIES		(6,932)	(7,508)
NET ASSETS		823,995	700,080
THE FUNDS OF THE CHARITY:			
Restricted funds	11	276,765	254,021
Unrestricted:			
General	12	547,230	446,059
		823,995	700,080

BALANCE SHEET AT 31 MARCH 2024 (continued)

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved by the directors and authorised for issue on **December 19th 2024.** and are signed on their behalf by:

.....

Derek Jones **Date** 19/12/2024
TRUSTEE - Chairman

The notes on pages 17 to 28 form part of these accounts.

Company number – 4373653

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

STATEMENT OF CASHFLOW
FOR THE YEAR ENDED 31 MARCH 2024

	Notes	2024	2023
		£	£
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		123,914	338,096
Add back depreciation charge		25,642	25,830
Decrease/(Increase) in trade debtors		46,992	(61,050)
(Increase) in other debtors		(230,998)	(127,737)
Increase/(Decrease)/Increase in trade creditors		92,074	(31,302)
Increase in other creditors		(8,029)	59,057
Net cash used in operating activities		49,593	**202,894**
Cash flows from investing activities			
Purchase of tangible fixed assets		(6,895)	(21,330)
Cash provided by/(used in) investing activities		**(6,895)**	**(21,330)**
Increase/(decrease) in cash & cash equivalents		**42,698**	**181,564**
Cash & cash equivalents at the beginning of the year		535,395	353,831
Total cash & cash equivalents at the end of the year	14	**578,093**	**535,395**

The notes on pages 17 to 28 form part of these accounts.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) **Basis of preparation**

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

North and West Gloucestershire Citizens Advice Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) **Preparation of the accounts on a going concern basis**

The trustees have considered the 12-month period from the date of approval of the financial statements.

At the year end the charity has net assets of £823,995, net current assets of £765,91 and free reserves of £480,230.

The charity has prepared a budget for 2024/25 which shows that a surplus is forecast.

Based on its budget forecasts for the year ended 31 March 2025, the trustees consider that the charity is a going concern.

(c) **Income recognition policies**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

1. ACCOUNTING POLICIES (continued)

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.

- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

- when donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) **Expenditure and irrecoverable VAT**
Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff and volunteer time spent on each activity.

(e) **Funds accounting**
Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

1. ACCOUNTING POLICIES (continued)

(f) **Tangible fixed assets**

The cost of tangible fixed assets is written-off by equal annual instalments over their expected useful lives as follows:

- Leasehold Improvements 10% straight line
- Computer Equipment 20% straight line
- Office Equipment 20% straight line

(g) **Pension costs**

The charity offers paid staff a defined contribution scheme with the following providers: The Pensions Trust; NEST; Royal London; Hargreaves Lansdown; Prudential and Standard Life. The funds of the scheme are administered by the providers and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 5 to these accounts.

2. PRIOR PERIOD COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total funds 2023 £
Income from:			
Charitable activities:			
Grants, donations and legacies	1,284,885	395,021	1,679,897
Fees receivable	150	-	150
Total income	1,285,035	395,021	1,680,047
Expenditure on:			
Charitable activities:	1,188,668	153,283	1,341,951
Total expenditure	1,188,668	153,283	1,341,951
Net (expenditure)/income and net movement in funds for the year	96,367	241,729	338,096
Transfers	4,753	(4,753)	-
Net movement in funds for the year	101,120	236,976	338,096
Reconciliation of funds:			
Total funds brought forward	344,939	17,045	361,984
Total funds carried forward	446,059	254,021	700,080

3. INCOME FROM CHARITABLE ACTIVITIES

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Forest of Dean District Council	65,000	-	65,000	70,000
Gloucestershire County Council	229,504	-	229,504	83,333
Gloucestershire County Council Outreach	-	-	-	33,333
Gloucestershire County Council Multiply	-	28,400	28,400	21,250
Gloucester City Council	31,000	-	31,000	31,000
Tewkesbury Borough Council	-	53,620	53,620	53,620
Cheltenham Borough Council	160,200	-	160,200	108,200
Town and Parish Councils	11,871	-	11,871	9,852
Gloucester City Council – HRF	-	-	-	150,000
Gloucester City Council – HSF	-	32,844	32,844	27,000
Forest of Dean District Council – HSF	-	40,000	40,000	92,500
Tewkesbury Borough Council – HSF	-	25,000	55,000	50,000
Tewkesbury Borough Council	30,000	-	30,000	-
Cheltenham Borough Council – HSF	-	32,500	32,500	28,600
Gloucester County Council – HSF	-	112,500	112,500	25,000
HSF fees	12,500	-	12,500	-
CSDF Remote Service – CitA	62,250	-	62,250	-
GLOMAS	-	-	-	600
Gloucestershire County Council Kickstart	-	-	-	8,938
MacMillan Cancer Support	196,174	-	196,174	201,500
Energy Advice Project	9,450	-	9,450	14,850
Cheltenham Foodbank	41,229	-	41,229	23,960
North Cotswold Foodbank	39,928	-	39,928	27,590
Forest Foodbank	34,622	-	34,622	-
Cheltenham Well Being	-	-	-	9,750
National Grid	-	-	-	9,670
The Big Energy Saving Network	3,500	-	3,500	7,874
Help to Claim	161,085		161,085	164,905
We Are Digital	500	-	500	-
Surviving Winter	-	-	-	2,500
Good Things Foundation	1,600	-	1,600	8,040
Smart Meters	2,550	-	2,550	16,389
Healthy Homes	134,160	-	134,160	134,160
MAPSDAP	128,478		128,478	124,736
Barnwood Trust Pilot Scheme	-	-	-	14,286
National Benevolent Society	2,042	-	2,042	7,500
EU Settlement Grant	1,994	-	1,994	37,754
CMAP – CO Monitors	-	-	-	31,857
GCC Pilot Scheme	-	-	-	9,912
GCC Levelling Up Together	80,280	-	80,280	8,920
Sub-total carried forward	1,439,917	324,864	1,764,781	1,649,379

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024 (continued)

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Sub-total brought forward	1,439,917	324,864	1,764,781	1,649,379
Staff Hardship Fund	-	2,500	2,500	5,000
CAB Cost of Living	17,582	-	17,582	2,144
Cheltenham Cost of Living	-			2,474
Gloucestershire Community Foundation	6,440	-	6,440	5,000
NHS – ILB	3,750	-	3,750	4,500
NHS – Gloucestershire ICB	35,000	-	35,000	-
Other	15,623	-	15,623	11,400
	1,518,312	327,364	1,845,676	1,679,897

FEES RECEIVABLE

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Electrotechnical Certification Training	-	-	-	150
GLOMAS training courses	2,645	-	2,645	-
	2,645	-	2,645	150

BY ACTIVITY

	Grants, donations and legacies £	Fees receivable £	Total 2024 £	Total 2023 £
General advice	282,176	-	282,176	225,864
Benefits advice	382,258	-	382,258	299,863
Money and debt advice	376,009	-	376,009	262,233
Health sector advice	456,737	-	456,737	385,429
Energy advice	348,496	-	348,496	506,508
Other activities	-	2,645	2,645	150
Charitable activities	1,845,676	2,645	1,848,321	1,680,047

4. TOTAL EXPENDITURE

Analysis of expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
General advice	391,504	17,126	406,907	305,119
Benefits advice	218,610	13,405	231,037	203,618
Money and debt advice	258,911	41,805	299,448	272,475
Health sector advice	446,002	5,362	449,461	392,046
Energy advice	104,760	226,922	331,222	168,693
Charitable activities	1,419,786	304,620	1,724,406	1,341,951

	Staff costs	Grants paid to clients	Other direct costs	Support costs	Total 2024	Total 2023
	£	£	£	£	£	£
General advice	325,276	-	80,600	2,754	408,630	305,119
Benefits advice	184,688	-	45,764	1,564	232,015	203,618
Money and debt advice	239,375	-	59,315	2,026	300,716	272,745
Health sector advice	359,293	-	89,029	3,042	451,364	392,046
Energy advice	86,831	222,600	21,516	735	331,682	168,693
Charitable activities	1,195,462	222,600	296,224	10,121	1,724,406	1,341,951

Other Direct Costs:	2024	2023
	£	£
Charitable activities (grants paid to clients in 2023)		95,166
Bad debts expenses	17,118	-
Other staff and volunteer costs	47,254	27,451
Office costs	116,795	103,248
Premises costs	115,057	82,079
	296,224	307,944

Support Costs:	2024	2023
	£	£
Governance costs	10,121	21,673

All staff costs have been directly allocated to the activities of the charity in the year on the basis of time spent by staff on each activity.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024 (continued)

5. STAFF COSTS AND TRUSTEES' REMUNERATION

Staff costs were as follows:	2024	2023
	£	£
Wages and salaries	1,047,203	892,413
Social security costs	81,199	67,085
Employer pension contributions	67,060	52,836
	1,195,462	1,012,334

Particulars of employees:
The average number of full-time equivalent staff employed by the charity during the financial year amounted to:

	2024 Total	2023 Total
Management staff	1	1
Paid staff	46	50
	47	51

Staff levels have been kept on the same level as in prior year.

No member of staff was paid £60,000 or more.

The charity's Trustees were not paid or received any other benefits from employment with the charity in the year (2022/23: £nil). Trustee expenses paid during the year were £120 (2022/23: £nil). No charity Trustee received payment for professional or other services supplied to the charity (2022/23: £nil). There were no other related party transactions with Trustees during the year.

The key management personnel of the charity comprises of the Chief Executive Officer. The total employee benefits of the key management personnel of the charity (including redundancy costs) were £55,088 (2022/23: £49,887).

6. NET (EXPENDITURE)/INCOME FOR THE YEAR

This is stated after charging:	2024	2023
	£	£
Depreciation	25,641	25,830
Auditors' remuneration – audit fee	6,835	7,200
Auditors' remuneration – non audit services	1,755	14,473

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024 (continued)

7. TANGIBLE ASSETS

	Leasehold Improvements	Computer Equipment	Office Equipment	Total
	£	£	£	£
COST				
At 1 April 2023	69,522	72,355	29,344	171,221
Additions	1,430	22	5,443	6,895
At 31 MARCH 2024	70,952	72,377	34,787	178,116
DEPRECIATION				
At 1 April 2023	30,705	35,873	20,871	87,449
Charge for year	7,238	13,164	5,239	25,641
At 31 MARCH 2024	37,943	49,037	26,110	113,090
NET BOOK VALUE				
At 31 MARCH 2024	33,009	23,340	8,677	65,026
NET BOOK VALUE				
At 31 MARCH 2023	38,817	46,482	8,473	83,772

8. DEBTORS

	2024	2023
	£	£
Trade debtors	39,418	86,410
Prepayments and accrued income	432,486	201,037
Other debtors	21	471
	471,925	287,918

9. CREDITORS

	2024	2023
	£	£
Amounts falling due within one year:		
Trade creditors	112,816	33,142
Other taxation and social security	63,224	30,062
Accruals and deferred income	74,055	106,398
Other creditors	34,021	29,895
	284,116	199,497

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024 (continued)

10. DEFERRED INCOME

Deferred income comprises grants received in advance.

	2024	2023
	£	£
Balance as at 1 April 2023	83,538	74,502
Amount released to income earned from charitable activities	(83,538)	(74,502)
Amount deferred in year	2,840	83,538
Balance as at 31 March 2024	2,840	83,538

11. RESTRICTED FUNDS

	Balance b/f	Incoming resources	Outgoing resources	Transfer	Balance c/f
	£	£	£	£	£
Revenue funds					
Household Support, Rescue and Fuel Funds	244,398	242,844	(220,810)	-	266,432
Surviving Winter	2,500	-	-	-	2,500
North Cotswold Foodbank - White Goods	2,496	-	(1,040)	-	1,456
Cheltenham – Cost of Living	2,474	-	-	-	2,474
Staff Hardship Fund	2,153	2,500	(750)	-	3,903
Tewkesbury Borough Council Fund	-	53,620	(53,620)	-	-
Gloucestershire County Council Multiply Fund	-	28,400	(28,400)	-	-
	254,021	327,364	(304,620)	-	276,765

Purposes of Restricted Funds

Surviving Winter
Funding is provided from Gloucestershire Community Foundation for grants towards winter fuel costs for individuals who require financial assistance.

Household Support, Rescue and Fuel Funds
Funding from the local authorities to provide emergency grants to households to help them pay their fuel bills.

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

11. RESTRICTED FUNDS (continued)

Staff Hardship Fund
Funding to provide emergency grants to staff members to help them pay their fuel bills.

North Cotswold Foodbank White Goods
Funding to provide grants to people in North Cotswold Area to help them buy White Goods.

Tewkesbury Borough Council Fund
Funding to finance office costs of North and West Gloucestershire Citizens Advice Limited and payroll of staff providing advice to the citizens of Tewkesbury Borough Council.

Gloucestershire County Council Multiply Fund
Funding to reimburse staff costs associated with the delivery of the Multiply programme which aims to increase adult numeracy across the population of Gloucestershire County Council.

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

At 31 March 2024	Tangible fixed assets £	Net current assets £	Provisions £	Total £
Restricted funds	-	276,765	-	276,765
	-	276,765	-	276,765
Unrestricted funds				
General funds	65,026	489,135	(6,932)	547,230
	65,026	765,900	(6,932)	823,995

13. CONTINGENT LIABILITY

With respect to the Bureau's position in its pension scheme operated by The Pensions Trust, a liability was calculated with respect to the five deferred members of the scheme amounting to £2,647 as at 30 September 2022 and there have been no further updates from The Pensions Trust in the year. It remains inconclusive as to the treatment regarding these liabilities. The Bureau will provide for any liabilities when agreement has been reached between the DWP and The Pensions Trust.

14. TOTAL CASH & CASH EQUIVALENTS

Total cash & cash equivalents as at 31 March 2024 are represented as follows:

	2024	2023
	£	£
Cash at bank	577,619	534,986
Cash in hand	474	409
	578,093	535,395

15. LEASING AGREEMENTS

Minimum lease payments fall due as follows:

	Non-cancellable operating leases	
	2024	2023
	£	£
Net obligations repayable:		
Within one year	44,488	44,488
Between one and five years	157,260	201,748
	201,748	246,236

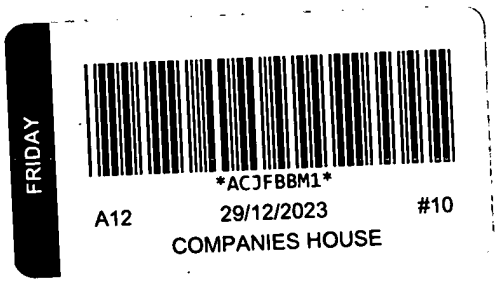
NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE

England & Wales - Charity number 1091891

Accounts

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2023



Company registration number: 4373653
Registered charity number: 1091891

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

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Balance sheet	14 – 15
Statement of cashflow	16
Notes to the financial statements	17 - 28

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

Report of the Trustee Board for the year ended 31 March 2023

The trustees, who are also the Directors of the charity, present their report for the year ended 31 March 2023. Due to the Trustees' status as directors under the Companies Act 2006, this report constitutes a directors' report as required by the Companies Act 2006, and has been prepared taking advantage of the exemptions conferred by Part 15 of this Act.

Our purposes and activities

The objects of North and West Gloucestershire Citizens Advice (the Charity) are to promote any charitable purpose for the benefit of the community in the County of Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The main aims for the year continued to be the provision of free, independent, confidential and impartial generalist and specialist advice services to members of the public. The main areas where advice is given include: welfare, debt and money advice, utilities, consumer, relationship matters, housing and employment. A team of paid and unpaid staff, adequately covered by professional indemnity insurance, ensures that the Charity is able to achieve its objectives.

Achievements and Performance

The Cost of Living Crisis has had a significant impact on our communities and as a result we saw large numbers of clients seeking advice, with historic numbers of people using our services. Issues such as Welfare Benefits, Debt, Housing and Employment continued to be significant enquiry areas for our clients but we also saw a very large increase in energy related issues and a need for emergency food.

By the end of 2022/23 we had helped 13,152 clients with 33,310 issues. Welfare benefit enquiries were highest at 8,564 and Universal Credit were 2,829. The impact of the cost of living crisis was seen in the high number of energy enquiries which were 4,392. Housing enquiries were also high in the year with an increase in tenants receiving notice from landlords plus issues around repairs saw enquiries in this area at over 3,000.

Debt, as expected, has had a major impact on our clients and we assisted with nearly 3,000 enquiries in this area. For the first time, energy debt was the main debt we supported clients with. In doing so we worked with large numbers of partners providing energy grants through the governments Household Support Fund and the local Housing Rescue Funds. Both funds making a significant positive impact on our clients challenging situation at a time of economic turmoil.

Working closely with partners is always important and this has meant the organisation has made two important moves within the year, relocating offices in both Cinderford and Cheltenham to co-locate with other community organisations and local authorities, and improving services for clients. Partnership is essential to the success of our work, support from organisations such as Macmillan Cancer Support, local authorities, NHS, Gloucester Community Foundation, national Citizens Advice, Barnwood Trust and National Grid enables us to achieve outstanding results for our clients. With over 13,000 people supported across the four districts which we service, we were able to secure over £15 million of financial outcomes, of which over £10 million were by identifying additional income for clients.

Report of the Trustee Board for the year ended 31 March 2023 (continued)

Financial Review

The Charity's income increased in the year by £681,984 to £1,680,047. There was restricted income in the year of £395,012.

Expenditure in the year also increased in year by £455,243 to £1,341,951. There was restricted expenditure in the year of £153,283.

The Charity realised a surplus of income over expenditure for the year of £338,096 (2021/22: £111,355).

At 31 March 2023 the charity held total funds of £700,080 (31 March 2022: £361,984).

Principal Funding Sources

Funding sources are detailed in note 3 to accounts (pages 21 & 22).

Reserves Policy and going concern

The Trustees have determined to retain a 3 months of operating costs in unrestricted reserves to meet unexpected events. Where reserves fall below 2 months of operating costs the Trustees regularly review that the charity has sufficient funds in cash (or near cash) to meet the liabilities of the business as such liabilities fall due.

Reserves are an important element of charitable organisation funding and help protect the organisation against:

a) The risk of unforeseen emergency or other unexpected need for funds, e.g. an unexpected large repair bill or finding 'seed-funding 'for an urgent project.

b) Covering unforeseen day-to-day operational costs, e.g. employing temporary staff to cover a long-term sick absence.

c) A source of income, e.g. a grant, not being renewed. Funds might be needed to give the trustees time to take action if income falls below expectations.

d) Planned commitments, or designations, that cannot be met by future income alone, e.g. plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding'.

Report of the Trustee Board for the year ended 31 March 2023 (continued)

e) Unrestricted funds are funds that the Charity may use for any purpose so long as it meets the aims and objectives of the bureau outlined in our governing document. A restricted fund is given to the Charity for a specific purpose and in respect of which conditions have been imposed as to its use. Funds must be spent on this purpose. Funds may not be completely spent in year and the balance, which shows as net income in the year will be spent during the next calendar year (resulting in net expenditure). The Charity is effectively acting as a steward for these funds. The calculation of free unrestricted reserves is after taking into account any designated funds which the Trustees have deemed it appropriate and prudent to so designate. In 2022/23 there has been a significant surplus on restricted funds which will be spent in 23/24 resulting in an equivalent deficit. During the year there is a significant surplus on unrestricted funds which is mainly due to an income of £83,000 received at the end of the year which we were unable to spend but for which we will incur costs in 23/24.

In 2022/23 the expenditure on unrestricted activity was £1,188,668 indicating a level of free reserves required of at least £297,000. At 31 March 2023, the charity had free reserves of £369,795.

Investment Policy

As noted above the Charity does not have surplus free reserves to invest. All cash funds are therefore maintained in the Charity's current bank accounts.

Plans for the future

As an organisation we have grown significantly during the past two years, recruiting an additional 18, mainly frontline, advice staff. This significant increase in income and staffing has strengthened our delivery of services across the 4 districts we serve. Additional support has been received to expand our support to people affected by cancer, and following this investment from Macmillan Cancer Support, we will continue to deliver these services across Gloucestershire.

Welfare benefit enquiries, especially around disability benefits, continue to be a significant issue for clients with many requiring support with applications and appeals. Our Benefit Buddies pilot project has been a success and we will seek to continue this work.

Many frontline workers value the expertise which Citizens Advice possesses and our Advice First Aid project will enable us to continue to work with frontline workers across the County so they are better able to help residents. This new approach is welcomed by our partners and is proving to be effective in ensuring clients receive appropriate support.

Nearly 60% of our clients have a long-term illness, disability or mental health issue and reflects a significant need within our community for timely and expert advice. Providing our service through a variety of channels is vital to ensure that as many people can access our service locally and we will continue to seek to work with partner organisations to ensure that our clients receive the support they need.

Finally, we are very aware that the cost-of-living crisis continue for residents and the emergency support in terms of grants and food vouchers is now a vital and important part of our work, providing value solutions to people in crisis. We expect to see this continue in 2023/24.

Reference and administrative details

Charity Name:	North and West Gloucestershire Citizens Advice Limited
Charity Registration Number:	1091891
Company Registration Number:	4373653
Registered Office and Operational Address:	Messenger House 35 St Michaels Square Gloucester GL1 1HX
Independent Examiner:	*Bankers:*
Burnside Chartered Accountants 61 Queen Square Bristol BS1 4JZ	Lloyds Bank plc Blackheath, London Branch PO Box 1000 BX1 1LT

Key management personnel:

Trustee Board:

- Malcom Vine
- Derek Jones
- Robert Knibbs *(appounted 25th May 2022)*
- Peter Whittall
- Vareta Bryan
- Robert Priddy
- Mike Mintram
- Julia Roxans *(appointed 25th May 2022)*

Chief Executive Officer:
Clare Knapman

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 14th February 2002 and registered as a charity. The charity's governing document is its Articles of Association. As a Company Limited by Guarantee, the Bureau has no share capital and the liability of the members on liquidation is limited to £1.00. In the event that a surplus remains after the realisation of assets, that surplus shall not be distributed to the members but shall be given or transferred to such other charitable purposes as the members by ordinary resolution decide, failing which, the same shall be transferred to the National Association of Citizens Advice Bureaux.

Recruitment and Appointment of the Trustee Board

The directors of the company are also charity trustees for the purposes of charity law and under the Company's Articles are known as the Trustee Board. Under the requirements of the Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they may be re-elected at the next Annual General Meeting.

Due to the nature of the work undertaken within the community, the Trustee Board seeks to ensure that the diversity of the community is reflected through the Trustee Board. Individuals are approached to offer themselves for election to the Trustee Board through local networking with statutory and voluntary organisations. Potential Trustees are required to provide a list of their skills and are invited to attend Trustee Board meetings as observers in order to gain an insight into the operation and management of the service.

Trustee Induction and Training

New Trustees are invited and encouraged to familiarise themselves with the charity and the context within which it works, by spending time with the Chief Executive Officer and observing the service in action. All new Trustees receive a copy of the Articles of Association, Charity Commission publications including "Responsibilities of Charity Trustees" and a copy of the charity's Business Plan.

Risk Management

The Trustees have assessed the major risks that the charity is exposed to, and are satisfied that systems are in place to mitigate exposure to these risks. Procedures and policies are periodically reviewed to ensure that they continue to meet the membership requirements of the National Association of Citizens Advice Bureaux and the needs of the charity.

Internal control risks are minimised by, for example, the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure the health and safety of staff, volunteers, clients and visitors to the Bureau.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

Report of the Trustee Board for the year ended 31 March 2023 (continued)

Organisational Structure

The Trustee Board may consist of up to 15 members. It meets on alternate months and is responsible for the governance, strategic direction and policy of the charity. At present the Trustee Board has 6 members from a variety of professional backgrounds relevant to the work of the charity. A staff representative, a volunteer representative and representatives of the Forest of Dean District Council, Gloucester City Council and Tewkesbury Borough Council are entitled to attend ordinary Board meetings but have no voting rights.

A scheme of delegation is in place and the Chief Executive Officer is responsible for implementing the strategic direction of the service, identifying and responding to funding opportunities and ensuring that the charity delivers the services specified and that key performance targets are met. The Chief Executive Officer is also responsible for operational day to day service delivery and, in conjunction with the line management team, for individual supervision of staff and volunteers, ensuring the team continue to work effectively and develop their skills and working practices in line with good practice.

Public Benefit

The Charity Commission in its 'Charities and Public Benefit' Guidance requires that there are two key principles to be met in order to show that an organisation's aims are for the public benefit: first, there must be an identifiable benefit and secondly, the benefit must be to the public or a section of the public.

North & West Gloucestershire Citizens Advice Bureau aims to benefit the public directly by the provision of free independent, confidential and impartial generalist and specialist advice services to members of the public. Our clients come from across Gloucestershire.

Related Parties

The charity is a member of "Citizens Advice", a national charity which sets standards for advice and operational performance and supports local offices with an information system, training and other services. As part of the charity's membership of Citizens Advice, it has agreed to operate within the national charity's policies, aims, methods and principles. The charity contributes to Citizens Advice national research and campaigns policy, media, publicity and parliamentary work. It also maintains an information and advice website.

On a local level the charity is involved in local strategic partnership thematic groups and attends a range of local voluntary and statutory sector forums.

Pay policy for senior staff

The directors consider that the members of the Trustee Board and the Chief Executive Officer comprise the key management personnel of the charity and are responsible for directing, controlling and running the charity on a day to day basis.

Report of the Trustee Board for the year ended 31 March 2023 (continued)

All Trustees give their time freely and no Trustee received remuneration during the year.

The pay of the Chief Executive Officer is set by the Trustee Board on an annual basis.

Trustees' responsibilities in relation to the financial statements

Company law requires the Trustee Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing those financial statements, the Trustee Board should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the on-going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

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

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the charity's Independent Examiner is unaware, and
- The trustees, having made enquiries of fellow directors and the charity's Independent Examiner that they ought to have individually taken, have each taken all steps that they are obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the Independent Examiner is aware of that information.

Approved by the Trustee Board on 22/12/23 and signed on its behalf by:

Derek Jones

.....

Derek S Jones
TRUSTEE - Chairman

Date 28/12/2023

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

OPINION

We have audited the financial statements of North and West Gloucetershire Citizens Advice Limited (the "charitable company") for the year ended 31 March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102); and
- have been prepared in accordance with the requirements of the Companies Act 2006.

This report is made solely to the company's members, as a body, in accordance with Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the 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 company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

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

We have nothing to report in respect of the following matters in which the ISAs (UK) require us to report to you where:

- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

OTHER INFORMATION

The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006

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

- the information given in the trustees' report, 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

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

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

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

RESPONSIBILITIES OF TRUSTEES

As explained more fully in the trustees' responsibilities statement set out on page 15, 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 directors 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.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if individually or in 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:

An understanding of the legal and regulatory framework applicable to the charitable company was obtained from the management and the trustees of the charitable company. The audit team was confirmed to have the appropriate competence and capabilities to identify non-compliance with the framework. The audit plan considered the risk of irregularities, including fraud. An element of unpredictability was built into our sample selection for audit tests. The risk of fraud over income was mitigated to an acceptable level as nearly all income is grant income that is paid directly into the charitable company's bank account by funders; we agreed a risk-based sample of grant income to relevant documentation and performed analytical procedures on income. The risk of misappropriation of the charitable company's assets was considered; the charitable company's bank account balance was tested and confirmed to relevant documentation, and expenditure was tested for validity by substantive tests that included analytical procedures. Accounting estimates were considered as part of our audit work.

INDEPENDENT AUDITORS REPORT TO THE MEMBERS OF
NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

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 audit report.

MARK POOLEY FCA (Senior Statutory Auditor)
For and on behalf of
BURNSIDE
Chartered Accountants
& Statutory Auditor

61 Queen Square
Bristol
BS1 4JZ

Date: 28/12/23

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2023

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2023 £	Total funds 2022 £
Income from:					
Charitable activities:					
Grants, donations and legacies	3	1,284,885	395,012	1,679,897	977,243
Fees receivable	3	150	-	150	820
Total income		1,285,035	395,012	1,680,047	998,063
Expenditure on:					
Charitable activities:	4	1,188,668	153,283	1,341,951	886,708
Total expenditure		1,188,668	153,283	1,341,951	886,708
Net (expenditure)/income and net movement in funds for the year	6	96,367	241,729	338,096	111,355
Transfers		4,753	(4,753)	-	-
Net movement in funds for the year		101,120	236,976	338,096	111,355
Reconciliation of funds:					
Total funds brought forward		344,939	17,045	361,984	250,629
Total funds carried forward		446,059	254,021	700,080	361,984

The notes on pages 17 to 28 form part of these accounts.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

BALANCE SHEET
AT 31 MARCH 2023

	Notes	2023 £	2022 £
FIXED ASSETS			
Tangible assets	7	83,772	88,272
CURRENT ASSETS			
Debtors	8	287,918	99,131
Cash at bank and in hand		535,395	353,831
		823,313	452,962
CREDITORS: Amounts falling due within one year	9	(199,497)	(170,590)
NET CURRENT ASSETS		623,816	282,372
TOTAL ASSETS LESS CURRENT LIABILITIES		707,588	370,644
PROVISIONS FOR LIABILITIES		(7,508)	(8,660)
NET ASSETS		700,080	361,984
THE FUNDS OF THE CHARITY:			
Restricted funds	11	254,021	17,045
Unrestricted:			
General	12	446,059	344,939
		700,080	361,984

BALANCE SHEET AT 31 MARCH 2023 (continued)

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These financial statements were approved by the directors and authorised for issue on 22/12/23 and are signed on their behalf by:

.....

Derek Jones
TRUSTEE - Chairman

Date 28/12/2023

The notes on pages 17 to 28 form part of these accounts.

Company number – 4373653

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

STATEMENT OF CASHFLOW
FOR THE YEAR ENDED 31 MARCH 2023

	Notes	2023	2022
		£	£
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		338,096	111,354
Add back depreciation charge		25,830	20,809
(Increase) in trade debtors		(61,050)	(110)
(Increase)/Decrease in other debtors		(127,737)	12,440
(Decrease)/Increase in trade creditors		(31,302)	33,196
Increase in other creditors		59,057	69,947
Net cash used in operating activities		**202,894**	**247,736**
Cash flows from investing activities			
Purchase of tangible fixed assets		(21,330)	(9,604)
Cash provided by/(used in) investing activities		**(21,330)**	**(9,604)**
Increase/(decrease) in cash & cash equivalents		**181,564**	**238,032**
Cash & cash equivalents at the beginning of the year		353,831	115,799
Total cash & cash equivalents at the end of the year	14	**535,395**	**353,831**

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) **Basis of preparation**

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

North and West Gloucestershire Citizens Advice Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) **Preparation of the accounts on a going concern basis**

The trustees have considered the 12-month period from the date of approval of the financial statements.

At the year end the charity has net assets of £700,080, net current assets of £623,816 and free reserves of £369,795.

The charity has prepared a budget for 2023/24 which shows that a surplus is forecast.

Based on how the charity has operated in the face of COVID-19 pandemic and its budget forecasts for the year ended 31 March 2024, the trustees consider that the charity is a going concern.

(c) **Income recognition policies**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

1. ACCOUNTING POLICIES (continued)

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.
- when donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) **Expenditure and irrecoverable VAT**
Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff and volunteer time spent on each activity.

(e) **Funds accounting**
Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

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

1. ACCOUNTING POLICIES (continued)

(f) **Tangible fixed assets**

The cost of tangible fixed assets is written-off by equal annual instalments over their expected useful lives as follows:

▪ Leasehold Improvements	10% straight line
▪ Computer Equipment	20% straight line
▪ Office Equipment	20% straight line

(g) **Pension costs**

The charity offers paid staff a defined contribution scheme with the following providers: The Pensions Trust; NEST; Royal London; Hargreaves Lansdown; Prudential and Standard Life. The funds of the scheme are administered by the providers and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 5 to these accounts.

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

2. PRIOR PERIOD COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total funds 2022 £
Income from:			
Charitable activities:			
Grants, donations and legacies	788,489	208,754	997,243
Fees receivable	820	-	820
Total income	789,309	208,754	998,063
Expenditure on:			
Charitable activities:	701,904	184,804	886,708
Total expenditure	701,904	184,804	886,708
Net (expenditure)/income and net movement in funds for the year	87,405	23,950	111,355
Transfers	7,655	(7,655)	-
Net movement in funds for the year	95,060	16,295	111,355
Reconciliation of funds:			
Total funds brought forward	249,879	750	250,629
Total funds carried forward	344,939	17,045	361,984

3. INCOME FROM CHARITABLE ACTIVITIES

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Forest of Dean District Council	70,000	-	70,000	70,000
Gloucestershire County Council	83,333	-	83,333	50,000
Gloucestershire County Council Outreach	33,333	-	33,333	33,333
Gloucestershire County Council Multiply	21,250	-	21,250	-
Gloucester City Council	31,000	-	31,000	31,000
Tewkesbury Borough Council	53,620		53,620	53,620
Cheltenham Borough Council	108,200	-	108,200	-
Town and Parish Councils	9,852		9,852	9,996
Gloucester City Council – HRF	-	150,000	150,000	-
Gloucester City Council – HSF	-	27,000	27,000	
Forest of Dean District Council – HSF	-	92,500	92,500	-
Tewkesbury Borough Council – HSF	-	50,000	50,000	-
Cheltenham Borough Council – HSF	-	28,600	28,600	-
Gloucester County Council – HSF	-	25,000	25,000	-
Barnwood Trust Covid-19 Fund	-	-	-	8,000
GLOMAS	600	-	600	3,680
Gloucestershire County Council Kickstart	-	8,938	8,938	9,478
MacMillan Cancer Support	201,500		201,500	47,000
Energy Advice Project	14,850	-	14,850	12,000
Cheltenham Foodbank	23,960	-	23,960	-
North Cotswold Foodbank	24,590	3,000	27,590	-
Cheltenham Well Being	9,750	-	9,750	-
National Grid	9,670	-	9,670	-
The Big Energy Saving Network	7,874	-	7,874	8,877
Help to Claim	164,905		164,905	109,189
Help To Claim Best Practice Lead	-	-	-	39,979
Surviving Winter	-	2,500	2,500	2,500
Good Things Foundation	8,040	-	8,040	14,706
Smart Meters	16,389	-	16,389	22,724
Healthy Homes	134,160		134,160	134,160
MAPSDAP	124,736		124,736	117,362
Barnwood Trust Pilot Scheme	14,286	-	14,286	5,716
National Benevolent Society	7,500	-	7,500	2,500
EU Settlement Grant	37,754	-	37,754	88,520
CMAP – CO Monitors	31,857	-	31,857	-
FODDC CoOp Voucher Grant	-	-	-	5,000
GCC Building Capacity Project	-	-	-	20,000
GCC Pilot Scheme	9,912	-	9,912	10,088
GCC Levelling Up Together	8,920	-	8,920	-
FOD/GCF Resilience Fund	-	-	-	7,500
Sub-total carried forward	1,261,841	387,538	1,649,379	916,928

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Sub-total brought forward	1,261,841	387,538	1,649,379	916,928
Staff Hardship Fund	-	5,000	5,000	-
CAB Cost of Living	2,144	-	2,144	-
Cheltenham Cost of Living	-	2,474	2,474	-
Gloucestershire Community Foundation	5,000	-	5,000	-
NHS – ILB	4,500	-	4,500	-
Redress Winter Energy Fund	-	-	-	28,962
Summerfield Charitable Trust	-	-	-	10,000
Tewkesbury Food Voucher Grant	-	-	-	10,000
Help To Claim Specialist	-	-	-	21,928
Other	11,400	-	11,400	9,425
	1,284,885	395,012	1,679,897	997,243

FEES RECEIVABLE

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Electrotechnical Certification Training	150	-	150	820
	150	-	150	820

BY ACTIVITY

	Grants, donations and legacies	Fees receivable	Total 2023	Total 2022
	£	£	£	£
General advice	225,864	-	225,864	240,833
Benefits advice	299,863	-	299,863	234,234
Money and debt advice	262,233	-	262,233	208,029
Health sector advice	385,429	-	385,429	217,622
Energy advice	506,508	-	506,508	96,525
Other activities	-	150	150	820
Charitable activities	1,679,897	150	1,680,047	998,063

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

4. TOTAL EXPENDITURE

Analysis of expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
General advice	302,286	2,833	305,119	235,330
Benefits advice	201,258	2,360	203,618	174,049
Money and debt advice	270,115	2,360	272,475	202,356
Health sector advice	385,622	6,424	392,046	223,876
Energy advice	29,387	139,306	168,693	51,097
Charitable activities	1,188,668	153,283	1,341,951	886,708

	Staff costs	Other direct costs	Support costs	Total 2023	Total 2022
	£	£	£	£	£
General advice	247,743	52,072	5,304	305,119	235,330
Benefits advice	165,329	34,749	3,540	203,618	174,049
Money and debt advice	221,238	46,501	4,736	272,745	202,356
Health sector advice	318,324	66,907	6,815	392,046	223,876
Energy advice	59,700	107,715	1,278	168,693	51,097
Charitable activities	1,012,334	307,944	21,673	1,341,951	886,708

Other Direct Costs:	2023	2022
	£	£
Charitable activities	95,166	40,639
Other staff and volunteer costs	27,451	8,030
Office costs	103,248	69,417
Premises costs	82,079	79,314
	307,944	197,130

Support Costs:	2023	2022
	£	£
Governance costs	21,673	7,922

All staff costs have been directly allocated to the activities of the charity in the year on the basis of time spent by staff on each activity.

5. STAFF COSTS AND TRUSTEES' REMUNERATION

Staff costs were as follows:	2023	2022
	£	£
Wages and salaries	892,413	600,090
Social security costs	67,085	45,363
Employer pension contributions	52,836	36,203
	1,012,334	681,656

Particulars of employees:
The average number of full-time equivalent staff employed by the charity during the financial year amounted to:

	2023 Total	2022 Total
Management staff	1	1
Paid staff	50	33
	51	34

Staff levels have increased to support extra activity in health related support services, specific government grants funding for fuel poverty and housing relief and, due to difficulties with volunteer recruitment, the need to provide support with paid staff rather than volunteers.

No member of staff was paid £60,000 or more.

The charity's Trustees were not paid or received any other benefits from employment with the charity in the year (2021/22: £nil). No Trustee claimed any expenses during the year (2021/22: £nil). No charity Trustee received payment for professional or other services supplied to the charity (2021/22: £nil). There were no other related party transactions with Trustees during the year.

The key management personnel of the charity comprises of the Chief Executive Officer. The total employee benefits of the key management personnel of the charity (including redundancy costs) were £49,887 (2021/22: £49,797).

6. NET (EXPENDITURE)/INCOME FOR THE YEAR

This is stated after charging:	2023	2022
	£	£
Depreciation	25,830	20,809
Independent examiners fees	-	5,533
Auditors' remuneration – audit fee	7,200	-
Auditors' remuneration – non audit services	14,473	-

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

7. TANGIBLE ASSETS

	Leasehold Improvements	Computer Equipment	Office Equipment	Total
	£	£	£	£
COST				
At 1 April 2022	69,522	54,765	25,604	149,891
Additions	-	17,590	3,740	21,330
Disposals	-	-	-	-
At 31 MARCH 2023	69,522	72,355	29,344	171,221
DEPRECIATION				
At 1 April 2022	23,753	22,167	15,699	61,619
Charge for year	6,952	13,706	5,172	25,830
Eliminated on disposal	-	-	-	-
At 31 MARCH 2023	30,705	35,873	20,871	87,449
NET BOOK VALUE				
At 31 MARCH 2023	38,817	36,482	8,473	83,772
At 31 March 2022	45,769	32,598	9,905	88,272

8. DEBTORS

	2023	2022
	£	£
Trade debtors	86,410	25,360
Prepayments and accrued income	201,037	73,300
Other debtors	471	471
	287,918	99,131

9. CREDITORS

	2023	2022
	£	£
Amounts falling due within one year:		
Trade creditors	33,142	55,694
PAYE & NIC	29,814	14,589
Accruals and deferred income	106,398	82,433
Other creditors	30,143	17,874
	199,497	170,590

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

10. DEFERRED INCOME

Deferred income comprises grants received in advance.

	2023	2022
	£	£
Balance as at 1 April 2022	74,502	7,398
Amount released to income earned from charitable activities	(74,502)	(7,398)
Amount deferred in year	83,538	74,502
Balance as at 31 March 2023	83,538	74,502

11. RESTRICTED FUNDS

	Balance b/f	Incoming resources	Outgoing resources	Transfer	Balance c/f
	£	£	£	£	£
Revenue funds					
Household Support, Rescue and Fuel Funds	-	373,100	(128,702)	-	244,398
Surviving Winter	-	2,500	-	-	2,500
Kickstart Scheme	-	8,938	(8,938)	-	-
Redress Winter Energy Fund	3,478	-	(6,813)	3,335	-
Benefit Buddy - Barnwood Trust Pilot Scheme	5,479	-	(5,479)	-	-
Advice First Aid - GCC – Pilot Scheme	8,088	-	-	(8,088)	-
North Cotswold Foodbank - White Goods	-	3,000	(504)	-	2,496
Cheltenham – Cost of Living	-	2,474	-	-	2,474
Staff Hardship Fund	-	5,000	(2,847)	-	2,153
	17,045	395,012	(153,283)	(4,753)	254,021

Purposes of Restricted Funds

Surviving Winter
Funding is provided from Gloucestershire Community Foundation for grants towards winter fuel costs for individuals who require financial assistance.

11. RESTRICTED FUNDS (continued)

Household Support, Rescue and Fuel Funds
Funding from the local authorities to provide emergency grants to households to help them pay their fuel bills.

Kickstart Scheme
Funding from Gloucestershire County Council to support businesses during Coronavirus through grant funding to create new employment opportunities for the public benefit.

Redress Winter Energy Fund
Funding to support those worst affected by energy price rises and at risk of self-disconnection by providing fuel vouchers.

Benefit Buddy
Funding to support people applying for benefits with a health-related element such as PIP.

Advice First Aid
Funding from Gloucestershire County Council to enable vulnerable people to receive face-to-face advice in a safe and Covid-19 compliant manner.

Building Capacity Project
Funding towards additional employment costs and overheads involved in increasing the number of volunteers working with the charity, including training and supervising the new volunteers.

Staff Hardship Fund
Funding to provide emergency grants to staff members to help them pay their fuel bills.

North Cotswold Foodbank White Goods
Funding to provide grants to people in North Cotswold Area to help them buy White Goods.

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

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

At 31 March 2023	Tangible fixed assets £	Net current assets £	Provisions £	Total £
Restricted funds	-	254,021	-	254,021
	-	254,021	-	254,021
Unrestricted funds				
General funds	83,772	369,795	(7,508)	446,059
	83,772	623,816	(7,508)	700,080

13. CONTINGENT LIABILITY

With respect to the Bureau's position in its pension scheme operated by The Pensions Trust, a liability was calculated with respect to the five deferred members of the scheme amounting to £2,647 as at 30 September 2022 and there have been no further updates from The Pensions Trust in the year. It remains inconclusive as to the treatment regarding these liabilities. The Bureau will provide for any liabilities when agreement has been reached between the DWP and The Pensions Trust.

14. TOTAL CASH & CASH EQUIVALENTS

Total cash & cash equivalents as at 31 March 2023 are represented as follows:

	2023 £	2022 £
Cash at bank	534,986	353,607
Cash in hand	409	224
	535,395	353,831

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE

England & Wales - Charity number 1091891

Accounts

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2022

Company registration number: 4373653
Registered charity number: 1091891

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE BUREAU (LIMITED BY GUARANTEE)

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

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NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE BUREAU (LIMITED BY GUARANTEE)

Report of the Trustee Board for the year ended 31 March 2022

The trustees, who are also the Directors of the charity, present their report for the year ended 31 March 2022. Due to the Trustees' status as directors under the Companies Act 2006, this report constitutes a directors' report as required by the Companies Act 2006, and has been prepared taking advantage of the exemptions conferred by Part 15 of this Act.

Our purposes and activities

The objects of North and West Gloucestershire Citizens Advice (the Charity) are to promote any charitable purpose for the benefit of the community in the County of Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The main aims for the year continued to be the provision of free, independent, confidential and impartial generalist and specialist advice services to members of the public. The main areas where advice is given include: welfare, debt and money advice, utilities, consumer, relationship matters, housing and employment. A team of paid and unpaid staff, adequately covered by professional indemnity insurance, ensures that the Charity is able to achieve its objectives.

Achievements and Performance

During the year, our communities continued to face the impact of the Covid 19 pandemic, and we continued to deliver our services adapting to the changing restrictions we faced. At the same time the latter part of the year saw clients starting to face issues around cost of living and concerns regarding future prices rises, especially with regards to energy.

In light of these challenges faced by our community we continued to provide advice across all channels and began to re-introduce vital face to face services. We received support to allow us to adapt our offices to ensure that we could safely provide face to face services to clients and by the end of the 2021/22 we had helped 11,767 people with 24,097 issues.

- Welfare benefit enquiries were high at 5,919
- Universal Credit enquiries were 1,945.
- Employment enquiries continued to be high at over 2000 during the year.
- We saw housing enquiries of 1,767
- The number of debt enquiries were over 2000
- Financial outcomes of over £9.7 million achieved for clients, including £3.8 million in additional benefit income

Emergency support during the year continued to be vital for local people and thanks to the work of our dedicated staff and volunteers we were able to distribute £27,649 of charitable payments in the form of fuel and food vouchers. We also issued 690 food vouchers for local foodbanks. We continued to work in partnership with local food pantries and fare share schemes.

As well as supporting people with the implications with Covid we did continue to support local people with a host of other issues. Our Oncology Team continued to work with the Focus Centre at Cheltenham General Hospital and were able to fully re-introduce face to-face services. Our Healthy Homes and Macmillan teams, working with people with disabilities, long term health issues or cancer, returned to providing home visits.

Developing services and looking at innovative ways of working meant we secured funding to develop two pilot projects. Advice First Aid and Benefit Buddies will enable us to target our advice to the most vulnerable and also work with people with lived experience to support clients through the disability benefits application process. We are pleased that these two projects have been recognized as important by partners and funders and illustrate the important work N&WGCA is doing to work in partnership to find solutions for local people.

As the year came to an end, concern arose about increasing energy costs with a price rise in April 2022 causing concern about affordability for many clients.

Financial Review

The Charity's income increased in the year by £85,904 to £998,063. There was restricted income in the year of £208,754.

Expenditure in the year also increased in year by £61,964 to £886,708. There was restricted expenditure in the year of £184,804.

The Charity realised a surplus of income over expenditure for the year of £111,355 (2020/21: £87,415).

At 31 March 2022 the charity held total funds of £361,984 (31 March 2021: £250,629).

Principal Funding Sources

Funding sources are detailed in note 3 to accounts (page 18).

Reserves Policy and going concern

The Trustees have determined to retain a 3 months of operating costs in unrestricted reserves to meet unexpected events. Where reserves fall below 2 months of operating costs the Trustees regularly review that the charity has sufficient funds in cash (or near cash) to meet the liabilities of the business as such liabilities fall due.

Reserves are an important element of charitable organisation funding and help protect the organisation against:

a) The risk of unforeseen emergency or other unexpected need for funds, e.g. an unexpected large repair bill or finding 'seed-funding 'for an urgent project.

b) Covering unforeseen day-to-day operational costs, e.g. employing temporary staff to cover a long-term sick absence.

c) A source of income, e.g. a grant, not being renewed. Funds might be needed to give the trustees time to take action if income falls below expectations.

d) Planned commitments, or designations, that cannot be met by future income alone, e.g. plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding'.

e) The need to fund short-term deficits in a cash budget, e.g. money may need to be spent before a funding grant is received.

In 2016/17 the organisation saw a significant deficit which impacted on reserves and Trustees regard it as very important to ensure they have adequate reserves in place.

Unrestricted funds are funds that the Charity may use for any purpose so long as it meets the aims and objectives of the bureau outlined in our governing document. A restricted fund is given to the Charity for a specific purpose and in respect of which conditions have been imposed as to its use. Funds must be spent on this purpose. Funds may not be completely spent in year and the balance, which shows as net income in the year will be spent during the next calendar year (resulting in net expenditure). The Charity is effectively acting as a steward for these funds.

The calculation of free unrestricted reserves is after taking into account any designated funds which the Trustees have deemed it appropriate and prudent to so designate.

In 2021/22 the expenditure on unrestricted activity was £701,904 indicating a level of free reserves required of at least £175,000. However, the unrestricted operating costs for 2022/23 are estimated to be £1.1 million, which gives a free reserves target of £275,000. The 2021/22 unrestricted surplus of £95,060 means the organisation is on course to achieve its target for free reserves of a minimum of 3 months expenditure. The importance of good stewardship means that they are ensuring close to 3 months free reserves with £265,327 in free reserves against a target for 2022/23 of £275,000.

Investment Policy

As noted above the Charity does not have surplus free reserves to invest. All cash funds are therefore maintained in the Charity's current bank accounts.

Plans for the future

The Charity secured the Advice and Inclusion contract for Cheltenham (started April 2022), as well as extended funding for both Macmillan and Help to Claim. This additional funding means an expansion of the Charity going forward, and a review of staff structure to accommodate the organisations growth.

Office moves are planned for the service in the Forest of Dean with a move to a new community hub in Cinderford. The expected pressures on the cost of living mean that the Charity will continue to focus on offering a variety of channels for clients to access services whilst recognising that those with the most complex issues need to access advice face to face.

There is a recognition that N&WGCA is well placed to support local people who are struggling financially and that we are able to play a role in the distribution of support to clients and this work is expected to increase in the coming year.

Report of the Trustee Board for the year ended 31 March 2022 (continued)

Reference and administrative details

Charity Name:	North and West Gloucestershire Citizens Advice Limited
Charity Registration Number:	1091891
Company Registration Number:	4373653
Registered Office and Operational Address:	Messenger House 35 St Michaels Square Gloucester GL1 1HX

Independent Examiner:

Burnside
Chartered Accountants
61 Queen Square
Bristol
BS1 4JZ

Bankers:

Lloyds Bank plc
Blackheath, London Branch
PO Box 1000
BX1 1LT

Key management personnel:

Trustee Board:

- Malcom Vine
- Derek Jones
- Robert Knibbs *(resigned 24th May 2021)*
- Alison Mourdant *(resigned 24th May 2021)*
- Peter Whittall
- Vareta Bryan
- Robert Priddy *(appointed 21st July 2021)*
- Mike Mintram *(appointed 30th September 2021)*

Chief Executive Officer:
Clare Knapman

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 14th February 2002 and registered as a charity. The charity's governing document is its Articles of Association. As a Company Limited by Guarantee, the Bureau has no share capital and the liability of the members on liquidation is limited to £1.00. In the event that a surplus remains after the realisation of assets, that surplus shall not be distributed to the members but shall be given or transferred to such other charitable purposes as the members by ordinary resolution decide, failing which, the same shall be transferred to the National Association of Citizens Advice Bureaux.

Recruitment and Appointment of the Trustee Board

The directors of the company are also charity trustees for the purposes of charity law and under the Company's Articles are known as the Trustee Board. Under the requirements of the Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they may be re-elected at the next Annual General Meeting.

Due to the nature of the work undertaken within the community, the Trustee Board seeks to ensure that the diversity of the community is reflected through the Trustee Board. Individuals are approached to offer themselves for election to the Trustee Board through local networking with statutory and voluntary organisations. Potential Trustees are required to provide a list of their skills and are invited to attend Trustee Board meetings as observers in order to gain an insight into the operation and management of the service.

Trustee Induction and Training

New Trustees are invited and encouraged to familiarise themselves with the charity and the context within which it works, by spending time with the Chief Executive Officer and observing the service in action. All new Trustees receive a copy of the Articles of Association, Charity Commission publications including "Responsibilities of Charity Trustees" and a copy of the charity's Business Plan.

Risk Management

The Trustees have assessed the major risks that the charity is exposed to, and are satisfied that systems are in place to mitigate exposure to these risks. Procedures and policies are periodically reviewed to ensure that they continue to meet the membership requirements of the National Association of Citizens Advice Bureaux and the needs of the charity.

Internal control risks are minimised by, for example, the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure the health and safety of staff, volunteers, clients and visitors to the Bureau.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

Organisational Structure

The Trustee Board may consist of up to 15 members. It meets on alternate months and is responsible for the governance, strategic direction and policy of the charity. At present the Trustee Board has 6 members from a variety of professional backgrounds relevant to the work of the charity. A staff representative, a volunteer representative and representatives of the Forest of Dean District Council, Gloucester City Council and Tewkesbury Borough Council are entitled to attend ordinary Board meetings but have no voting rights.

A scheme of delegation is in place and the Chief Executive Officer is responsible for implementing the strategic direction of the service, identifying and responding to funding opportunities and ensuring that the charity delivers the services specified and that key performance targets are met. The Chief Executive Officer is also responsible for operational day to day service delivery and, in conjunction with the line management team, for individual supervision of staff and volunteers, ensuring the team continue to work effectively and develop their skills and working practices in line with good practice.

Public Benefit

The Charity Commission in its 'Charities and Public Benefit' Guidance requires that there are two key principles to be met in order to show that an organisation's aims are for the public benefit: first, there must be an identifiable benefit and secondly, the benefit must be to the public or a section of the public.

North & West Gloucestershire Citizens Advice Bureau aims to benefit the public directly by the provision of free independent, confidential and impartial generalist and specialist advice services to members of the public. Our clients come from across Gloucestershire.

Related Parties

The charity is a member of “Citizens Advice”, a national charity which sets standards for advice and operational performance and supports local offices with an information system, training and other services. As part of the charity’s membership of Citizens Advice, it has agreed to operate within the national charity’s policies, aims, methods and principles. The charity contributes to Citizens Advice national research and campaigns policy, media, publicity and parliamentary work. It also maintains an information and advice website.

On a local level the charity is involved in local strategic partnership thematic groups and attends a range of local voluntary and statutory sector forums.

Pay policy for senior staff

The directors consider that the members of the Trustee Board and the Chief Executive Officer comprise the key management personnel of the charity and are responsible for directing, controlling and running the charity on a day to day basis.

Report of the Trustee Board for the year ended 31 March 2022 (continued)

All Trustees give their time freely and no Trustee received remuneration during the year.

The pay of the Chief Executive Officer is set by the Trustee Board on an annual basis.

Trustees' responsibilities in relation to the financial statements

Company law requires the Trustee Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing those financial statements, the Trustee Board should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the on-going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

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

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the charity's Independent Examiner is unaware, and
- The trustees, having made enquiries of fellow directors and the charity's Independent Examiner that they ought to have individually taken, have each taken all steps that they are obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the Independent Examiner is aware of that information.

Approved by the Trustee Board on 12 December 2022 and signed on its behalf by:

……

Derek S Jones **Date** 12 December 2022
TRUSTEE - Chairman

Independent examiner's report to the trustees of North and West Gloucestershire Citizens Advice Limited (Limited by guarantee) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed:
Name: Mark Pooley FCA
(Listed Body: Institute of Chartered Accountants in England & Wales)
Address: Burnside Chartered Accountants, 61 Queen Square, Bristol BS1 4JZ
Date:

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 MARCH 2022

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2022 £	Total funds 2021 £
Income from:					
Charitable activities:					
Grants, donations and legacies	3	788,489	208,754	997,243	912,159
Fees receivable	3	820	-	820	-
Total income		789,309	208,754	998,063	912,159
Expenditure on:					
Charitable activities:	4	701,904	184,804	886,708	824,744
Total expenditure		701,904	184,804	886,708	824,744
Net (expenditure)/income and net movement in funds for the year	6	87,405	23,950	111,355	87,415
Transfers		7,655	(7,655)	-	-
Net movement in funds for the year		95,060	16,295	111,355	87,415
Reconciliation of funds:					
Total funds brought forward		249,879	750	250,629	163,214
Total funds carried forward		344,939	17,045	361,984	250,629

The notes on pages 14 to 25 form part of these accounts.

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

BALANCE SHEET
AT 31 MARCH 2022

	Notes	2022 £	2021 £
FIXED ASSETS			
Tangible assets	7	88,272	99,476
CURRENT ASSETS			
Debtors	8	99,131	111,461
Cash at bank and in hand		353,831	115,799
		452,962	227,260
CREDITORS: Amounts falling due within one year	9	(170,590)	(66,680)
NET CURRENT ASSETS		282,372	160,580
TOTAL ASSETS LESS CURRENT LIABILITIES		370,644	260,056
PROVISIONS FOR LIABILITIES		(8,660)	(9,427)
NET ASSETS		361,984	250,629
THE FUNDS OF THE CHARITY:			
Restricted funds	11	17,045	750
Unrestricted:			
General		344,939	249,879
		361,984	250,629

The Trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

BALANCE SHEET AT 31 MARCH 2022 (continued)

The Trustees acknowledge their responsibilities for:

(i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These accounts have been delivered in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the directors and authorised for issue on …….. and are signed on their behalf by:

……..

Derek Jones **Date** 12 December 2022

TRUSTEE - Chairman

The notes on pages 14 to 25 form part of these accounts.

Company number – 4373653

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

STATEMENT OF CASHFLOW
FOR THE YEAR ENDED 31 MARCH 2022

	Notes	2022	2021
		£	£
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		111,354	87,415
Add back depreciation charge		20,809	18,478
Decrease/(increase) in trade debtors		(110)	6,264
Decrease/(increase) in other debtors		12,440	(32,974)
Increase/(decrease) in trade creditors		33,196	(18,121)
Increase/(decrease) in other creditors		69,947	18,511
Net cash used in operating activities		**247,636**	**79,574**
Cash flows from investing activities			
Purchase of tangible fixed assets		(9,604)	(22,964)
Cash provided by/(used in) investing activities		**(9,604)**	**(22,964)**
Increase/(decrease) in cash & cash equivalents		**238,032**	**56,609**
Cash & cash equivalents at the beginning of the year		115,799	59,190
Total cash & cash equivalents at the end of the year	**15**	**353,831**	**115,799**

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) **Basis of preparation**

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

North and West Gloucestershire Citizens Advice Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) **Preparation of the accounts on a going concern basis**

The trustees have considered the 12-month period from the date of approval of the financial statements.

At the year end the charity has net assets of £361,984, net current assets of £282,372 and free reserves of £265,327.

The charity has prepared a budget for 2022/23 which shows that a surplus is forecast.

Based on how the charity has operated in the face of COVID-19 pandemic and its budget forecasts for the year ended 31 March 2023, the trustees consider that the charity is a going concern.

(c) **Income recognition policies**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

1. ACCOUNTING POLICIES (continued)

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.

- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.

- when donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) **Expenditure and irrecoverable VAT**
Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff and volunteer time spent on each activity.

(e) **Funds accounting**
Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

1. ACCOUNTING POLICIES (continued)

(f) **Tangible fixed assets**

The cost of tangible fixed assets is written-off by equal annual instalments over their expected useful lives as follows:

- Leasehold Improvements 10% straight line
- Computer Equipment 20% straight line
- Office Equipment 20% straight line

(g) **Pension costs**

The charity offers paid staff a defined contribution scheme with the following providers: The Pensions Trust; NEST; Royal London; Hargreaves Lansdown; Prudential and Standard Life. The funds of the scheme are administered by the providers and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 5 to these accounts.

2. PRIOR PERIOD COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total funds 2021 £
Income from:			
Charitable activities:			
Grants, donations and legacies	863,774	48,385	912,159
Total income	863,774	48,385	912,159
Expenditure on:			
Charitable activities:	794,573	30,171	824,744
Total expenditure	794,573	30,171	824,744
Net (expenditure)/income and net movement in funds for the year	69,201	18,214	87,415
Transfers	22,964	(22,964)	-
Net movement in funds for the year	92,165	(4,750)	87,415
Reconciliation of funds:			
Total funds brought forward	157,714	5,500	163,214
Total funds carried forward	249,879	750	250,629

3. INCOME FROM CHARITABLE ACTIVITIES

BY FUNDER

GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Forest of Dean District Council	70,000	-	70,000	70,000
Gloucestershire County Council	50,000	-	50,000	50,000
Gloucestershire County Council additional	-	33,333	33,333	-
Gloucester City Council	31,000	-	31,000	31,000
Tewkesbury Borough Council	53,620	-	53,620	53,620
Town and Parish Councils	9,996	-	9,996	8,797
Barnwood Trust Covid-19 Fund	-	8,000	8,000	-
GLOMAS	3,680	-	3,680	3,330
Gloucestershire County Council Kickstart	-	9,478	9,478	-
MacMillan Cancer Support	47,000	-	47,000	46,762
Energy Advice Project	12,000	-	12,000	18,000
The Big Energy Saving Network	8,877	-	8,877	19,500
Energy Emergency Fund	-	-	-	29,520
Help to Claim	109,189	-	109,189	147,795
Help To Claim Best Practice Lead	-	39,979	39,979	-
Surviving Winter	-	2,500	2,500	-
National Lottery	-	-	-	24,655
Good Things Foundation	14,706	-	14,706	23,270
Smart Meters	22,724	-	22,724	-
Healthy Homes	134,160	-	134,160	134,270
MAPSDAP	117,362	-	117,362	108,611
Barnwood Trust Pilot Scheme	-	5,716	5,716	-
National Benevolent Society	-	2,500	2,500	-
EU Settlement Grant	88,520	-	88,520	42,557
FODDC CoOp Voucher Grant	-	5,000	5,000	-
GCC Building Capacity Project	-	20,000	20,000	-
GCC Pilot Scheme	-	10,088	10,088	-
Innovation Grant	-	-	-	9,895
FOD/GCF Resilience Fund	7,500	-	7,500	12,004
Redress Winter Energy Fund	-	28,962	28,962	-
Summerfield Charitable Trust	-	10,000	10,000	-
IT Upgrade/Equipment Fund	-	-	-	23,730
Tewkesbury Food Voucher Grant	-	10,000	10,000	-
Legacies	-	-	-	50,000
Help To Claim Specialist	-	21,928	21,928	-
Other	8,155	1,270	9,425	4,843
	788,489	208,754	997,243	912,159

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

FEES RECEIVABLE

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Electrotechnical Certification Training	820	-	820	-
	820	-	820	-

BY ACTIVITY

	Grants, donations and legacies £	Fees receivable £	Total 2022 £	Total 2021 £
General advice	240,833	-	240,833	254,979
Benefits advice	234,234	-	234,234	201,149
Money and debt advice	208,029	-	208,029	165,295
Health sector advice	217,622	-	217,622	202,374
Energy advice	96,525	-	96,525	88,362
Other activities	-	820	820	-
Charitable activities	997,243	820	998,063	912,159

4. TOTAL EXPENDITURE

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
General advice	189,386	45,944	235,330	226,783
Benefits advice	108,136	65,913	174,049	150,198
Money and debt advice	169,023	33,333	202,356	193,207
Health sector advice	213,121	10,755	223,876	203,179
Energy advice	22,238	28,859	51,097	51,377
Charitable activities	701,904	184,804	886,708	824,744

4. TOTAL EXPENDITURE (continued)

	Staff costs	Other direct costs	Support costs	Total 2022	Total 2021
	£	£	£	£	£
General advice	188,931	44,204	2,195	235,330	226,783
Benefits advice	140,182	32,238	1,629	174,049	150,198
Money and debt advice	162,981	37,481	1,894	202,356	193,207
Health sector advice	171,651	50,229	1,996	223,876	203,179
Energy advice	17,911	32,978	208	51,097	51,377
Charitable activities	681,656	197,130	7,922	886,708	824,744

Other Direct Costs:	2022	2021
	£	£
Charitable activities	40,369	32,394
Other staff and volunteer costs	8,030	4,386
Office costs	69,417	55,841
Premises costs	79,314	77,200
	197,130	169,821

Support Costs:	2022	2021
	£	£
Governance costs	7,922	16,001
Provision for harmonisation costs	-	9,428
	7,922	25,429

All staff costs have been directly allocated to the activities of the charity in the year on the basis of time spent by staff on each activity.

5. STAFF COSTS AND TRUSTEES' REMUNERATION

Staff costs were as follows:	2022 £	2021 £
Wages and salaries	600,090	562,504
Social security costs	45,363	37,663
Employer pension contributions	36,203	29,326
	681,656	629,494

Particulars of employees:
The average number of full-time equivalent staff employed by the charity during the financial year amounted to:

	2022 Total	2021 Total
Management staff	1	1
Paid staff	33	30
	34	31

No member of staff was paid £60,000 or more.

The charity's Trustees were not paid or received any other benefits from employment with the charity in the year (2020/21: £nil). No Trustee claimed any expenses during the year (2020/21: £nil). No charity Trustee received payment for professional or other services supplied to the charity (2020/21: £nil). There were no other related party transactions with Trustees during the year.

The key management personnel of the charity comprises of the Chief Executive Officer. The total employee benefits of the key management personnel of the charity (including redundancy costs) were £54,716 (2020/21: £43,922).

6. NET (EXPENDITURE)/INCOME FOR THE YEAR

This is stated after charging:

	2022 £	2021 £
Depreciation	20,809	18,478
Accountants/Independent Examiners fees	5,533	5,200

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022 (continued)

7. TANGIBLE ASSETS

	Leasehold Improvements	Computer Equipment	Office Equipment	Total
	£	£	£	£
COST				
At 1 April 2021	69,522	49,325	21,440	140,287
Additions	-	5,440	4,164	9,604
Disposals	-	-	-	-
At 31 MARCH 2022	69,522	54,765	25,604	149,891
DEPRECIATION				
At 1 April 2021	16,801	12,543	11,467	40,811
Charge for year	6,952	9,624	4,232	20,808
Eliminated on disposal	-	-	-	-
At 31 MARCH 2022	23,753	22,167	15,699	61,619
NET BOOK VALUE				
At 31 MARCH 2022	45,769	32,598	9,905	88,272
At 31 March 2021	52,721	36,781	9,973	99,476

8. DEBTORS

	2022	2021
	£	£
Trade debtors	25,360	25,251
Prepayments and accrued income	73,300	86,210
Other debtors	471	-
	99,131	111,461

9. CREDITORS

	2022	2021
	£	£
Amounts falling due within one year:		
Trade creditors	55,694	22,498
PAYE & NIC	14,589	10,767
Accruals and deferred income	82,433	16,240
Other creditors	17,874	17,173
	170,590	66,679

10. DEFERRED INCOME

Deferred income comprises grants received in advance.

	2022	2021
	£	£
Balance as at 1 April 2021	7,398	17,480
Amount released to income earned from charitable activities	(7,398)	(17,480)
Amount deferred in year	74,502	7,398
Balance as at 31 March 2022	74,502	7,398

11. RESTRICTED FUNDS

	Balance b/f	Incoming resources	Outgoing resources	Transfer	Balance c/f
	£	£	£	£	£
Revenue funds					
Surviving Winter	750	2,500	(3,375)	125	-
GCC – Debt Advice	-	33,333	(33,333)	-	-
Help To Claim – Best Practice Lead	-	39,979	(39,979)	-	-
Help To Claim Specialist	-	21,928	(21,928)	-	-
Kickstart Scheme	-	9,478	(9,478)	-	-
Barnwood Trust – Covid-19	-	8,000	(4,466)	(3,534)	-
Redress Winter Energy Fund	-	28,962	(25,484)	-	3,478
Tewkesbury Food Voucher Grant	-	10,000	(10,000)	-	-
FODDC – CoOp Voucher Grant	-	5,000	(754)	(4,246)	-
Benefit Buddy					
- Barnwood Trust Pilot Scheme	-	5,716	(237)	-	5,479
- National Benevolent Society	-	2,500	(2,500)	-	-
Advice First Aid					
- GCC – Pilot Scheme	-	10,088	(2,000)	-	8,088
Building Capacity Project					
- GCC	-	20,000	(20,000)	-	-
- Summerfield Charitable Trust	-	10,000	(10,000)	-	-
Other small funds	-	1,270	(1,270)	-	-
	750	208,754	(184,804)	(7,655)	17,045

Purposes of Restricted Funds

Surviving Winter
Funding is provided from Gloucestershire Community Foundation for grants towards winter fuel costs for individuals who require financial assistance.

11. RESTRICTED FUNDS (continued)

GCC – Debt Advice
Funding from Gloucestershire County Council to support the provision of debt advice.

Help To Claim – Best Practice Lead
Funding from Citizens Advice to carry out research and to help local Citizens Advice offices to understand Universal Credit and Help To Claim.

Help To Claim Specialist
Funding from Citizens Advice in respect of the secondment of a Help To Claim Specialist.

Kickstart Scheme
Funding from Gloucestershire County Council to support businesses during Coronavirus through grant funding to create new employment opportunities for the public benefit.

Barnwood Trust – Covid-19
Funding to purchase various PPE to create a Covid-19 compliant environment to enable the charity to provide face-to-face support for those who have complex enquiries, are vulnerable and require greater support and for people where English is a second language.

Redress Winter Energy Fund
Funding to support those worst affected by energy price rises and at risk of self-disconnection by providing fuel vouchers.

Tewkesbury Food Voucher Grant
Funding from Tewkesbury Council to provide supermarket vouchers to those experiencing financial hardship as a result of Covid-19.

FODDC – CoOp Voucher Grant
Funding from Forest of Dean District Council towards the cost of recorded delivery costs of posting supermarket vouchers to those who need them.

Benefit Buddy
Funding to support people applying for benefits with a health-related element such as PIP.

Advice First Aid
Funding from Gloucestershire County Council to enable vulnerable people to receive face-to-face advice in a safe and Covid-19 compliant manner.

Building Capacity Project
Funding towards additional employment costs and overheads involved in increasing the number of volunteers working with the charity, including training and supervising the new volunteers.

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

At 31 March 2022	Tangible fixed assets £	Net current assets £	Provisions £	Total £
Restricted funds	-	17,045	-	17,045
	-	17,045	-	17,045
Unrestricted funds				
General funds	88,272	265,327	(8,660)	344,939
	88,272	282,372	(8,660)	361,984

13. CONTINGENT LIABILITY

With respect to the Bureau's position in its pension scheme operated by The Pensions Trust, a liability was calculated with respect to the five deferred members of the scheme amounting to £3,556 as at 30 September 2021 and there have been no further updates from The Pensions Trust in the year. It remains inconclusive as to the treatment regarding these liabilities. The Bureau will provide for any liabilities when agreement has been reached between the DWP and The Pensions Trust.

14. TOTAL CASH & CASH EQUIVALENTS

Total cash & cash equivalents as at 31 March 2022 are represented as follows:

	2022 £	2021 £
Cash at bank	353,607	115,575
Cash in hand	224	224
	353,831	115,799

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE

England & Wales - Charity number 1091891

Accounts

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 MARCH 2021

Company registration number: 4373653
Registered charity number: 1091891

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE BUREAU (LIMITED BY GUARANTEE)

REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

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Report of the Trustee Board for the year ended 31 March 2021

The trustees, who are also the Directors of the charity, present their report for the year ended 31 March 2021. Due to the Trustees' status as directors under the Companies Act 2006, this report constitutes a directors' report as required by the Companies Act 2006, and has been prepared taking advantage of the exemptions conferred by Part 15 of this Act.

Our purposes and activities

The objects of North and West Gloucestershire Citizens Advice (the Charity) are to promote any charitable purpose for the benefit of the community in the County of Gloucestershire and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

The main aims for the year continued to be the provision of free, independent, confidential and impartial generalist and specialist advice services to members of the public. The main areas where advice is given include: welfare, debt and money advice, utilities, consumer, relationship matters, housing and employment. A team of paid and unpaid staff, adequately covered by professional indemnity insurance, ensures that the Charity is able to achieve its objectives.

Achievements and Performance

So often people face difficulties because they have an unexpected change in circumstances, and as a result they come to N&WGCA for support. In 2020, the Covid pandemic meant that everyone was faced with an unexpected change in circumstances and for many people this affected not just health but their housing, income, employment and relationships. It was the role of N&WGCA to support local people in the most difficult of circumstances at a difficult time.

Like many organisations, we faced the challenge of adapting our services, and a few days prior to the start of the financial year we moved our whole service to remote working with staff and volunteers delivering advice by telephone and email. By the end of the 2020/21 we had helped 14,443 people with 35,917 issues. Welfare benefit enquiries were high at 6,306 and Universal Credit enquiries were 2,918. As a result of government measures introduced to deal with the pandemic, such as furlough, our team dealt with a larger number of employment enquiries (4,410) than in previous years (2,602 in 2019/20).

Government measures on evictions as well as mortgage holidays and other measures meant that some level of reassurance was given to people, however we still saw an increase in housing enquiries to 3,311 from 1,838 in 2019/20. Debt enquiries continued to be high at 3,487 and we saw them begin to increase at the latter part of the year once measures introduced started to be lifted.

Emergency support during the year was vital for local people and thanks to the work of our dedicated staff and volunteers we were able to distribute £25,000 of fuel vouchers, 1,151 local

food vouchers, and direct people to emergency food support via local food pantries and fare share schemes.

As well as supporting people with the implications with Covid we did continue to support local people with a host of other issues. Our Oncology Team continued to work with the Focus Centre at Cheltenham General Hospital and were able during parts of the year, to offer a face-to-face service. Our Healthy Homes and Macmillan teams, working with people with disabilities, long term health issues or cancer, stopped home visits but continued to support people by telephone, email, video calls and by visiting peoples homes to deliver and pick up urgent paperwork. As the year came to an end we have been able to re-introduce home visits for those who most need them. Throughout the second lockdown we opened our offices for those who needed assistance to apply for EU Settlement Status. The deadline for applications of 30th June 2021 meant that a large number of people needed assistance for them and their families to apply and much work was done to promote this service.

As the year came to an end, the focus returned to adapting our services further to meet future need. Although we had provided an excellent service to more people than ever before via telephone and email, we recognise that without face-to-face services we are missing some of the most vulnerable members of our society and a significant amount of work was undertaken to ensure face-to-face services could recommence.

Financial Review

The Charity's income increased in the year by £201,384 to £912,159. There was restricted income in the year of £48,385.

Expenditure in the year also increased in year by £125,974 to £824,744. There was restricted expenditure in the year of £30,171.

The Charity realised a surplus of income over expenditure for the year of £87,415 (2019/20: £3,005).

At 31 March 2021 the charity held total funds of £250,629 (31 March 2020: £163,214).

Principal Funding Sources

Funding sources are detailed in note 3 to accounts (page 18).

Reserves Policy and going concern

The Trustees have determined to retain 3 months of operating costs in unrestricted reserves to meet unexpected events. Where reserves fall below 2 months of operating costs the Trustees regularly review that the Charity has sufficient funds in cash (or near cash) to meet the liabilities of the business as such liabilities fall due.

The calculation of unrestricted reserves is after taking into account any designated funds which the Trustees have deemed it appropriate and prudent to so designate.

The unrestricted operating costs for 2021/22 are estimated to be £750,000, which gives a free reserves target of £187,500. At 31 March 2021 Charity had free reserves of £159,830 (note 12). The Trustees, acknowledge that free reserves are currently below target and are looking to remedy the issue over the next two years by continuing to generate small surpluses of incoming resources over expenditure.

Investment Policy

As noted above the Charity does not have surplus free reserves to invest. All cash funds are therefore maintained in the Charity's current bank accounts.

Plans for the future

Our future plans include ensuring that we maintain and improve the telephone advice service established since the first Lockdown in March 2020 and continue the expanded advice service. To enhance this, and in recognition that there has been a move by a large number of clients to telephone and digital services, we will also be seeking to introduce a freephone adviceline in the near future. However, digital and telephone must only be a part of how we deliver services and we will be ensuring face-to-face advice is available across all four districts which we serve. We will be working with partner organisations to ensure that the most vulnerable clients are able to access our services quickly and wherever possible only having to tell their story once.

We know that there will be a pressure by some funders to focus on digital and telephone channels however, it is central to us as a local service that we ensure that clients have multiple channel access and can still get advice, in person, in their community. We will be adapting our internal IT and telephone systems to enable hybrid working for all our staff and volunteers.

Our work with health, voluntary sector organisations and local councils will continue, as we work to support clients who continue to struggle due to the impacts of the pandemic and the issues that brings, as well as the expected increase in prices and the squeeze that will have on household incomes. We will work to improve clients digital and financial exclusion, help clients in emergency situations with food and fuel support, and offer clients opportunities to seek support from volunteers using a 'lived experience' approach.

Report of the Trustee Board for the year ended 31 March 2021 (continued)

Reference and administrative details

Charity Name:	North and West Gloucestershire Citizens Advice Limited
Charity Registration Number:	1091891
Company Registration Number:	4373653
Registered Office and Operational Address:	Messenger House 35 St Michaels Square Gloucester GL1 1HX

Independent Examiner:

Burnside
Chartered Accountants
61 Queen Square
Bristol
BS1 4JZ

Bankers:

Lloyds Bank plc
Blackheath, London Branch
PO Box 1000
BX1 1LT

Key management personnel:

Trustee Board:

- Malcom Vine
- Derek Jones
- Robert Knibbs *(resigned 24th May 2021)*
- Alison Mourdant *(resigned 24th May 2021)*
- Peter Whittall
- Vareta Bryan

Chief Executive Officer:
Norman Gardner *(retired 12/04/2021)*
Clare Knapman *(from 01/06/2021)*

Structure, Governance and Management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 14th February 2002 and registered as a charity. The charity's governing document is its Articles of Association. As a Company Limited by Guarantee, the Bureau has no share capital and the liability of the members on liquidation is limited to £1.00. In the event that a surplus remains after the realisation of assets, that surplus shall not be distributed to the members but shall be given or transferred to such other charitable purposes as the members by ordinary resolution decide, failing which, the same shall be transferred to the National Association of Citizens Advice Bureaux.

Recruitment and Appointment of the Trustee Board

The directors of the company are also charity trustees for the purposes of charity law and under the Company's Articles are known as the Trustee Board. Under the requirements of the Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they may be re-elected at the next Annual General Meeting.

Due to the nature of the work undertaken within the community, the Trustee Board seeks to ensure that the diversity of the community is reflected through the Trustee Board. Individuals are approached to offer themselves for election to the Trustee Board through local networking with statutory and voluntary organisations. Potential Trustees are required to provide a list of their skills and are invited to attend Trustee Board meetings as observers in order to gain an insight into the operation and management of the service.

Trustee Induction and Training

New Trustees are invited and encouraged to familiarise themselves with the charity and the context within which it works, by spending time with the Chief Executive Officer and observing the service in action. All new Trustees receive a copy of the Articles of Association, Charity Commission publications including "Responsibilities of Charity Trustees" and a copy of the charity's Business Plan.

Risk Management

The Trustees have assessed the major risks that the charity is exposed to, and are satisfied that systems are in place to mitigate exposure to these risks. Procedures and policies are periodically reviewed to ensure that they continue to meet the membership requirements of the National Association of Citizens Advice Bureaux and the needs of the charity.

Internal control risks are minimised by, for example, the implementation of procedures for the authorisation of all transactions. Procedures are in place to ensure the health and safety of staff, volunteers, clients and visitors to the Bureau.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

In response to recent concerns about data security, the charity has reviewed and updated its procedures on Information Assurance. Actions taken include the adoption of a comprehensive Information Risk Policy, the appointment of a Senior Information Risk Officer (who is responsible for insuring that the policy is implemented effectively) and the setting up of an Information Assurance Working Group, chaired by a Trustee.

Organisational Structure

The Trustee Board may consist of up to 15 members. It meets on alternate months and is responsible for the governance, strategic direction and policy of the charity. At present the Trustee Board has 6 members from a variety of professional backgrounds relevant to the work of the charity. A staff representative, a volunteer representative and representatives of the Forest of Dean District Council, Gloucester City Council and Tewkesbury Borough Council are entitled to attend ordinary Board meetings but have no voting rights.

A scheme of delegation is in place and the Chief Executive Officer is responsible for implementing the strategic direction of the service, identifying and responding to funding opportunities and ensuring that the charity delivers the services specified and that key performance targets are met. The Chief Executive Officer is also responsible for operational day to day service delivery and, in conjunction with the line management team, for individual supervision of staff and volunteers, ensuring the team continue to work effectively and develop their skills and working practices in line with good practice.

Public Benefit

The Charity Commission in its 'Charities and Public Benefit' Guidance requires that there are two key principles to be met in order to show that an organisation's aims are for the public benefit: first, there must be an identifiable benefit and secondly, the benefit must be to the public or a section of the public.

North & West Gloucestershire Citizens Advice Bureau aims to benefit the public directly by the provision of free independent, confidential and impartial generalist and specialist advice services to members of the public. Our clients come from across Gloucestershire.

Related Parties

The charity is a member of "Citizens Advice", a national charity which sets standards for advice and operational performance and supports local offices with an information system, training and other services. As part of the charity's membership of Citizens Advice, it has agreed to operate within the national charity's policies, aims, methods and principles. The charity contributes to Citizens Advice national research and campaigns policy, media, publicity and parliamentary work. It also maintains an information and advice website.

On a local level the charity is involved in local strategic partnership thematic groups and attends a range of local voluntary and statutory sector forums.

Pay policy for senior staff

The directors consider that the members of the Trustee Board and the Chief Executive Officer comprise the key management personnel of the charity and are responsible for directing, controlling and running the charity on a day to day basis.

Report of the Trustee Board for the year ended 31 March 2021 (continued)

All Trustees give their time freely and no Trustee received remuneration during the year.

The pay of the Chief Executive Officer is set by the Trustee Board on an annual basis.

Trustees' responsibilities in relation to the financial statements

Company law requires the Trustee Board to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charitable company as at the balance sheet date and of its incoming resources and application of resources, including income and expenditure, for the financial year.

In preparing those financial statements, the Trustee Board should follow best practice and:

- Select suitable accounting policies and apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare financial statements on the on-going concern basis unless it is inappropriate to assume that the company will continue on that basis.

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

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

Statement as to disclosure to our auditors

In so far as the trustees are aware at the time of approving our trustees' annual report:

- There is no relevant information, being information needed by the Independent Examiner in connection with preparing their report, of which the charity's Independent Examiner is unaware, and
- The trustees, having made enquiries of fellow directors and the charity's Independent Examiner that they ought to have individually taken, have each taken all steps that they are obliged to take as a director in order to make themselves aware of any relevant audit information and to establish that the Independent Examiner is aware of that information.

Approved by the Trustee Board on 9 December 2021 and signed on its behalf by:

..... 14 December 2021

Derek S Jones **Date**

TRUSTEE - Chairman

Independent examiner's report to the trustees of North and West Gloucestershire Citizens Advice Limited (Limited by guarantee) ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021.

Responsibilities and basis of report

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

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

Independent examiner's statement

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

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

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

Signed:
Name: Mark Pooley FCA
(Listed Body: Institute of Chartered Accountants in England & Wales)
Address: Burnside Chartered Accountants, 61 Queen Square, Bristol BS1 4JZ
Date: 15 December 2021

NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED (LIMITED BY GUARANTEE)

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 MARCH 2021

	Note	Unrestricted Funds £	Restricted Funds £	Total funds 2021 £	Total funds 2020 £
Income from:					
Charitable activities:					
Grants, donations and legacies	3	863,774	48,385	912,159	682,972
Fees receivable	3	-	-		18,286
Reimbursement of expenses		-	-	-	383
Income from other trading activities:					
Investment income		-	-	-	134
Total income		863,774	48,385	912,159	701,775
Expenditure on:					
Charitable activities:	4	794,573	30,171	824,744	698,770
Total expenditure		794,573	30,171	824,744	698,770
Net (expenditure)/income and net movement in funds for the year	6	69,201	18,214	87,415	3,005
Transfers		22,964	(22,964)	-	-
Net movement in funds for the year		92,165	(4,750)	87,415	3,005
Reconciliation of funds:					
Total funds brought forward		157,714	5,500	163,214	160,209
Total funds carried forward		249,879	750	250,629	163,214

The notes on pages 14 to 24 form part of these accounts.

BALANCE SHEET
AT 31 MARCH 2021

	Notes	2021 £	2020 £
FIXED ASSETS			
Tangible assets	7	99,476	94,990
CURRENT ASSETS			
Debtors	8	111,461	84,751
Cash at bank and in hand		115,799	59,190
		227,260	143,941
CREDITORS: Amounts falling due within one year	9	(66,680)	(75,717)
NET CURRENT ASSETS		160,580	68,224
TOTAL ASSETS LESS CURRENT LIABILITIES		260,056	163,214
PROVISIONS FOR LIABILITIES		(9,427)	-
NET ASSETS		250,629	163,214
THE FUNDS OF THE CHARITY:			
Restricted funds	11	750	5,500
Unrestricted:			
General		249,879	157,714
		250,629	163,214

The Trustees are satisfied that the company is entitled to exemption from the provisions of the Companies Act 2006 (the Act) relating to the audit of the financial statements for the year by virtue of section 477, and that no member or members have requested an audit pursuant to section 476 of the Act.

BALANCE SHEET AT 31 MARCH 2021 (continued)

The Trustees acknowledge their responsibilities for:

(i) ensuring that the company keeps adequate accounting records which comply with section 386 of the Act, and

(ii) preparing financial statements which give a true and fair view of the state of affairs of the company as at the end of the financial year and of its profit or loss for the financial year in accordance with the requirements of section 393, and which otherwise comply with the requirements of the Act relating to financial statements, so far as applicable to the company.

These financial statements have been prepared in accordance with the special provisions for small companies under Part 15 of the Companies Act 2006.

These accounts have been delivered in accordance with the provisions applicable to companies subject to the small companies' regime.

These financial statements were approved by the directors and authorised for issue on 09 December 2021 and are signed on their behalf by:

..... 14 December 2021

Derek Jones **Date**

TRUSTEE - Chairman

The notes on pages 14 to 24 form part of these accounts.

Company number – 4373653

STATEMENT OF CASHFLOW
FOR THE YEAR ENDED 31 MARCH 2021

	Notes	2021	2020
		£	£
Reconciliation of net movement in funds to net cash flow from operating activities			
Net movement in funds		87,415	3,005
Add back depreciation charge		18,478	6,992
Less interest received		-	(134)
Decrease/(increase) in trade debtors		6,264	(25,631)
Decrease/(increase) in other debtors		(32,974)	41,583
Increase/(decrease) in trade creditors		(18,121)	(18,016)
Increase/(decrease) in other creditors		18,511	9,095
Net cash used in operating activities		**79,574**	**16,894**
Cash flows from investing activities			
Purchase of tangible fixed assets		(22,964)	(18,857)
Interest received		-	134
Cash provided by/(used in) investing activities		**(22,964)**	**(18,723)**
Increase/(decrease) in cash & cash equivalents		**56,609**	**(1,829)**
Cash & cash equivalents at the beginning of the year		59,190	61,019
Total cash & cash equivalents at the end of the year	**15**	**115,799**	**59,190**

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

1. ACCOUNTING POLICIES

The principal accounting policies adopted, judgements and key sources of estimation uncertainty in the preparation of the financial statements are as follows:

(a) **Basis of preparation**

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

North and West Gloucestershire Citizens Advice Limited meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

(b) **Preparation of the accounts on a going concern basis**

The trustees have considered the 12-month period from the date of approval of the financial statements.

During the COVID 19 pandemic the charity was able to continue to provide services to beneficiaries, with staff working from home and contacting clients by telephone and video calls. Funders have continued to support the charity, and no staff have been furloughed.

At the year end the charity has net assets of £250,629, net current assets of £160,580 and free reserves of £159,830.

The charity has prepared a budget for 2021/22 which shows that a small surplus is forecast.

Based on how the charity has operated in the face of COVID-19 pandemic and its budget forecasts for the year ended 31 March 2022, the trustees consider that the charity is a going concern.

(c) **Income recognition policies**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

1. ACCOUNTING POLICIES (continued)

Donations and grants

Income from donations and grants, including capital grants, is included in incoming resources when these are receivable, except as follows:

- when donors specify that donations and grants given to the charity must be used in future accounting periods, the income is deferred until those periods.
- when donors impose conditions which have to be fulfilled before the charity becomes entitled to use such income, the income is deferred and not included in incoming resources until the pre-conditions for use have been met.
- when donors specify that donations and grants, including capital grants, are for particular restricted purposes, which do not amount to pre-conditions regarding entitlement, this income is included in incoming resources of restricted funds when receivable.

Interest receivable

Interest is included when receivable by the charity.

(d) **Expenditure and irrecoverable VAT**
Expenditure is included in the Statement of Financial Activities on an accruals basis, inclusive of any VAT which cannot be recovered.

Most expenditure is directly attributable to a specific activity and is allocated to that activity. Support costs have been apportioned to each specific activity based on the staff and volunteer time spent on each activity.

(e) **Funds accounting**
Funds held by the charity are:

Unrestricted general funds – these are funds which can be used in accordance with the charitable objects at the discretion of the trustees.

Restricted funds – these are funds that can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the accounts.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

1. ACCOUNTING POLICIES (continued)

(f) **Tangible fixed assets**

The cost of tangible fixed assets is written-off by equal annual instalments over their expected useful lives as follows:

▪ Leasehold Improvements	10% straight line
▪ Computer Equipment	20% straight line
▪ Office Equipment	20% straight line

(g) **Pension costs**

The charity offers paid staff a defined contribution scheme with the following providers: The Pensions Trust; NEST; Metlife; Royal London; Hargreaves Lansdown; Prudential and Standard Life. The funds of the scheme are administered by the providers and are separate from the charity. The pension cost charge represents contributions payable by the charity to the fund and is shown in Note 5 to these accounts.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

2. PRIOR PERIOD COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total funds 2020 £
Income from:			
Charitable activities:			
Grants and donations	682,972	-	682,972
Fees receivable	18,286	-	18,286
Reimbursement of expenses	383	-	383
Donation from Gloucester and District Citizens Advice Bureau upon merger	-	-	-
Income from other trading activities:			
Investment income	134	-	134
Total income	701,775	-	701,775
Expenditure on:			
Charitable activities:	696,520	2,250	698,770
Total expenditure	696,520	2,250	698,770
Net (expenditure)/income and net movement in funds for the year	5,255	(2,250)	3,005
Transfers	-	-	-
Net movement in funds for the year	5,255	(2,250)	3,005
Reconciliation of funds:			
Total funds brought forward	152,459	7,750	160,209
Total funds carried forward	157,714	5,500	163,214

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

3. INCOME FROM CHARITABLE ACTIVITIES

BY FUNDER

GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Forest of Dean District Council	70,000	-	70,000	70,000
Gloucestershire County Council	50,000	-	50,000	52,984
Gloucester City Council	31,000	-	31,000	31,000
Tewkesbury Borough Council	53,620	-	53,620	53,620
Town and Parish Councils	8,797	-	8,797	13,796
GLOMAS	3,330	-	3,330	14,820
MacMillan Cancer Support	46,762	-	46,762	52,289
Energy Advice Project	18,000	-	18,000	23,305
The Big Energy Saving Network	19,500	-	19,500	16,000
Energy Emergency Fund	29,520	-	29,520	-
Florence Shute Millennium Trust	-	-	-	3,000
Help to Claim	147,795	-	147,795	152,688
National Lottery	-	24,655	24,655	9,664
Good Things Foundation	23,270	-	23,270	7,625
Smart Meters	-	-	-	13,920
Healthy Homes	134,270	-	134,270	92,408
MAPSDAP	108,611	-	108,611	59,315
EU Settlement Grant	42,557	-	42,557	-
Innovation Grant	9,895	-	9,895	-
FOD/GCF Resilience Fund	12,004	-	12,004	-
IT Upgrade/Equipment Fund	-	23,730	23,730	-
Legacies	50,000	-	50,000	-
Other	4,843	-	4,843	17,647
	863,774	48,385	912,159	682,972

FEES RECEIVABLE

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Electrotechnical Certification Training	-	-	-	18,286
	-	-	-	18,286

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

BY ACTIVITY

	Grants, donations and legacies	Fees receivable	Total 2021	Total 2020
	£	£	£	£
General advice	254,979	-	254,979	100,246
Benefits advice	201,149	-	201,149	208,038
Money and debt advice	165,295	-	165,295	132,485
Health sector advice	202,374	-	202,374	166,837
Energy advice	88,362	-	88,362	75,366
Other activities	-	-	-	18,286
Charitable activities	912,159	-	912,159	701,258

4. TOTAL EXPENDITURE

Analysis of expenditure on charitable activities

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
General advice	219,238	7,545	226,783	185,808
Benefits advice	145,708	4,490	150,198	155,223
Money and debt advice	187,431	5,776	193,207	175,253
Health sector advice	197,105	6,074	203,179	160,333
Energy advice	45,091	6,286	51,377	22,153
Charitable activities	794,573	30,171	824,744	698,770

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

4. TOTAL EXPENDITURE (continued)

	Staff costs	Other direct costs	Support costs	Total 2021	Total 2020
	£	£	£	£	£
General advice	179,103	40,445	7,235	226,783	185,808
Benefits advice	119,327	26,051	4,820	150,198	155,223
Money and debt advice	153,496	33,510	6,201	193,207	175,253
Health sector advice	161,419	35,239	6,521	203,179	160,333
Energy advice	16,149	34,576	652	51,377	22,153
Charitable activities	629,494	169,821	25,429	824,744	698,770

Other Direct Costs:	2021	2020
	£	£
Charitable activities	32,394	2,250
Other staff and volunteer costs	4,386	36,023
Office costs	55,841	48,270
Premises costs	77,200	73,664
	169,821	160,207

Support Costs:	2021	2020
	£	£
Governance costs	16,001	8,899
Provision for harmonisation costs	9,428	-
	25,429	8,899

All staff costs have been directly allocated to the activities of the charity in the year on the basis of time spent by staff on each activity.

5. STAFF COSTS AND TRUSTEES' REMUNERATION

Staff costs were as follows:	2021 £	2020 £
Wages and salaries	562,504	474,169
Social security costs	37,663	31,673
Employer pension contributions	29,326	23,820
	629,494	529,662

Particulars of employees:
The average number of full-time equivalent staff employed by the charity during the financial year amounted to:

	2021 Total	FTE	2020 Total	FTE
Management staff	1	1	1	1
Paid staff	30	23	25	18
	31	24	26	19

No member of staff was paid £60,000 or more.

The charity's Trustees were not paid or received any other benefits from employment with the charity in the year (2019/20: £nil). Three Trustees claimed necessary travel expenses totalling £nil (2019/20: £nil) during the year. No charity Trustee received payment for professional or other services supplied to the charity (2019/20: £nil). There were no other related party transactions with Trustees during the year.

The key management personnel of the charity comprises of the Chief Executive Officer. The total employee benefits of the key management personnel of the charity (including redundancy costs) were £43,922 (2019/20: £42,841).

6. NET (EXPENDITURE)/INCOME FOR THE YEAR

This is stated after charging:

	2021 £	2020 £
Depreciation	18,478	6,993
Accountants/Independent Examiners fees	5,200	6,700

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

7. TANGIBLE ASSETS

	Leasehold Improvements £	Computer Equipment £	Office Equipment £	Total £
COST				
At 1 April 2020	69,522	26,362	21,440	117,324
Additions	-	22,964	-	22,964
Disposals	-	-	-	-
At 31 MARCH 2021	69,522	49,325	21,440	140,287
DEPRECIATION				
At 1 April 2020	9,849	5,306	7,179	22,334
Charge for year	6,952	7,237	4,288	18,478
Eliminated on disposal	-	-	-	-
At 31 MARCH 2021	16,801	12,543	11,467	40,812
NET BOOK VALUE				
At 31 MARCH 2021	52,721	36,781	9,973	99,476
At 31 March 2020	59,673	21,055	14,261	94,990

8. DEBTORS

	2021 £	2020 £
Trade debtors	25,251	31,515
Prepayments and accrued income	86,210	51,450
Other debtors	-	1,786
	111,461	84,751

9. CREDITORS

	2021 £	2020 £
Amounts falling due within one year:		
Trade creditors	22,498	40,619
PAYE & NIC	10,767	8,788
Accruals and deferred income	16,240	25,681
Other creditors	17,173	629
	66,679	75,717

10. DEFERRED INCOME

Deferred income comprises grants received in advance.

	2021	2020
	£	£
Balance as at 1 April 2020	17,480	6,167
Amount released to income earned from charitable activities	(17,480)	(6,167)
Amount deferred in year	7,398	17,480
Balance as at 31 March 2021	7,398	17,480

11. RESTRICTED FUNDS

	Balance b/f	Incoming resources	Outgoing resources	Transfer	Balance c/f
	£	£	£	£	£
Revenue funds					
Surviving Winter	5,500	-	(4,750)	-	750
National Lottery	-	24,655	(24,655)	-	-
IT Upgrade/Equipment Fund	-	23,730	(766)	(22,964)	-
	5,500	48,385	(30,171)	(22,964)	750

Purposes of Restricted Funds

Surviving Winter
Funding is provided from Gloucestershire Community Foundation for grants towards winter fuel costs for individuals who require financial assistance.

National Lottery
Emergency funding to cover costs arising from the COVID-19 crisis.

IT Upgrade/Equipment Fund
Funding to purchase IT equipment.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021 (continued)

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

At 31 March 2021	Tangible fixed assets £	Net current assets £	Provisions £	Total £
Restricted funds	-	750	-	750
	-	750	-	750
Unrestricted funds				
General funds	99,476	159,830	(9,427)	249,879
	99,476	160,580	(9,427)	250,629

13. CONTINGENT LIABILITY

With respect to the Bureau's position in its pension scheme operated by The Pensions Trust, a liability was calculated with respect to the five deferred members of the scheme amounting to £5,111 as at 30 September 2020 and there have been no further updates from The Pensions Trust in the year. It remains inconclusive as to the treatment regarding these liabilities. The Bureau will provide for any liabilities when agreement has been reached between the DWP and The Pensions Trust.

14. TOTAL CASH & CASH EQUIVALENTS

Total cash & cash equivalents as at 31 March 2021 are represented as follows:

	2021 £	2020 £
Cash at bank	115,575	58,966
Cash in hand	224	224
	115,799	59,190