

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED  
31 MARCH 2025**

Company registration number: 4373653  
Registered charity number: 1091891

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

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

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

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

#### **Our purposes and activities**

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

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

#### **Achievements and Performance**

##### **Responding to Community Needs**

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

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

##### **Financial Impact**

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

##### **Strategic Partnerships**

Collaboration remains central to our service model:

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

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

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

#### **Community Innovation**

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

#### **Financial Review**

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

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

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

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

#### **Principal Funding Sources**

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

#### **Reserves Policy and going concern**

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

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

- a) The risk of unforeseen emergency or other unexpected need for funds, e.g. an unexpected large repair bill or finding 'seed-funding' for an urgent project.
- b) Covering unforeseen day-to-day operational costs, e.g. employing temporary staff to cover a long-term sick absence.
- c) A source of income, e.g. a grant, not being renewed. Funds might be needed to give the trustees time to take action if income falls below expectations.
- d) Planned commitments, or designations, that cannot be met by future income alone, e.g. plans for a major asset purchase or to a significant project that requires the charity to provide 'matched funding'.

## NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED

### Report of the Trustee Board for the year ended 31 March 2025 (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 Charity outlined in our governing document. A restricted fund is given to the Charity for a specific purpose and in respect of which conditions have been imposed as to its use. Funds must be spent on this purpose. Funds may not be completely spent in year and the balance, which shows as net income in the year will be spent during the next calendar year (resulting in net expenditure). The Charity is effectively acting as a steward for these funds. The calculation of free unrestricted reserves is after taking into account any designated funds which the Trustees have deemed it appropriate and prudent to so designate.

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

### Investment Policy

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

### Plans for the future

#### **Sustaining High Demand**

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

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

#### **Partnerships and Structural Change**

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

#### **Community Empowerment**

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

#### **Access and Inclusion**

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

#### **Emergency Support**

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

**Reference and administrative details**

*Charity Name:* North and West Gloucestershire Citizens Advice Limited

*Charity Registration Number:* 1091891

*Company Registration Number:* 4373653

*Registered Office and  
Operational Address:* Messenger House  
35 St Michaels Square  
Gloucester  
GL1 1HX

*Independent Examiner:*

*Bankers:*

Burnside  
Chartered Accountants  
61 Queen Square  
Bristol  
BS1 4JZ

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

**Key management personnel:**

*Trustee Board:*

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

*Chief Executive Officer:*  
Clare Knapman

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

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

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

##### **Governing Document**

The organisation is a charitable company limited by guarantee, incorporated on 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 Charity has no share capital and the liability of the members on liquidation is limited to £1.00. In the event that a surplus remains after the realisation of assets, that surplus shall not be distributed to the members but shall be given or transferred to such other charitable purposes as the members by ordinary resolution decide, failing which, the same shall be transferred to the National Association of Citizens Advice Bureaux.

##### **Recruitment and Appointment of the Trustee Board**

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

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

##### **Trustee Induction and Training**

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

##### **Risk Management**

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

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

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

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

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

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

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

**Trustees' responsibilities in relation to the financial statements**

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

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

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

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

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

**Statement as to disclosure to our auditors**

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

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

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



**Peter Whittall**  
**TRUSTEE - Chairman**

25/09/2025

**Date**

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

### **OPINION**

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

In our opinion the financial statements:

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

This report is made solely to the company's members, as a body, in accordance with Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the company and the company's members as a body, for our audit work, for this report, or for the opinions we have formed.

### **BASIS FOR OPINION**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

### **CONCLUSIONS RELATING TO GOING CONCERN**

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

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

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

**OTHER INFORMATION**

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

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

We have nothing to report in this regard.

**OPINIONS ON OTHER MATTERS PRESCRIBED BY THE COMPANIES ACT 2006**

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

- the information given in the trustees' report, which includes the directors' report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

**MATTERS ON WHICH WE ARE REQUIRED TO REPORT BY EXCEPTION**

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

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

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

### **RESPONSIBILITIES OF TRUSTEES**

As explained more fully in the trustees' responsibilities statement set out on page 15, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees directors determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

### **AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF THE FINANCIAL STATEMENTS**

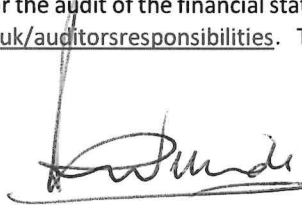
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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

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

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at [www.frc.org.uk/auditorsresponsibilities](http://www.frc.org.uk/auditorsresponsibilities). This description forms part of our audit report.



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

61 Queen Square  
Bristol  
BS1 4JZ

Date: 25/9/25

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**STATEMENT OF FINANCIAL ACTIVITIES  
FOR THE YEAR ENDED 31 MARCH 2025**

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

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**BALANCE SHEET**  
**AT 31 MARCH 2025**

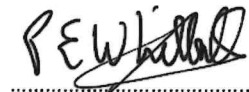
	Notes	<u>2025</u> £	<u>2024</u> £
FIXED ASSETS			
Tangible assets	7	43,211	65,026
		<hr/>	<hr/>
CURRENT ASSETS			
Debtors	8	255,422	471,925
Cash at bank and in hand		578,825	578,093
		<hr/>	<hr/>
		834,246	1,050,017
CREDITORS: Amounts falling due within one year	9	(179,730)	(284,116)
		<hr/>	<hr/>
NET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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**BALANCE SHEET AT 31 MARCH 2025 (continued)**

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

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



**Peter Whittall**  
**TRUSTEE - Chairman**

**Date**

25/09/25

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

Company number – 4373653



**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**STATEMENT OF CASHFLOW**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

**1. ACCOUNTING POLICIES**

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

**(a) Basis of preparation**

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

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

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

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

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

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

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

**(c) Income recognition policies**

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

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

1. ACCOUNTING POLICIES (continued)

(f) **Tangible fixed assets**

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

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

(g) **Pension costs**

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

2. PRIOR PERIOD COMPARATIVES

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025** (continued)

3. INCOME FROM CHARITABLE ACTIVITIES

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

3. INCOME FROM CHARITABLE ACTIVITIES (continued)

BY FUNDER - GRANTS, DONATIONS AND LEGACIES RECEIVABLE

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

FEES RECEIVABLE

	Unrestricted <u>Funds</u> £	Restricted <u>Funds</u> £	Total <u>2025</u> £	Total <u>2024</u> £
GLOMAS training courses	2,410	-	2,410	2,645
	<u>2,410</u>	<u>-</u>	<u>2,410</u>	<u>2,645</u>

BY ACTIVITY

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

**NOTES TO THE FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025** (continued)

4. TOTAL EXPENDITURE

*Analysis of expenditure on charitable activities*

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

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

Other Direct Costs:	<u>2025</u>	<u>2024</u>
	£	£

Charitable activities (grants paid to clients in 2024)

Bad debts expenses	-	17,118
Other staff and volunteer costs	37,126	47,254
Office costs	165,748	116,795
Premises costs	91,436	115,057
	<hr/>	<hr/>
	294,309	296,224
	<hr/>	<hr/>

Support Costs:	<u>2025</u>	<u>2024</u>
	£	£
Governance costs	25,227	10,121
	<hr/>	<hr/>

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 2025** (continued)

5. STAFF COSTS AND TRUSTEES' REMUNERATION

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

Particulars of employees:

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

	<u>2025</u>	<u>2024</u>
	<u>Total</u>	<u>Total</u>
Management staff	1	1
Paid staff	45	46
	<hr/>	<hr/>
	46	47
	<hr/>	<hr/>

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

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

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

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

6. NET (EXPENDITURE)/INCOME FOR THE YEAR

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

**7. TANGIBLE ASSETS**

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

**8. DEBTORS**

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

**9. CREDITORS**

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

10. DEFERRED INCOME

Deferred income comprises grants received in advance.

	<u>2025</u>	<u>2024</u>
	£	£
Balance as at 1 April 2024	2,840	83,538
Amount released to income earned from charitable activities	(2,840)	(83,538)
Amount deferred in year	51,250	2,840
	<hr/>	<hr/>
Balance as at 31 March 2025	51,250	2,840
	<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	266,432	48,848	(214,637)	-	100,642
Surviving Winter	2,500	-	-	(2,500)	-
North Cotswold Foodbank					
- White Goods	1,456	-	(1,456)	-	-
Cheltenham – Cost of Living	2,474	-	-	-	2,474
Staff Hardship Fund	3,903	-	(700)	-	3,203
Tewkesbury Borough Council Fund	-	53,620	(53,620)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	276,765	102,468	(270,413)	(2,500)	106,319
	<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.

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

11. RESTRICTED FUNDS (continued)

*Staff Hardship Fund*

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

*North Cotswold Foodbank White Goods*

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

*Tewkesbury Borough Council Fund*

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

12. ANALYSIS OF NET ASSETS BETWEEN FUNDS

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

13. CONTINGENT LIABILITY

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

**NORTH AND WEST GLOUCESTERSHIRE CITIZENS ADVICE LIMITED**

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

14. TOTAL CASH & CASH EQUIVALENTS

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

	<u>2025</u>	<u>2024</u>
	£	£
Cash at bank	578,351	577,619
Cash in hand	474	474
	<hr/>	<hr/>
	578,825	578,093
	<hr/>	<hr/>

15. LEASING AGREEMENTS

Minimum lease payments fall due as follows:

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