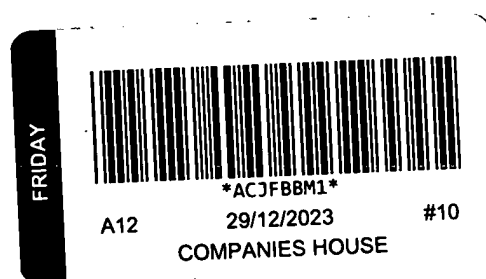


**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**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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## **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.

## **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

### **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'.

## **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

### **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.

## **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

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

<i>Independent Examiner:</i>	<i>Bankers:</i>
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 (*appointed 25<sup>th</sup> May 2022*)
- Peter Whittall
- Varetta Bryan
- Robert Priddy
- Mike Mintram
- Julia Roxans (*appointed 25<sup>th</sup> May 2022*)

*Chief Executive Officer:*  
Clare Knapman

## **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

#### **Structure, Governance and Management**

##### **Governing Document**

The organisation is a charitable company limited by guarantee, incorporated on 14<sup>th</sup> 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.

## **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

### **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.



## **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

### **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 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 Gloucestershire 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](http://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 £
<b>Income from:</b>					
Charitable activities:					
Grants, donations and legacies	3	1,284,885	395,012	1,679,897	977,243
Fees receivable	3	150	-	150	820
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Total income</b>		<b>1,285,035</b>	<b>395,012</b>	<b>1,680,047</b>	<b>998,063</b>
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Expenditure on:</b>					
Charitable activities:	4	1,188,668	153,283	1,341,951	886,708
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Total expenditure</b>		<b>1,188,668</b>	<b>153,283</b>	<b>1,341,951</b>	<b>886,708</b>
		<hr/>	<hr/>	<hr/>	<hr/>
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)	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
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
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		446,059	254,021	700,080	361,984
		<hr/>	<hr/>	<hr/>	<hr/>

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**

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**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**

	<u>Notes</u>	<u>2023</u> £	<u>2022</u> £
<b>Reconciliation of net movement in funds to net cash flow from operating activities</b>			
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
<b>Net cash used in operating activities</b>		<b>202,894</b>	<b>247,736</b>
 <b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(21,330)	(9,604)
<b>Cash provided by/(used in) investing activities</b>		<b>(21,330)</b>	<b>(9,604)</b>
 <b>Increase/(decrease) in cash &amp; cash equivalents</b>		<b>181,564</b>	<b>238,032</b>
 Cash & cash equivalents at the beginning of the year		353,831	115,799
 <b>Total cash &amp; cash equivalents at the end of the year</b>	<b>14</b>	<b>535,395</b>	<b>353,831</b>

## **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

### **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.

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

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.

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**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.

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023** (continued)**2. PRIOR PERIOD COMPARATIVES**

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

# **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

## **NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2023** (continued)

### **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
CMAF – 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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	Total <u>2023</u> £	Total <u>2022</u> £
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
	<u>1,284,885</u>	<u>395,012</u>	<u>1,679,897</u>	<u>997,243</u>

FEES RECEIVABLE

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	Total <u>2023</u> £	Total <u>2022</u> £
Electrotechnical Certification Training	150	-	150	820
	<u>150</u>	<u>-</u>	<u>150</u>	<u>820</u>

BY ACTIVITY

	Grants, donations and legacies £	Fees receivable £	Total <u>2023</u> £	Total <u>2022</u> £
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
	<u>1,679,897</u>	<u>150</u>	<u>1,680,047</u>	<u>998,063</u>

# **NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

## **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	272,475	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:	<u>2023</u>	<u>2022</u>
	£	£
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:	<u>2023</u>	<u>2022</u>
	£	£
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.



**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2023** (continued)

5. STAFF COSTS AND TRUSTEES' REMUNERATION

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

Particulars of employees:

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

	<u>2023</u>	<u>2022</u>
	<u>Total</u>	<u>Total</u>
Management staff	1	1
Paid staff	50	33
	<hr/>	<hr/>
	51	34
	<hr/>	<hr/>

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:	<u>2023</u>	<u>2022</u>
	£	£
Depreciation	25,830	20,809
Independent examiners fees	-	5,533
Auditors' remuneration – audit fee	7,200	-
Auditors' remuneration – non audit services	14,473	-
	<hr/>	<hr/>

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

**7. TANGIBLE ASSETS**

	Leasehold Improvements £	Computer Equipment £	Office Equipment £	Total £
<b>COST</b>				
At 1 April 2022	69,522	54,765	25,604	149,891
Additions	-	17,590	3,740	21,330
Disposals	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 MARCH 2023	69,522	72,355	29,344	171,221
	<hr/>	<hr/>	<hr/>	<hr/>
<b>DEPRECIATION</b>				
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	-	-	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 MARCH 2023	30,705	35,873	20,871	87,449
	<hr/>	<hr/>	<hr/>	<hr/>
<b>NET BOOK VALUE</b>				
At 31 MARCH 2023	38,817	36,482	8,473	83,772
	<hr/>	<hr/>	<hr/>	<hr/>
At 31 March 2022	45,769	32,598	9,905	88,272
	<hr/>	<hr/>	<hr/>	<hr/>

**8. DEBTORS**

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

**9. CREDITORS**

	<u>2023</u> £	<u>2022</u> £
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
	<hr/>	<hr/>
	199,497	170,590
	<hr/>	<hr/>

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED****NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31 MARCH 2023** (continued)**10. DEFERRED INCOME**

Deferred income comprises grants received in advance.

	<u>2023</u>	<u>2022</u>
	£	£
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
	<hr/>	<hr/>
Balance as at 31 March 2023	83,538	74,502
	<hr/>	<hr/>

**11. RESTRICTED FUNDS**

	Balance b/f	Incoming resources	Outgoing resources	Transfer	Balance c/f
	£	£	£	£	£
<b><i>Revenue funds</i></b>					
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
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	17,045	395,012	(153,283)	(4,753)	254,021
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

**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.

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2023** (continued)

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.

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED****NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2023** (continued)**12. ANALYSIS OF NET ASSETS BETWEEN FUNDS**

<u>At 31 March 2023</u>	<u>Tangible fixed assets</u> £	<u>Net current assets</u> £	<u>Provisions</u> £	<u>Total</u> £
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:

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