

Citizens Advice Stroud & Cotswold Districts Limited

Report of the trustees

For the year ended 31 March 2025

Reference and administrative information set out on page 1 forms part of this report. The financial statements comply with current statutory requirements, the Memorandum and Articles of Association and the Statement of Recommended Practice - Accounting and Reporting by Charities (effective from January 2019).

Structure, Governance and Management

Governing document

The organisation is a registered charity. It became incorporated on 7 March 2002 as a company limited by guarantee with charitable status and is governed by its Memorandum and Articles of Association. The name of the organisation was changed, on 13th September 2016, to Citizens Advice Stroud & Cotswold Districts Limited and the Articles of Association were amended accordingly. The Articles of Association were further amended on 21 December 2020, to permit and regulate remote meetings, and on 17 October 2023, to change the limit on the term of office of chair, vice-chair and treasurer to nine consecutive years. This change provided greater flexibility in managing succession of those key roles.

Recruitment and appointment of trustees and organisation of the Board

Trustees are primarily recruited from the community served by the charity, with particular individuals and groups targeted depending on the skills or knowledge gaps identified. Interested individuals are required to submit a statement of their experience and qualifications and go through a selection process and are then formally elected by the charity's membership at the annual general meeting. Additional trustees may be co-opted by the Board of trustees during the year.

At the Annual General Meeting in November 2024, Paul Blacker and Ian Buswell were elected as trustees (having previously been co-opted) and Martin Cook, Barry O'Driscoll and Jane Whaley were re-elected as trustees.

Philip Bedos was co-opted as a trustee in January 2025.

Trustee induction and training

There are induction procedures for new trustees to make them aware of their role and training is offered throughout their term of office.

Trustees must undertake mandatory training on data protection (UK GDPR) and the Senior Managers and Certification Regime (SMCR) which is required to meet Financial Conduct Authority Rules. In addition, the CA-SCD Board have agreed to undertake all the Citizens Advice online training courses recommended by national Citizens Advice. This includes training on safeguarding; health and safety; cyber security; equity, diversity and inclusion and financial governance. Compliance with mandatory and recommended training is monitored by the Chief Executive Officer and reported to the HR Sub Group.

Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Organisational Structure

Citizens Advice Stroud & Cotswold Districts Limited is an independent member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Citizens Advice appoints a representative who is invited to attend the Board as a non-voting member.

The charity is governed through a Trustee Board, all of whom are unpaid. Trustees who have held office during the year are listed on page 1. The Articles of Association provide for a minimum of three and a maximum of twenty-one trustees.

The Board of Trustees governs the charity and defines overall policy and future strategy. It also monitors performance, risk and the quality of service. The Board is ultimately responsible for the financial control of the organisation and for financial reporting to its members and others.

All trustees have a responsibility to safeguard the resources of the organisation, and to use them in an economical and effective way furthering the work of the charity. The Trustee Board meets four times a year, in addition to holding its Annual General Meeting.

The Board has four sub-committees, the Finance and Risk sub-committee, the Human Resources sub-committee, the Operational Performance sub-committee and the Fundraising committee, which meet regularly throughout the year. These sub-committees discuss and work on issues in more detail and make recommendations to the Board. In general decisions are taken by the full Board but the Board may from time to time delegate authority to a sub-committee to take a decision on a specific issue. In addition, from time to time the Board may establish ad hoc sub-committees to consider specific issues.

The Trustee Board discusses the finances regularly. Financial Reports are circulated in advance of Board meetings and are scrutinised in detail by the Finance and Risk sub-committee.

Day to day management of the charity is delegated to the Chief Executive Officer.

The Senior Leadership Team meet to review progress against targets and the Charity's financial position and to discuss issues referred to them by the Trustee Board. Reports and recommendations are then taken to the full Board for approval, and their implementation is organised by the Chief Executive Officer and the staff team. There are regular staff, volunteer and Senior Leadership Team meetings which ensure that progress is being made against targets. There is an Annual General Meeting, which involves the staff team, Trustee Board, members, and other stakeholders.

The day-to-day service is delivered by a team of 53 volunteers assisted by a small team of paid staff. In addition, the service is supported by a number of volunteer fundraisers and research and campaign group members. In the Cotswold District, the charity operates under the name of Citizens Advice Cotswold District from its main office in Cirencester and from two outreach outlets in Tetbury and Moreton-in-Marsh. The Cirencester and North Cotswold Foodbank advisers also operate from Foodbank outlets in the district. In the Stroud District, the charity operates under the name of Citizens Advice Stroud District from its main office in Stroud and outreach outlets at: Dursley; Stonehouse All Pulling Together; Stonehouse Town Council and Wotton-under-Edge (at the Keepers Community Hub). The Stroud Foodbank adviser operates from Foodbank outlets in the Stroud district.

Key risks and Uncertainties

The charity actively monitors its risk profile by way of a risk register, which identifies the principal

risks, the likelihood of their occurrence and their potential impact on the work of the charity. The register, together with the wider risk landscape and environment is regularly considered by the Finance and Risk sub-committee, which meets at least quarterly, and thereafter by the Board.

Key risks and issues currently being actively managed are:

- The recruitment and retention of staff and volunteers.
- The financial landscape and need to secure funding for the service in the longer term, especially for our core service.
- Managing the ongoing high demand for our service.

Objectives and Activities

Objects

The charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Districts of Stroud, Cotswold, Gloucestershire and surrounding areas.

In furtherance of these objectives, the charity provides advice and information via a variety of communication channels. Our aims are:

- To provide the advice people need for the problems they face, and
- To improve the policies and practices that affect people's lives

Our service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

We have developed our own vision statement to reflect our ambition to become the leading advice service across Stroud and Cotswold Districts:

*A caring, dynamic and skilful organisation reaching out to every corner of the community to supply quality advice and support.... **The advice service of choice!***

Ensuring our work delivers our aims

The business plan for 2025-28 seeks to tailor the four strategic themes of the National Citizens Advice Living Strategy, namely advice, advocacy, inclusive access and organisational health to fit with the needs of the two districts we serve.

How our activities deliver public benefit

Our main activities and who we try to help are described below. All our charitable activities focus on providing the advice people need for the problems they face and by doing this we provide public benefit. The Board of Trustees has had due regard to the Charity Commission guidance on public benefit and has complied with the duty in section 4 of the Charities Act 2011.

Achievements and Performance

Advice and Information Services

Our main areas of charitable activity are:

- the provision of general advice and information services
- the provision of specialist advice and casework services in the debt and welfare benefits categories of social welfare law

During 2024-25, we offered advice and information in the following ways:

- Telephone – we continued to offer our freephone telephone helplines. The lines were covered on a rota basis between the hours of 10am and 4pm on Mondays and Tuesdays and from 10am to 12.30pm on Wednesdays and Thursdays. Our call handlers assess the situation and take the appropriate action – this may be a booked telephone ring back, a face to face appointment or signposting to a national Citizens advice helpline or another organisation.

- At our first contact with clients, a full exploration of their situation is undertaken. Where possible we aim to resolve their issues at this first contact. If this is not possible, clients are contacted again or given an appointment, as appropriate.
- Clients who needed debt or benefit casework services have been dealt with via telephone and email advice as well as face to face in our main offices and outreach venues.
- Email advice – clients could ask for email advice via our website.
- Face to face – we have prioritised face to face appointments for clients who cannot access telephone or email advice due to one or more of the following:
 - A lack of telephone or email access including mobile phone reception and capability issues.
 - A vulnerability that made remote advice difficult.
 - The client's case was so complex that telephone advice would lead to a slower resolution of the case or a potential negative impact on the outcome for client.
 - The client needed to be seen face to face for an adviser to assess capability or give full advice.
- Clients who drop into an office or outreach are triaged and the appropriate way forward ascertained and arranged.

In addition to general advice, the following specialist services were provided in 2024-25:

- Specialist debt advice funded by St James's Place.
- Homelessness prevention money advice for Stroud residents funded by Stroud District Council;
- Specialist welfare benefits advice was funded through a Thriving Communities Grant from the County Council, funding from St James's Place, a generous donation from an anonymous donor and a Health and Wellbeing Grant from NHS Gloucestershire ICB;
- Energy advice (we had two specialist energy advisers during this year);
- During the year we had 4 dedicated foodbank advisers who gave generalist advice to clients referred by the Stroud, North Cotswold and Cirencester Foodbanks. We also had a dedicated Foodbank specialist debt caseworker taking referrals from the foodbank advisers for clients who need specialist debt advice. These advisers were funded by the Foodbanks;
- We also started a countywide Advice First Aid pilot project with North and West Gloucestershire Citizens Advice, funded by Gloucestershire County Council, Stroud District Council, Cotswold District Council and Feeding Britain.

Whilst we endeavour to resolve a client's issue or issues (many clients come to us with more than one problem) as quickly as possible, we do not limit clients to a set number of appointments or to a limited timescale for their access our help. Some clients will need appointments over several weeks or months with multiple specialists within the organisation. For example, a client with debt issues may need not only debt advice, but specialist benefits advice and support to maximise their income and ensure that their income will be sufficient to avoid further debt issues in the future, and specialist energy advice to help them reduce their living costs.

Whilst we aim to empower clients to resolve their problems using the advice we give, many of our clients need additional support in order to achieve a solution. This may be due to the vulnerability of the client, the complexity of the problems or a combination of the two.

Individual clients often need us to advocate for them – for example by contacting third parties by telephone and in writing to resolve debt problems; by drafting submissions for benefits appeals and speaking to the councils and DWP about benefit claims; by contacting organisations to make formal complaints; contacting energy suppliers to resolve problems etc.

In addition to advocating for individual clients we also seek to influence wider issues through our local and national research and campaigns work. We use the information that we gather from working with our clients in our research and campaigns work – both locally and by feeding into

the national Citizens Advice data. This information is then used to raise awareness and campaign on local and national issues – for example, our joint work on housing in Gloucestershire with North and West Gloucestershire Citizens Advice and the monthly cost of living data insights briefing delivered by national Citizens Advice. During 2024-25 our Research and Campaigns Team started work on a project researching child poverty in both our districts.

Contribution of Volunteers and Paid Staff

Our success could not have been achieved without the hard work and dedication of volunteers and staff. The Trustee Board and senior leadership team recognise the tremendous contribution made by our volunteers in advising the public and administering the service. Without this amazing effort, given freely for no financial reward, the service could not operate. Throughout 2024/25 the service employed 20 paid workers and 53 volunteers together delivering projects in addition to the core service.

Advice Session Supervisors are essential to advice delivery ensuring the smooth running of the service, supporting client facing staff in the delivery of advice to clients. The supervisor is responsible for maintaining and improving advice quality standards and ensuring adherence to process and therefore compliance with regulatory requirements. We currently have six supervisors covering core and specialist services.

The supervisor recruited under a new trainee programme completed their training and started on the supervision rota. The Board agreed during 2025 to use reserves to fund a further trainee adviser/supervisor role. This post has been recruited for, with commencement of the adviser training to start in October 2025.

The Helpline is open 17 hours pw to receive incoming calls from clients and third parties. The four call handlers schedule telephone or in-person adviser meetings and signpost to recognised agencies or sources of information. Clients in an emergency situation are referred to the supervisor. Reserves were allocated to fund a paid call handler for twelve months to increase capacity on the helplines and this role has continued in 2025-26.

We were fortunate to recruit an experienced supervisor in November 2024. This supervisor also had experience of training volunteer advisers. We are grateful to her for training a new cohort of volunteer advisers from March 2025. We are still committed to the recruitment and training of volunteer advisers in order to meet the continuing high demand for our services.

We are very grateful to everyone for their commitment to our clients and the running of our service.

Who used and benefited from our services?

During the reporting year (2023-24 figures in brackets) the Citizens Advice network as a whole advised 4,310 (4,084) clients from the Stroud and Cotswold Districts across 23,815 (23,666) issues. This includes clients helped through National Citizens Advice helplines such as the Help to Claim (Universal Credit) helpline, the Help through Hardship helpline (which distributes Trussell Trust food bank vouchers and information) and the Consumer helpline.

During 2024-25 (2023-24 figures in brackets) Citizens Advice Stroud and Cotswold Districts:

- Advised 3,547 (3,368) clients with 16,334 (16,330) issues.
- Over the last few years, the numbers of issues have been rising, which may indicate that clients are presenting with more complex problems. The number of issues stabilised last

year. Our advisers continue to experience clients presenting with multiple issues and complex cases;

- Citizens Advice Stroud and Cotswold Districts generated a total of £1,860,876 (£1,399,238) in additional income for clients, primarily through tax credits, benefits or salaries. Welfare benefits and tax credits made up a total of 35% (33%) of the issues we have supported on;
- Citizens Advice Stroud and Cotswold Districts helped 755 (662) households with debt advice making people's lives more sustainable;
- £654,723 (£461,203) of debt was written off by Citizens Advice Stroud and Cotswold Districts negotiating with creditors, obtaining Debt Relief Orders and giving advice on budgeting and £23,863 (£3,004) worth of repayments were rescheduled;
- We delivered the Household Support Fund for both Cotswold District Council and Stroud District Council – distributing financial support with energy, wider essentials and supermarket vouchers for support with the cost of food;
- Advised 553 (515) clients on housing issues, including problems with disrepair;
- Helped 406 (404) families with relationship issues including divorce, separation and contact with children;
- Assisted 340 (361) households with utilities and communications issues, including energy issues;
- Advised 208 (232) clients on employment issues, including issues relating to disputes, redundancy and dismissal;

Our staff and volunteers assisted a wide range of clients:

- 63% of clients reported that they were disabled or had a long-term health condition. (61% in 2023-24)
- We helped clients across a wide age range – with clients in all age categories from 15-19 to 95-99.

Factors Affecting the Achievement of Objectives

The year ending 31 March 2025 was another challenging year for Citizens Advice Stroud & Cotswold District as the cost of living crisis continued. Despite the considerable efforts of our staff and volunteers, our resources were not sufficient to meet the increased demand for our services which resulted from the crisis.

We are seeing more and more clients with very complex issues and/or a much higher number of problems at first presentation, which take longer to resolve.

Financial review

The trustees have continued to focus on delivering a cost-effective service that meets the needs of our clients. The reserves of the charity have grown in recent years with additional funding and unexpected salary savings due to vacant posts. The trustees have reviewed our reserves policy and aim to only hold reserves sufficient to cover expected funding shortfalls for the next three years.

Over the last three years, the Board has used reserves to approve a funding programme to replace outdated IT infrastructure, increase support for volunteers and improve services to our clients.

Income for the year was £724,835. We spent £711,750 giving a surplus of £13,805 This includes the Household Support Fund which we have administered for Cotswold District Council and Stroud District Council.

The charity has total reserves of £719,329– please see the breakdown on page 28 for further details. This includes £56,353 from the Household Support Fund which will be paid to clients to assist with energy and wider essentials.

We are very grateful to everyone who has contributed to the organisation, be that from donations, legacies, grants and voluntary effort. During the year we received funding from Citizens Advice, Stroud District Council, Cotswold District Council, Gloucestershire County Council, , the Julia and Hans Rausing Trust, St James's Place, the Kinsella Foundation, , North Cotswolds Foodbank, Cirencester Foodbank, Stroud District Foodbank, NHS Gloucestershire ICB, Stroud Town Council, Cirencester Town Council, Stonehouse Town Council, and other Town and Parish Councils.

In addition, we are grateful to the local businesses who have supported our work, whether indirectly through the provision of reduced-rate services or premises, or through donations.

In April 2025, the Trustee Board approved the funding and expenditure budgets for 2025-26.

Friends of Cotswold Citizens Advice

During the year, the Friends continued to promote and support Cotswold Citizens Advice.

With a view to promoting the service in the north of the District, a street collection was held in Moreton-in-Marsh during a market day in May 2024. Unfortunately it proved disappointing, with even the market traders commenting that it was a very quiet day. Members of the Friends provided front of house assistance to Cirencester Choral Society at their concerts on two occasions, in return for which the Society made a donation to Citizens Advice. They again set up and ran the Citizens Advice pitch at the Phoenix Festival, and raised funds from donations for books and the ever-popular "Climb the Wall" game.

Apart from money raised directly for Cotswold Citizens Advice, The Friends funded a teardrop banner that can be used at outdoor events which has proved invaluable and were able to make a donation towards the cost of boiler repairs in the Cirencester premises.

Reserves Policy

The reserves policy for Citizens Advice Stroud & Cotswold Districts is reviewed annually by the Board. We maintain free reserves at such a level as: (i) to provide adequate working capital in the event of potential changes of funding from major funders, (ii) to meet staff redundancy costs

and premises costs should the organisation have to severely reduce in size, (iii) to provide for settlement of The Pension Trust Employer Debt, in the event that the organisation is forced to close and has no active employees in The Pension Trust, (iv) to mitigate some key risks facing the charity. In particular, the target level for free reserves aims to give a reasonable chance of survival should one of these risks occur: it is recognised that it is not possible, nor it is intended, to protect against every risk. In addition, the Board aims to hold reserves at least equal to future projected funding shortfalls for three years. The Board assesses the Charity's target and actual reserves annually. When the level of reserves is materially different from the target level, the Board will determine what action should be taken.

Our reserves target is £161,906. We measure free reserves as total assets less endowments, restricted funds, designated reserves, undepreciated fixed assets and any approved budget deficits. Our free reserves at 31 March 2025 were £324,712.

The Board acknowledges that the level of reserves is more than our short term target but, given that most of our funding is not committed for more than a year, having additional reserves allows us to plan the service in the longer term. The Board keeps the level of reserves under review.

FUTURE PLANS

The Trustees agreed a continuation of the priorities in the Business Plan for 2024-27 for this year with a review later in the year. The Business plan for 2024-27 was based on the Citizens Advice Living Strategy and their Business Plan for 2024-27.

The plan is based on the four key strategic priorities: Advice, Advocacy, Inclusive Access and Organisational Health and our strategic aims for the next 12 months are below.

Over the next 12 months we will:

Advice

We will improve the client offer and experience by:

- Undertaking a comprehensive service delivery model review.
- Increasing the number of clients we inform, advise and advocate for.
- Removing blocks in the client journey to achieve quicker resolution of problems.
- Maintaining our focus on providing good quality advice and information.

Advocacy

We will be a stronger voice for our clients by:

- Increasing our campaigning using the research undertaken and data provided by our Research and Campaigns group and national Citizens Advice.
- Working with other individuals and organisations to achieve a greater impact for our clients.
- Resourcing Research and Campaigns effectively.

Inclusive Access

We will improve the service accessibility for marginalised clients by:

- Identifying barriers to advice in our districts and working hard to remove those barriers.
- Working with clients and partner agencies to tackle any barriers identified.

Organisational health

We will improve the experience of staff and volunteers by:

- Ensuring that our organisation is a great place to work and volunteer.

We will increase our financial resilience by:

- Reducing our reliance on local authority funding and securing new funding to increase our longer-term sustainability.

We will ensure that our technology meets the needs of our staff, volunteers and clients by:

- Ensuring that our IT strategy is up to date and forward looking, our IT is secure, resilient; hardware and software needs are reviewed and met where possible; and that staff and volunteers are confident using our IT equipment and software programs.

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Statement of responsibilities of the trustees

The trustees (who are also directors of the charity for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102: The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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

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

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and which enable them to ensure that the financial statements comply with the Companies Act 2006. The trustees are also responsible for safeguarding the assets of the charity 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.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity.

Statement of Internal Control

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

Independent Examiners

Burnside chartered accountants were appointed as independent examiners to the charitable company during the year and have expressed their willingness to continue in that capacity.

Approved by the trustees on **DATE** and signed on their behalf by

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C. William Underhill, Chair of the Trustees