

Charity registration number 1103630

Company registration number 05056654 (England and Wales)

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Graham Nuttall (Chair) John Lynch (Vice Chair) Lee Rayson (Treasurer) Peter Wiseman Jasvinder Thiara Jane Hill Jeff Hunt Keith Francis Jill Krusts
Secretary	Bill Basra
Charity number	1103630
Company number	05056654
Registered office	Gethin House, 36 Bond Street Nuneaton England CV11 4DA
Auditor	Spencer Gardner Dickins (Audit Services) Limited 3 Coventry Innovation Village Cheetah Road Coventry CV1 2TL

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

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BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees are pleased to present their annual directors' report together with the consolidated financial statements of the charity for the year ending 31 March 2025 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements have been prepared in accordance with the accounting policies set out in the notes to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "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)".

Objectives and activities

Objectives and activities for the public benefit

The aims of the service are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives. The service is provided free of charge and is confidential, impartial and independent. The bureau values diversity promotes equality and challenges discrimination. These activities are undertaken to further our charitable purposes and with regard to Charity Commission guidance on public benefit.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

The main area of charitable activity is the provision of generalist advice and information services to those living and working in the Boroughs of Nuneaton & Bedworth, Rugby, Warwickshire and surrounding areas. In addition to this Bedworth, Rugby and Nuneaton Citizens Advice Bureau (BRANCAB) also provides casework services for those with complex welfare benefits and multiple debt issues as well as financial capability training to the community.

The bureau traditionally offers generalist advice both face to face, by telephone and by email. Face to face advice is available through the bureau's drop in advice service at the main offices in Congreve Walk, Bedworth, Chestnut House, North Street Rugby and Nuneaton Town Hall, Coton Road, Nuneaton, CV11 5AA. Outreach provision is also available within parts of Nuneaton, Bedworth and Rugby through specific project funding.

The generalist advice service is operated by volunteer, fully trained, generalist advice workers who always have access to an advice session supervisor during each advice session. The service is funded by Nuneaton & Bedworth Borough Council, Rugby Borough Council and Warwickshire County Council.

Achievements and performance

Quality Assurance

Our quality of advice is monitored constantly by national Citizens Advice. BRANCAB is recognised as an Investor in People organisation, originally achieved in 2005 and reviewed every three years. The last review, undertaken in February/March 2024, saw BRANCAB achieve Gold status. In addition to this BRANCAB holds the Advice Quality Standard at Generalist Level for generalist advice and the Specialist Quality Standards for both Debt Advice and Welfare Benefits.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Achievement and Performance – Range of Services 2024-2025

Service	Description	Funder
Generalist Advice Service	General social welfare law advice and information delivered face to face, by telephone, email and web channels	Nuneaton & Bedworth Borough Council Rugby Borough Council Warwickshire County Council
Debt Service	Debt casework for people with multiple debts including support with personal insolvency options	The Money Advice and Pension Service
Specialist Benefits Service	Support to assist Warwickshire residents to maximise their welfare benefits income and challenge benefit decisions including representation at appeals	Warwickshire County Council
Affordable Credit Project	Providing financial capability and money management training to individuals and communities to help build financial resilience	Warwickshire County Council
Orbit-Welfare Benefits Advice Project	Delivering Welfare Benefits Advice to Orbit tenants.	Orbit
Advice in Foodbanks	Providing outreach advice and support to users of foodbanks in Rugby	Trussell Trust
Advice in Hill Top Nuneaton	Providing outreach advice and support to residents of Hill Top, Nuneaton	Big Lottery
Advice in Community Pantries	Providing outreach advice and support to users of WCC funded community pantries in Camp Hill.	Warwickshire County Council
Advice in GP Surgeries	Providing outreach advice and support to patients within the Nuneaton Primary Care Network.	Central England Law Centre

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Client statistics

Clients	10,891
(Of which) Quick Clients	1,334
Issues	41,118

Channel

Contact Channel	% of activities	Activities
Telephone	22%	7,436
Email	22%	7,434
In person	22%	7,416
Adviceline Phone	12%	4,052
Admin	12%	4,022
Letter	5%	1,673
Other	4%	1,291
Video Call	0%	14
Web chat	0%	11
Total	100%	33,349

Issues

Issue Category	Number	%
Benefits & tax credits	10,822	26.3%
Benefits Universal Credit	2,540	6.2%
Charitable Support & Food Banks	2,282	5.5%
Consumer goods & services	722	1.8%
Debt	11,190	27.2%
Education	187	0.5%
Employment	1,340	3.3%
Financial services & capability	3,122	7.6%
GVA & Hate Crime	65	0.2%
Health & community care	460	1.1%
Housing	2,673	6.5%
Immigration & asylum	544	1.3%
Legal	942	2.3%
Other	213	0.5%
Relationships & family	1,558	3.8%
Tax	259	0.6%
Travel & transport	543	1.3%
Utilities & communications	1,656	4.0%
Grand Total	41,118	100.0%

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Client statistics (continued)

Outcomes

Outcomes	Amount
Income gain	£8,398,317
Re-imbursements of services and loans	£219,895
Debts written off	£11,587,246
Repayments rescheduled	£52,538
Other	£3,192,853
Total	£23,450,849

Client Profiles

- Ages ranged from 10 years to 99 years;
- 58% were female and 42% male;
- 57% were disabled or had a long term medical condition;
- 16% of clients were from black and minority ethnic backgrounds

Financial review

Core funding enables us to provide our generalist advice service and helps to provide leverage to attract other funding and projects. This is provided by Warwickshire County Council, Nuneaton & Bedworth Borough Council and Rugby Borough Council.

Our local authority funders are facing financial challenges due to the current difficult economic climate and future core funding of advice services is subject to or threatened with further cuts. This makes our service more vulnerable and where levels of future core funding are uncertain it is more difficult to forward plan and additionally makes the bureau a less attractive option to other potential funders.

The competition for funding new projects has increased considerably as other not for profit organisations are also looking to plug funding gaps with new projects / services or try to find continuation funding from new sources. However, the bureau has successfully obtained funding from various projects and these have contributed substantially to the surplus arising in the year. As these projects are short term the benefit will not be sustainable in the long term.

In addition our ever increasing reliance on IT and the cost of maintaining networked computer systems is an increasing cost which provision is not made through our principle funders and this needs to be a consideration for future funding negotiations.

The Trustee Board review the risks of financing of the organisation and expenditure on an ongoing basis and set their reserves policy accordingly, see below.

Investment Policy

Apart from retaining a prudent amount in reserves each year most of the bureau's funds are to be spent in the short term so there are no long term investments. Surplus funds are invested in short term bank deposit accounts. The trustee board aim to attract the maximum amount of interest that can be obtained from the reserves and review both the level of reserves and investment policy on an annual basis.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) FOR THE YEAR ENDED 31 MARCH 2025

Reserves Policy

The Trustee Board has considered the bureau's requirements for reserves in light of the main risks facing the organisation and following Charity Commission good practice guidelines. The Trustee Board recognises the importance of establishing the long term financial sustainability of the organisation, especially in an environment that relies on short term, time limited funding.

Members believe one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short term funding. Consequently the Trustee Board is required to ensure that monies are available for each year to meet any reasonable unforeseeable contingency. They believe that an amount of at least 12 months operating costs which equates to £611,111 based on operating costs for the annual year 2024/25 will be adequate. They have also designated funds for the following purposes, IT equipment renewals and upgrades, building repairs and staffing costs (mainly redundancy costs) as well general contingencies.

The bureau holds total reserves of £727,195 (2024 £708,794). Included in unrestricted reserves is £20,000 (2024 £20,000) which has been designated specifically for the purpose of replacing IT equipment. The bureau has entered into contracts totalling approximately £55,000 in late 2025 which are expected to utilise these reserves.

The Bureau is not exposed to price or credit risk and in view of the substantial bank deposits there are no liquidity or cash flow risks.

Plans for Future Periods

Our future strategic plans can be summarised under four categories:

Theme	How will we achieve them
Access & Quality	Maintaining and Improving our access channels so that we are able to deal with as many clients as we can in an equitable manner that ensures that they receive clear, accurate, high quality and comprehensive advice.
Increasing Capacity	Through an increased number of volunteers and a focus on recruitment, training, development and well-being. Ensuring that our IT infrastructure is fit for purpose. Utilisation of AI to assist with capacity.
Collaborative Working	Maximising joint opportunities with partners especially North Warwickshire and South Warwickshire Citizens Advice. Working together to ensure that we advocate for our clients on issues that are of common concern and particularly those who are disadvantaged.
Sustainability	Through maintaining and diversifying core local funding, ensuring continuation of the Telephony Service and shared posts exploring shared services where possible, seeking to achieve balanced budgets and reviewing our physical assets against our business needs.

Structure, governance and management

Governing Document

The organisation is a charitable company limited by guarantee, incorporated on 1st October 2004. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1. During the financial year 2006/7 the bureau changed its name to Bedworth, Rugby and Nuneaton Citizens Advice Bureau, with the approval of the Charity Commission and Companies House in readiness of the amalgamation with Rugby Citizens Advice Bureau. The Memorandum and Articles of Association were also changed and approved to reflect the changes caused by the amalgamation. The Memorandum and Articles of Association were updated and approved in 2021.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Graham Nuttall (Chair)

John Lynch (Vice Chair)

Lee Rayson (Treasurer)

Peter Wiseman

Jim Simmons

(Retired 5 December 2024)

Jasvinder Thiara

Jane Hill

Jeff Hunt

Keith Francis

Jill Krusts

Recruitment and Appointment of Trustee Board Members

The directors of the charity are also charity trustees for the purposes of charity law and under the company's Articles are known as members of the trustee board. Under the requirements of the Memorandum and Articles of Association the members of the trustee board are elected to serve for a period of 3 years after which they must be re-elected at the next Annual General Meeting.

The bureau seeks to ensure that trustee board members reflect the diversity of the community it serves. The bureau seeks to recruit new members who have the ability to make an effective contribution to the board through their skills, knowledge and experience, as well as having a proven interest in the work of the charity.

Trustee Induction and Training

The trustees are familiarised with the practical work of the charity and are encouraged to attend the annual Planning & Development Days held each year to work alongside bureau workers to develop future objectives.

In addition to this new trustees are invited to attend an induction meeting with the Chief Executive Officer to familiarise themselves with the charity and the context within it operates. This covers:

- The obligations of trustee board members
- The main documents which set out the operational framework for the charity including the Memorandum and Articles.
- Resourcing and the current financial position as laid out in the latest published accounts and annual budgets
- Future business plans and objectives
- E-Learning induction modules (including confidentiality)

Information for trustee board members is available locally through a Trustee Board Information Pack and nationally on Citizens Advice's Intranet. Citizens Advice also publishes self-study training packs on a variety of topics relevant to the trustee board and these are distributed to trustees. In addition to this there are various opportunities to attend trustee development days organised locally by Citizens Advice.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Risk Management

The Trustee Board has conducted a review of the major risks to which the charity is exposed. The risk register has been established and is updated at least annually. Where appropriate systems or procedures have been established to mitigate the risks the charity faces. Internal control risks are minimised by the implementation of authorisation of all transactions and projects. A disaster recovery plan has also been produced and is updated at least annually. Procedures are in place to ensure compliance with health and safety of staff, volunteers and visitors to the bureau.

Organisational Structure

The trustee board meets quarterly and is responsible for the strategic direction and policy of the charity. Members are from a variety of professional backgrounds relevant to the work of the charity. The Chief Executive Officer (who is also the company secretary and takes minutes), the Operations Manager and Advice Services Managers attend board meetings without voting rights.

A scheme of delegation is in place whereby the Chief Executive Officer "CEO" has the day to day responsibility for the provision of services. The CEO is responsible for ensuring the charity delivers the services specified and that key performance indicators are met as well as ensuring progress to meet the strategic service development objectives detailed in the Business and Development Plan. The Operations Manager has oversight of the work of the Advice Services Managers who have day to day responsibility of the operational management of the service and have geographic and thematic responsibilities. This includes individual supervision and ensuring that the team continues to develop their skills and working practices in line with good practice.

Staffing

The bureau has 32 paid staff, both full and part time consisting of 1 x Chief Executive Officer, 1 x Operations Manager, 6 x Advice Services Managers, 2 x Finance staff, and 22 Advisors that consist of technical supervisors/caseworkers, caseworkers and outreach / project funded advice workers. The bureau team also consists of approximately 83 volunteers, the majority of whom are trained generalist advisers working on average two days per week each. The value of volunteering based on paid equivalent roles equates to over £793,544 per annum. Without the skill and dedication of the volunteers the bureau would not be able to provide its essential service to the community.

Related Parties

BRANCAB is a member of the national organisation, Citizens Advice, the national charity (charity number 279057) which sets out the framework for standards of advice and case management and supports members with an information system, case management system, training and other services.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED) **FOR THE YEAR ENDED 31 MARCH 2025**

Statement of trustees' responsibilities

The charity trustees (who are also the directors of the Company for the purposes of company law) are responsible for preparing a trustees' annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure of the charity for that period. In preparing the 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 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 the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Auditor

In accordance with the company's articles, a resolution proposing that Spencer Gardner Dickins (Audit Services) Limited be reappointed as auditor of the company will be put at a General Meeting.

The trustees' report was approved by the Board of Trustees.

Graham Nuttall

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Graham Nuttall (Chair)

Trustee

Date: Dec 12, 2025 | 15:48 GMT
.....

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT

TO THE TRUSTEES OF BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

Opinion

We have audited the financial statements of Bedworth, Rugby and Nuneaton Citizens Advice Bureau (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is 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).

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, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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 charity 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

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

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 contained within the annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters in relation to which the Charities (Accounts and Reports) Regulations 2008 require us to report to you if, in our opinion:

- the information given in the financial statements is inconsistent in any material respect with the trustees' report; or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose 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 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 charity'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

We have been appointed as auditor under section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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 the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

The extent to which our procedures are capable of detecting irregularities, including fraud, is detailed below.

- Enquiring of management, those charged with governance around actual and potential litigation and claims;
- Reviewing minutes of meetings of those charged with governance;
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations and
- Performing audit work over the risk of management override of controls, including testing of journal entries and other adjustments for appropriateness, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

A further description of our responsibilities is available on the Financial Reporting Council's website at: <https://www.frc.org.uk/auditorsresponsibilities>. This description forms part of our auditor's report.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE TRUSTEES OF BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees 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 charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

Spencer Gardner Dickins (Audit Services) Limited

**Demsey Slater FCCA (Senior Statutory Auditor)
for and on behalf of Spencer Gardner Dickins (Audit Services)
Limited**

Dec 14, 2025 | 09:38 GMT
.....

**Chartered Accountants
Statutory Auditor**

3 Coventry Innovation Village
Cheetah Road
Coventry
CV1 2TL

Spencer Gardner Dickins (Audit Services) Limited is eligible for appointment as auditor of the charity by virtue of its eligibility for appointment as auditor of a company under section 1212 of the Companies Act 2006.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	3	6,184	-	6,184	6,582	-	6,582
Charitable activities	4	591,804	597,999	1,189,803	678,713	587,031	1,265,744
Investments	5	15,624	-	15,624	4,773	-	4,773
Total income		613,612	597,999	1,211,611	690,068	587,031	1,277,099
Expenditure on:							
Charitable activities	6	595,211	597,999	1,193,210	609,628	587,031	1,196,659
Total expenditure		595,211	597,999	1,193,210	609,628	587,031	1,196,659
Net income and movement in funds							
		18,401	-	18,401	80,440	-	80,440
Reconciliation of funds:							
Fund balances at 1 April 2024		708,794	-	708,794	628,354	-	628,354
Fund balances at 31 March 2025		727,195	-	727,195	708,794	-	708,794

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

BALANCE SHEET
AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	11		4,632		5,973
Current assets					
Debtors	12	96,136		112,555	
Cash at bank and in hand		740,966		729,979	
		837,102		842,534	
Creditors: amounts falling due within one year	13	(114,539)		(139,713)	
Net current assets			722,563		702,821
Total assets less current liabilities			727,195		708,794
The funds of the charity					
Unrestricted funds			727,195		708,794
			727,195		708,794

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025, although an audit has been carried out under section 144 of the Charities Act 2011.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements under the requirements of the Companies Act 2006, for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on Dec 12, 2025 | 15:48 GMT

Graham Nuttall
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Graham Nuttall (Chair)
Trustee

Company registration number 05056654 (England and Wales)

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash (absorbed by)/generated from operations	21		(4,637)		16,812
Investing activities					
Purchase of tangible fixed assets		-		(4,246)	
Investment income received		15,624		4,773	
Net cash generated from investing activities			15,624		527
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			10,987		17,339
Cash and cash equivalents at beginning of year			729,979		712,640
Cash and cash equivalents at end of year			740,966		729,979

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Bedworth Rugby and Nuneaton Citizens Advice Bureau is a company limited by guarantee incorporated in England and Wales. The registered office is Gethin House, 36 Bond Street, Nuneaton, Warwickshire CV11 4DA. Bedworth Rugby and Nuneaton Citizens Advice Bureau meets the definition of a public benefit entity under FRS102.

The charity is a company limited by guarantee. It does not have a share capital and the liability of each member is limited to the guarantee given by that member which shall not exceed £1.

The charity is under the control of the Trustees.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The Trustees have reviewed the charity's budget and cash flow forecast and considered any material uncertainties, particularly with regard to future funding. Based on this review, the Trustees are satisfied that at the time of approving the financial statements the charity has adequate resources and that the going concern basis of accounting remains appropriate.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the trustees report.

Restricted funds are subject to specific conditions by donors as to how they may be used or through the terms of an appeal. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.4 Income

All income is included in the statement of financial activities, exclusive of VAT, when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

- Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.
- Donated services and facilities are included at the value to the charity where this can be quantified. The value of service provided by volunteers has not been included in these accounts.
- Investment income is included when receivable.
- Incoming resources from grants, where related to performance and specific deliveries, are accounted for as the charity earns the right to consideration by its performance.

Where income has been received but the performance of the contract work has not been performed at the balance sheet date then such income is included as a liability and carried forward as deferred income. Work performed but not completed or billed at the balance sheet date is included in Debtors at an estimated value.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

Expenditure is included in the Statement of Financial Activities on an accruals basis inclusive of any VAT where the VAT cannot be recovered.

1.6 Tangible fixed assets

Tangible fixed assets costing £500 or more are initially measured at cost and subsequently measured at cost, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Equipment, fixtures and fittings	10% on a reducing balance basis
Computer equipment	25% straight line

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

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

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

In preparing these financial statements, management has made the following judgements that have the most significant effect on amounts recognised:

Recognition of income from grants and donations:
The charity receives both restricted and unrestricted grants and donations. Judgement is required in determining whether income is subject to performance conditions which affect the timing of recognition. Where grants are considered to include performance-related conditions, income is recognised as those conditions are satisfied. Where there are no such conditions, income is recognised when entitlement, probability of receipt, and measurement criteria are met.

Classification of funds:
Management has exercised judgement in determining whether certain income streams are restricted or unrestricted based on the terms of grant agreements and donor correspondence.

The preparation of financial statements in accordance with FRS 102 requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. Actual results may differ from these estimates. The key sources of estimation uncertainty that have a significant risk of causing a material adjustment in the next financial year are as follows:

Depreciation of tangible fixed assets
Depreciation is charged to write off the cost of tangible fixed assets over their estimated useful lives. These useful lives are based on management's experience and expectations of future use. A variation in estimated lives or residual values could lead to a material change in annual depreciation expense.

Accruals and deferred income
Estimates are made in respect of accrued expenditure and income deferred at the year-end, particularly relating to grant-funded projects where final claims and reports are subject to verification by funders.

3 Voluntary income

	Unrestricted funds	Unrestricted funds
	2025	2024
	£	£
Donations and gifts	6,184	6,582

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

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

4 Income from Charitable activities

	Unrestricted Funds 2025 £	Unrestricted Funds 2024 £
Nuneaton and Bedworth Borough Council (NBBC)	95,070	95,070
Rugby Borough Council (RBC)	77,938	73,000
Warwickshire County Council (WCC)	360,636	377,870
Rent Received	11,020	7,190
Other Income	47,140	50,895
Lottery Fund - Cost of Living	-	74,688
	<u>591,804</u>	<u>678,713</u>
	Restricted Funds 2025 £	Restricted Funds 2024 £
Citizens Advice - Money Advice Service	304,891	247,314
Orbit - Welfare Benefits Adviceline	57,282	57,990
WCC Telephony	142,500	187,500
Health Justice Partnership	6,629	-
Affordable Credit Project	18,050	-
Money Advice Service: Energy Advice	3,938	11,813
Big Lottery BBO	-	24,838
Big Lottery Big Local	7,125	21,375
Trussell Trust	41,684	28,158
Debt Modernisation Fund	-	8,043
	<u>582,099</u>	<u>587,031</u>
Total income from Charitable Activities	<u>1,173,903</u>	<u>1,265,744</u>

5 Investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Bank and COIF deposit interest received	<u>15,624</u>	<u>4,773</u>

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

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

6 Expenditure on charitable activities

	Expenditure 2025 £	Expenditure 2024 £
Direct costs		
Depreciation and impairment	1,341	1,372
Rent, rates and service charges	45,189	73,347
Salaries and pension costs	880,240	853,377
Computer expenses and information fees	57,975	51,429
Travelling and training	24,178	27,456
Light, heat and water	21,175	21,683
Printing, postage and stationery	16,313	18,465
Telephone	6,921	8,942
Repairs and maintenance	6,342	17,963
Insurance	13,018	12,367
Sundry expenses	30,645	38,984
Bank charges	323	470
Redundancy costs	3,765	5,734
Audit and accountancy	10,913	13,317
Legal and professional fees	7,179	8,349
Shared salary costs	67,693	43,404
	<u>1,193,210</u>	<u>1,196,659</u>
Analysis by fund		
Unrestricted funds	595,211	609,628
Restricted funds	597,999	587,031
	<u>1,193,210</u>	<u>1,196,659</u>

Included in the expenditure above are governance costs relating to audit and accounts fees of £10,913 (2024: £13,317).

7 Net movement in funds	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Depreciation of owned tangible fixed assets	<u>1,341</u>	<u>1,372</u>

8 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year (2024: None).

No trustee expenses have been incurred and none of the trustees claimed any expenses from the trust during the year (2024: None).

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

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

9 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Management	6	6
Administration	4	4
Advisors	24	23
	<hr/>	<hr/>
Total	34	33
	<hr/>	<hr/>

The staff costs were made up as follows:

Employment costs	2025 £	2024 £
Wages and salaries	836,283	783,469
Social security costs	60,514	59,230
Other pension costs	51,136	50,292
	<hr/>	<hr/>
	947,933	892,991
	<hr/>	<hr/>

There were no employees whose annual remuneration was £60,000 or more.

10 Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

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

11 Tangible fixed assets

	Equipment, fixtures and fittings £	Computer equipment £	Total £
Cost			
At 1 April 2024	34,020	170,920	204,940
At 31 March 2025	34,020	170,920	204,940
Depreciation and impairment			
At 1 April 2024	31,232	167,735	198,967
Depreciation charged in the year	279	1,062	1,341
At 31 March 2025	31,511	168,797	200,308
Carrying amount			
At 31 March 2025	2,509	2,123	4,632
At 31 March 2024	2,788	3,185	5,973

12 Debtors

	2025 £	2024 £
Amounts falling due within one year:		
Other debtors	81,421	97,976
Prepayments and accrued income	14,715	14,579
	96,136	112,555

13 Creditors: amounts falling due within one year

	Notes	2025 £	2024 £
Other taxation and social security		36,653	31,900
Grants received in advance	14	42,380	65,550
Grants received on behalf of other Bureaux		14,160	14,204
Accruals		21,346	28,059
		114,539	139,713

Grants received on behalf of other Bureaux:

The bureau occasionally receives income as an agent for other Citizens Advice Bureaux and other partners, as part of their original grant applications. In the year to 31 March 2025 the bureau received £169,920 (2024: £197,686) in this respect and at 31 March 2025 £14,160 (2024: £14,204) had not been distributed to partners. The income and expenditure in relation to these matters is not included within these financial statements. The balance outstanding at the year end is shown within creditors with an equal and opposite amount shown as cash at bank on the balance sheet.

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

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

14 Deferred income

	2025 £	2024 £
Other deferred income	42,380	65,550

Deferred income is included in the financial statements as follows:

	2025 £	2024 £
Deferred income is included within:		
Current liabilities	42,380	65,550
Movements in the year:		
Deferred income at 1 April 2024	65,550	62,500
Released from previous periods	(65,550)	(62,500)
Resources deferred in the year	42,380	65,550
Deferred income at 31 March 2025	42,380	65,550

15 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	Movement in funds			Movement in funds		
	Incoming resources	Resources expended	Balance at 1 April 2024	Incoming resources	Resources expended	Balance at 31 March 2025
	£	£	£	£	£	£
Money Advice Service	259,127	(259,127)	-	308,829	(308,829)	-
WCC Telephony	187,500	(187,500)	-	142,500	(142,500)	-
WCC Pantry Income	-	-	-	15,900	(15,900)	-
Big Lottery - BBO	24,838	(24,838)	-	-	-	-
Orbit - Welfare Benefits Adviceline	57,990	(57,990)	-	57,282	(57,282)	-
Big Local	21,375	(21,375)	-	7,125	(7,125)	-
Debt Modernisation Fund	8,043	(8,043)	-	-	-	-
Trussell Trust	28,158	(28,158)	-	41,684	(41,684)	-
Affordable Credit Project	-	-	-	18,050	(18,050)	-
Outreach Health Justice	-	-	-	6,629	(6,629)	-
	587,031	(587,031)	-	597,999	(597,999)	-

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

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

15 Restricted funds

(Continued)

Purposes of Restricted Funds:

Money Advice Service

Funding provided for debt casework services in Nuneaton, Bedworth and Rugby.

WCC Telephony

Funding from WCC to provide a countywide telephony service across Warwickshire. Delivered in partnership with Citizens Advice South Warwickshire and North Warwickshire Citizens Advice.

WCC Pantry Income

Funding to deliver outreach provision alongside Warwickshire County Council pantries.

Big Lottery Building Better Opportunities (BBO) Breakthrough Programme

Funding provided to help the unemployed and economically inactive people to develop financial literacy and life skills and overcome barriers and help to move them towards employment.

Orbit - Welfare Benefits Adviceline

Funding for the provision of management and supervision, the Orbit Welfare supervisors and the infrastructure costs (IT, premises , etc.).

Big Local

This funding relates to the delivery of outreach within the Hill Top and Wembrook area of Nuneaton.

Debt Modernisation Fund

This relates to one off additional funds to assist with technological upgrades to equipment.

Trussell Trust

Funding for the provision of outreach services in Nuneaton, Bedworth and Rugby.

Affordable Credit Project

Warwickshire County Council funding to provide early intervention through building the financial resilience of individuals through 121 and Group Money Management

Outreach Health Justice

Delivery of financial inclusion advice in partnership with GP Surgeries

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

16 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	At 31 March 2025 £
General funds	708,794	613,612	(595,211)	727,195
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	At 31 March 2024 £
General funds	628,354	690,068	(609,628)	708,794

17 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Fund balances at 31 March 2025 are represented by:						
Tangible assets	4,632	-	4,632	5,973	-	5,973
Current assets/(liabilities)	680,183	42,380	722,563	637,271	65,550	702,821
Provisions	(42,380)	(42,380)	-	65,550	(65,550)	-
	642,435	-	727,195	708,794	-	708,794

18 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2025 £	2024 £
Within one year	60,294	58,734
Between two and five years	26,181	57,692
	86,475	116,426

BEDWORTH, RUGBY AND NUNEATON CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Events after the reporting date

After the year end but prior to the authorisation of these financial statements the charity entered into contracts totalling £55,000 pertaining to capital spend on IT and related equipment. This will be funded out of cash reserves held by the charity.

20 Related party transactions

Accountancy services were supplied by JLS Accountancy Limited, a company formed on 15 November 2021 in which J Simmons (Trustee, retired 5 December 2024) is a director and shareholder. These services were provided at a charge of £nil for the year (2024: £3,548). As at 31 March 2025 £nil was outstanding to JLS Accountancy Limited (2024: £nil).

21 Cash generated from operations	2025 £	2024 £
Surplus for the year	18,401	80,440
Adjustments for:		
Investment income recognised in statement of financial activities	(15,624)	(4,773)
Depreciation and impairment of tangible fixed assets	1,341	1,372
Movements in working capital:		
Decrease/(increase) in debtors	16,419	(10,360)
(Decrease) in creditors	(2,004)	(52,917)
(Decrease)/increase in deferred income	(23,170)	3,050
Cash (absorbed by)/generated from operations	(4,637)	16,812

22 Analysis of changes in net funds

The charity had no material debt during the year.