

**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.

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

### **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.

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

### **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

<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
- Peter Whittall
- Vareta Bryan
- Robert Priddy
- Mike Mintram
- Julia Roxans

*Chief Executive Officer:*  
Clare Knapman

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

### **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 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 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.



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

### **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:



.....  
**Derek S Jones**  
**TRUSTEE - Chairman**

Date **19/12/2024**

## **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](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our audit report.

**61 Queen Square  
Bristol  
BS1 4JZ**

**Date:**

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED****STATEMENT OF FINANCIAL ACTIVITIES****FOR THE YEAR ENDED 31 MARCH 2024**

	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total funds 2024 £</b>	<b>Total funds 2023 £</b>
<b>Income from:</b>					
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
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Total income</b>		<b>1,520,957</b>	<b>327,364</b>	<b>1,848,321</b>	<b>1,680,047</b>
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Expenditure on:</b>					
Charitable activities:	4	1,419,786	304,620	1,724,406	1,341,951
		<hr/>	<hr/>	<hr/>	<hr/>
<b>Total expenditure</b>		<b>1,419,786</b>	<b>304,620</b>	<b>1,724,406</b>	<b>1,341,951</b>
		<hr/>	<hr/>	<hr/>	<hr/>
Net (expenditure)/income and net movement in funds for the year	6	101,171	22,744	123,914	338,096
Transfers		-	-	-	-
		<hr/>	<hr/>	<hr/>	<hr/>
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
		<hr/>	<hr/>	<hr/>	<hr/>
Total funds carried forward		547,230	276,765	823,995	700,080
		<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 2024**

	Notes	<b><u>2024</u></b> £	<b><u>2023</u></b> £
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**  
**TRUSTEE - Chairman**

Date **19/12/2024**

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**

	<b><u>Notes</u></b>	<b><u>2024</u></b>	<b><u>2023</u></b>
		<b>£</b>	<b>£</b>
<b>Reconciliation of net movement in funds to net cash flow from operating activities</b>			
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
<b>Net cash used in operating activities</b>		<b>49,593</b>	<b>202,894</b>
 <b>Cash flows from investing activities</b>			
Purchase of tangible fixed assets		(6,895)	(21,330)
<b>Cash provided by/(used in) investing activities</b>		<b>(6,895)</b>	<b>(21,330)</b>
 <b>Increase/(decrease) in cash &amp; cash equivalents</b>		<b>42,698</b>	<b>181,564</b>
 Cash & cash equivalents at the beginning of the year		535,395	353,831
 <b>Total cash &amp; cash equivalents at the end of the year</b>	<b>14</b>	<b>578,093</b>	<b>535,395</b>

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.

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024** (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 2024** (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 2024** (continued)

2. PRIOR PERIOD COMPARATIVES

	Unrestricted Funds £	Restricted Funds £	Total funds 2023 £
<b>Income from:</b>			
Charitable activities:			
Grants, donations and legacies	1,284,885	395,021	1,679,897
Fees receivable	150	-	150
	_____	_____	_____
<b>Total income</b>	1,285,035	395,021	1,680,047
	_____	_____	_____
<b>Expenditure on:</b>			
Charitable activities:			
	1,188,668	153,283	1,341,951
	_____	_____	_____
<b>Total expenditure</b>	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
	_____	_____	_____

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED****NOTES TO THE FINANCIAL STATEMENTS****FOR THE YEAR ENDED 31 MARCH 2024** (continued)

## 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
CMAF – 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 <u>Funds</u> £	Restricted <u>Funds</u> £	Total <u>2024</u> £	Total <u>2023</u> £
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
	<u>1,518,312</u>	<u>327,364</u>	<u>1,845,676</u>	<u>1,679,897</u>

**FEES RECEIVABLE**

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

**BY ACTIVITY**

	Grants, donations <u>and legacies</u> £	Fees <u>receivable</u> £	Total <u>2024</u> £	Total <u>2023</u> £
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
	<u>1,845,676</u>	<u>2,645</u>	<u>1,848,321</u>	<u>1,680,047</u>

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

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:	<u>2024</u>	<u>2023</u>
	£	£
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:	<u>2024</u>	<u>2023</u>
	£	£
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:	<u>2024</u>	<u>2023</u>
	£	£
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:

	<u>2024</u>	<u>2023</u>
	<u>Total</u>	<u>Total</u>
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:	<u>2024</u>	<u>2023</u>
	£	£
Depreciation	25,641	25,830
Auditors' remuneration – audit fee	6,835	7,200
Auditors' remuneration – non audit services	1,755	14,473
	=====	=====

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**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

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

9. CREDITORS

	<u>2024</u> £	<u>2023</u> £
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.

	<u>2024</u> £	<u>2023</u> £
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
	<hr/>	<hr/>
Balance as at 31 March 2024	2,840	83,538
	<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	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)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	254,021	327,364	(304,620)	-	276,765
	<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.

*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

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

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.

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

14. TOTAL CASH & CASH EQUIVALENTS

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

	<u>2024</u>	<u>2023</u>
	£	£
Cash at bank	577,619	534,986
Cash in hand	474	409
	<hr/>	<hr/>
	578,093	535,395
	<hr/>	<hr/>

15. LEASING AGREEMENTS

Minimum lease payments fall due as follows:

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