NORTH WARWICKSHIRE CITIZENS ADVICE BUREAU

England & Wales · Charity number 1105712

Details

Other names	NWCAB
Status	Registered
Legal form	Charitable company
Company number	05154555
Registered	2004-09-02
Register	View on the Charity Commission register

Contact

Address	Parish Rooms Welcome Street Atherstone Warwickshire CV9 1DU
Phone	01827712852
Email	admin@nwcab.org.uk
Website	www.nwcab.org.uk

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 NORTH WARWICKSHIRE AND SURROUNDING AREAS AND PERSONS CONTACTING THE BUREAU BY TELEPHONE OR ELECTRONIC MEANS.?

Activities: Provision of a free, impartial service of guidance and support, making responsible use of the experience so gained.

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Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** Education/training, Disability, The Prevention Or Relief Of Poverty, Accommodation/housing
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

Geography

- **Area of benefit:** THE COMMUNITY IN NORTH WARWICKSHIRE AND SURROUNDING AREAS
- Warwickshire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£540,748	£438,927	£634,049	10
2024-03-31	£448,707	£352,034	-	-
2023-03-31	£299,949	£300,510	-	-
2022-03-31	£312,598	£266,032	-	-
2021-03-31	£284,072	£197,893	-	-

Trustees

Name	Role	Appointed
Dr Roger Minett	Chair	2015-04-28
Christopher Stephen Watson		2023-05-19
Davina Mary Ridley		2025-05-01
GRAHAM RUSSELL SCOTT		2023-09-27
Ian Thomas Gordon		2021-04-27
Jemma James		2024-08-23
LORRAINE TEAGUE		2012-11-28
Marian Humphreys		2019-02-05
Sunil Nand		2026-05-13

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NORTH WARWICKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1105712

Accounts

North Warwickshire Citizens Advice Bureau

(a company limited by guarantee)

Trustees' Report and Financial Statements for the year ended 31 March 2025

Registered Company number 05154555
Registered Charity number 1105712

Registered Office:
The Parish Rooms
Welcome Street
Atherstone
Warwickshire
CV9 1DU

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Chair's Statement

North Warwickshire Citizens Advice is one of the few remaining voluntary sector organisations in North Warwickshire and as such exists primarily to serve the citizens of North Warwickshire and provide advice related services and support when and where it is most needed.

For those in need of our services benefits, utilities and communications and debt advice are the three most common reasons clients access our services, and the chart of page 7 outlines the top ten issues that people need help with.

Demand for advice services nationally has increased and we have experienced that rise in demand in North Warwickshire in 2024/2025 NWCA with a 10.4 % increase in the number of issues we have advised upon compared to the previous year.

Full details of the impact or value to clients of NWCA can be found on page 6, and you will see from the data the tangible benefits we bring to the citizens of North Warwickshire. This includes the range of clients we support.

We have been able to meet the increase in demand by prudent budgeting, expanding our staffing complement and by providing a variety of means of access to our services. These include telephone and other technology services, face to face appointments and for the first time a fully equipped Mobile Advice Centre (MAC).

The MAC helps us to reach many more rural communities and thereby individuals who would otherwise find it difficult to access services because of transport or technology restrictions.

Nationally Citizens Advice is undergoing a radical change and consulting members on what future services should look like and how the national organisation can best serve local advice centres. We have submitted our responses to those consultations, and we continue to support the concept of local services that are easily accessible to local citizens along with a strong national organisation that provides membership services to local citizens advice centres. The outcome of the transformation and a new membership agreement will be in place in 2026.

Similarly local councils are undergoing consultations regarding reorganisation that has the potential to impact upon your citizens advice service either structurally or financially. At NWCA we will continue to campaign for local services that meets the specific needs of geographical areas. We will also continue to campaign to be fully funded and supported by local councils for core advice services, but we will endeavour to supplement that funding by seeking alternative sources of funding or

other resources that can enhance our services and consequently the support that we can give to the people of North Warwickshire.

In this regard we are grateful to both North Warwickshire Borough Council (NWBC) and Warwickshire County Council (WCC). On behalf of the trustees, staff, volunteers, and clients I would like to take this opportunity to thank officers and councillors for their continued endorsement and assistance.

Similarly, we are grateful for the support and funding provided by Cadent Gas Ltd, the Department for Business and Trade, the Money and Pensions Service, National Grid, E-on Next, and The Community Fund. These projects have been invaluable in augmenting our provision of advice and other services across Warwickshire and beyond.

Our partnership with other Warwickshire LCA's continues to grow and develop and for the first time we held a joint conference in December 2024 which was very well attended by volunteers, staff, local councils and other dignitaries.

We continue to provide good governance and achieved top marks in our Leadership Assessment in December 2024 which was carried out by National Citizens Advice. I would like to express my gratitude to all trustees for their ongoing support.

NWCA along with all other LCA's rely on staff and volunteers to maintain its services. Volunteers are dedicated people who give their time freely and work hard sometimes in very difficult circumstances. The staffing complement has grown this year, and we have a dedicated group of management and ancillary staff with a variety of skills and experience. The Board of Trustees acknowledge the invaluable service given by volunteers and all staff and we would like to express our gratitude for their dedication to NWCA, thank them for their hard work and to commend them for their public service.

Dr Roger Minett - Chair, North Warwickshire Citizens Advice

October 2025

Report of the Trustees

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

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Charitable Objectives and Activities

The objects of the Charity as set out in the Charity's governing document, the Articles of Association, are to promote any charitable purpose, particularly for the benefit of the community in North Warwickshire and surrounding areas and those contacting the charity by telephone or electronically, by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit, when reviewing the Charity's aims and objectives and in planning its future activities.

Delivery of Advice

At North Warwickshire Citizens Advice, we deliver advice through a variety of channels including face-to-face, telephone (as part of the Warwickshire telephony service), and email. This provision optimises a client's access to our range of services in the most cost-efficient way, whilst making sure that resources are available to the most vulnerable clients.

A new outreach project, a fully equipped Mobile Advice Cente (MAC), provides us with the opportunity to travel across North Warwickshire (and beyond by invitation) to attend areas where the transport links are poor and where we have identified areas of deprivation. This provides an advice service to people who for a number of reasons may not be aware of our services or cannot access us any other way.

Clients can also contact NWCA by using the contact request form on our website. We receive referrals from other local services, as well as users of our online self-help information, available 24 hours a day/365 days per year via our national website at www.citizensadvice.org.uk.

Clients can attend the office in Atherstone during opening hours where we operate a triage system. Face-to-face appointments are available in Atherstone, and by arrangement where possible at community venues across the borough. We also now have a timetable of visits by the MAC to surrounding areas

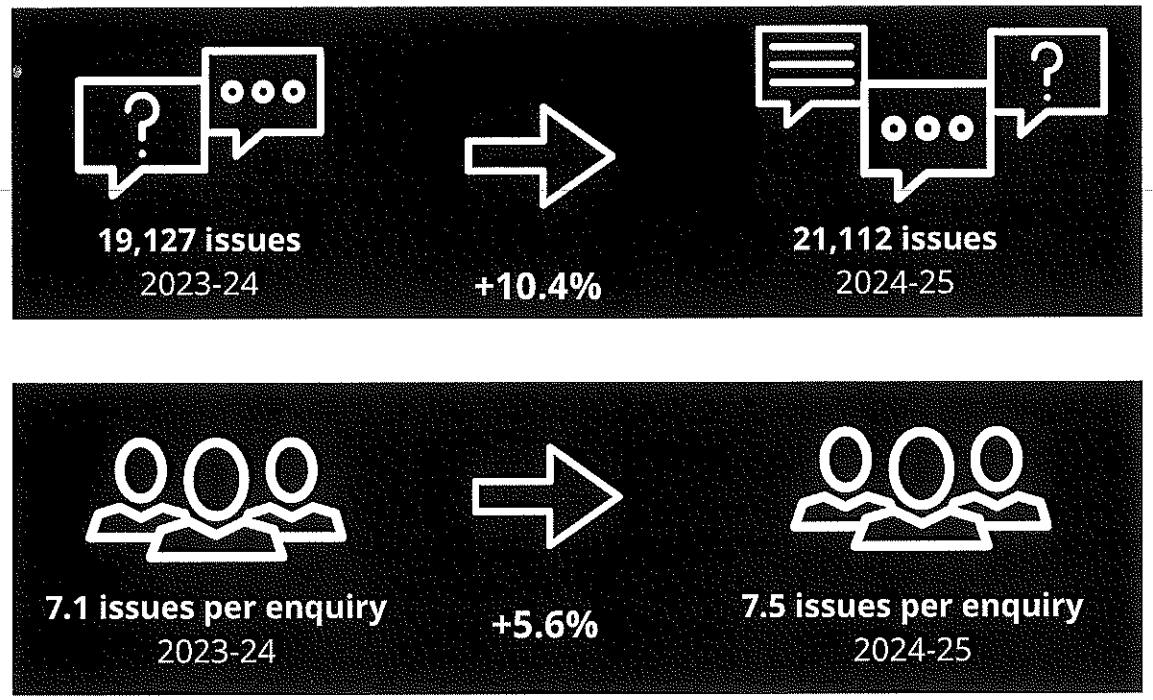
We aim to provide our clients with the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem.

Our service is available for everyone. We are relied upon by people from all backgrounds to assist them with their problems. We support people to develop the skills and confidence to help themselves.

We then utilise that evidence of the issues presented by our clients to help bring about policy changes to benefit everyone. The unique frontline evidence we collate is subsequently shared anonymously with government, regulators and industry to highlight problems faced by our clients through National Citizens Advice submissions.

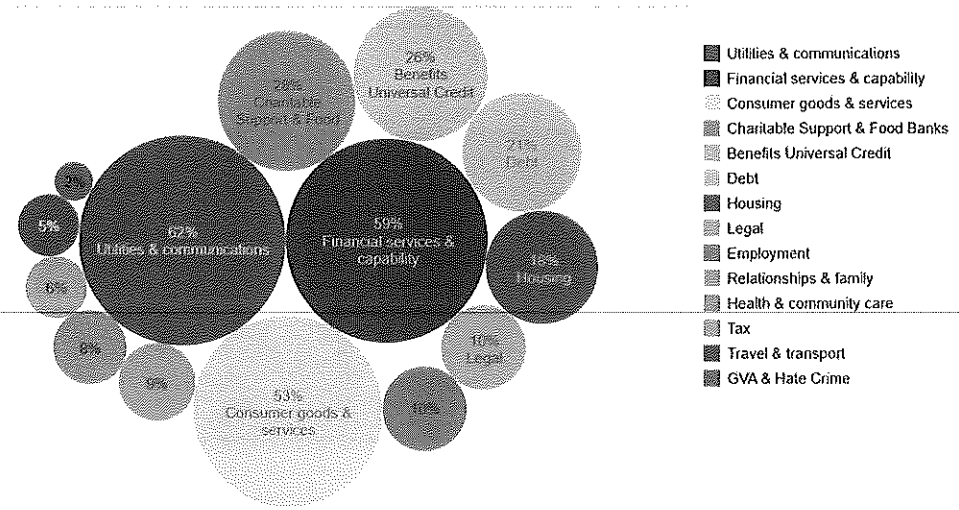
We can work together so that solutions can be found to issues which people are regularly faced with across a range of policy areas. These include access to justice, access to money and debt advice, enabling the benefit system to work for people, and protecting people from all forms of abuse.

The Impact of Advice



The number of issues we advised on increased from 19,127 to 21,112 in 2024-25 compared to the previous year, a **10.4% increase**. This is fairly consistent with last year's 10.3% increase and reflects the intersectional nature of our clients' situations.

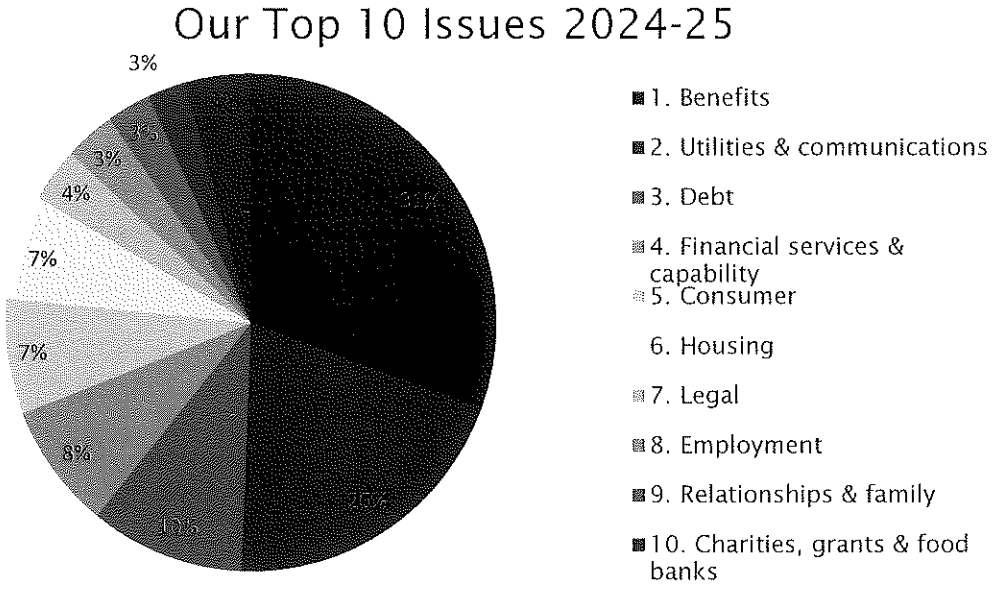
The **5.6% increase in issues per enquiry** underlines this. Clients generally have multiple, related issues, or are offered advice on related issues which will progress them with the presenting or root issue for which they approached us. For example, over 60% of the clients who we advised on Benefits issues were also advised on energy bills and budgeting related matters:



As is generally the case, the most common issues we helped clients with were **Benefits**, comprising 30.4% of all issues we helped with. Of these, **Personal Independence Payment** and **Universal Credit** were the main topics, with over 3,000 issues advised on between the two. Advice on benefits primarily comprises calculating entitlement and advising on new claims or challenging decisions, but also considers the household's financial situation holistically by discussing bills, budgeting and debts.

The second most common issues were **Utilities & Communications** at 20.1%. The most common issue in this category was practical energy efficiency advice, but issues relating to savings on water bills through social tariff and problems with meters or billing were also prevalent.

In debt advice this year, **Council Tax Arrears** was the most common issue – this is consistent with most previous years, though does reflect a change from our 2023-24 report wherein **Fuel Debt** was the most common issue. The top debt issues were Council Tax Arrears (17.3%), Fuel Debt (13.5%), and credit cards (8.8%). Rent arrears across all tenures amounted to 7.1% of debt issues, with rent arrears to local authorities being the most prevalent of these.



Our advice directly brings value to clients through helping them claim and retain benefits and grants, helping them save money and helping them avoid payments they are not liable for.

KEY OUTCOMES

Benefits gained, increased, or put back into payment	£1,570,618
Energy and budgeting savings	£355,877
Improved health & capacity to manage	3174 people
Charitable grants, goods and services obtained	£25,454
Debts written off	£141,626

Our advice reaches some of the most vulnerable populations in North Warwickshire. People with disabilities, children or low incomes and isolated older people are significantly more likely to need advice following critical life events or arising from the cost-of-living crisis.

62.0% of our clients had a disability or long-term health condition

27.9% of our clients had dependent children

30.9% of our clients were of age 65 or above

23.7% of our clients live in the top 30% most deprived areas of the country[1]

[1] ONS Indices of Multiple Deprivation 2019

Research and Campaigning

In recent years we have undertaken local research relating to financial issues affecting our clients such as the cost-of-living crisis and food poverty. Our research is then disseminated and used to influence the provision of local services and highlight issues which can have a lasting effect on the local economy.

By campaigning for change, we contribute to improving the quality of life for our clients and for those who have not used our services.

As part of this commitment, we worked collaboratively with the other Local Citizens Advice in Warwickshire by sharing information on trends. This allowed us to target key emerging issues such as entitlement to Pension Credit and the Warm Home Discount, including a joint campaign.

Public Benefit and Volunteering

The problems our clients face can be stressful and pose barriers to their ability to go about everyday tasks like working, keeping control of their finances, or forming and maintaining personal relationships. Citizens Advice research shows that in addition to financial value, our service improves the wellbeing of the people we see in many ways

Our advice also provides wider financial savings to statutory services and society by:

- tackling financial exclusion,
- reducing homelessness,
- alleviating problems which lead to, or exacerbate, health issues,
- keeping people in work

Citizens Advice calculates the value of these savings using the Treasury-approved methodology developed by New Economy. The calculations from evidence-led financial model demonstrated that NWCA's work with clients in 2024-2025 resulted in:

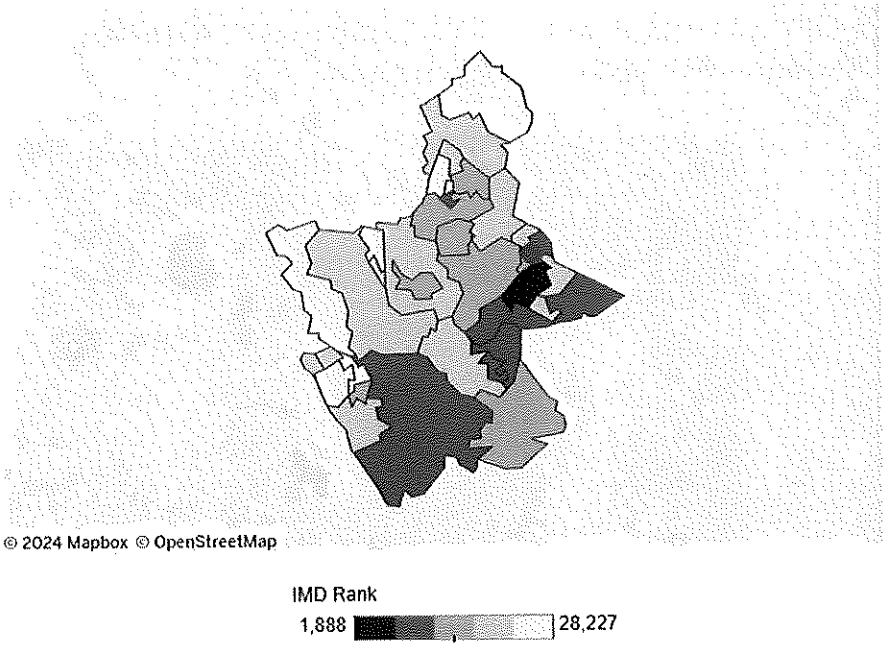
Citizens Advice volunteering has a positive impact on each volunteer's sense of self-worth, their employability and their contribution to society, and research shows that our volunteers benefit from a variety of personal improvements.

Our volunteers who give advice, and thereby support local communities and our national network, gain new skills and improve their own personal development, wellbeing and sense of community.

This comes with associated financial benefits to society by reducing unemployment and demand for health services; research by National Citizens Advice shows the value of volunteering at North Warwickshire Citizens Advice in 2023-24 was **£231,133**, a 45% increase compared to the previous financial year.

Value of time donated	Value (£)	Stakeholder
Volunteering time	174,182	Citizens Advice office
Skill development and employability		
Gaining employment more quickly	18,060	Economy
Receiving a higher wage due to being more skilled	883	Economy
Health and wellbeing		
Increased life satisfaction	27,586	Volunteers
Improved mental health	10,422	NHS
TOTAL	**231,133**	

Right: Map of North Warwickshire showing Lower Super Output Areas (LSOAs) by level of deprivation. Our office is the red dot, located by one of the 10% most deprived LSOAs in the country based on Office for National Statistics figures.



Our Projects

In addition to offering a range of Citizens Advice services, NWCA also undertakes a number of funded advice projects.

Mobile Advice Centre (MAC)

citizens advice

Cadent

Your Gas Network

NWCA is proud to be working with Cadent to deliver advice across North Warwickshire and to, by invitation, to areas across the West Midlands.

Cadent have provided a fully equipped Mobile Advice Cente (MAC), which affords us the opportunity to engage isolated communities where transport links are poor or areas of identified deprivation. This enables us to advise people who may otherwise not be aware of or able to access support.

The MAC is part of a fleet of vehicles across the UK which offer advice in communities where it is most needed. The service is commissioned by Cadent as part of Ofgem's Vulnerability Carbon Monoxide Allowance fund, which focuses on raising awareness of Carbon Monoxide leaks and poisoning. NWCA's MAC team also provides the holistic services of Citizens Advice, including expert advice on:

- Benefit eligibility, claims processes and appeals
- Access to free specialist advice on debt options and management
- Energy efficiency measures and tips
- The Priority Services Register
- Social tariffs, schemes and grants

The official launch of our MAC project took place on June 9th in Atherstone Market Square. The event was attended by the Deputy Lord Lieutenant for Warwickshire David Kelham, the High Sheriff of Warwickshire Karen Lynch, our local MP Rachel Taylor, Mayor of North Warwickshire Debbie Bates, County and Parish Councillors, local authority partners and representatives from across the advice sector.

For updates on the MAC project, visit our website: https://nwcab.org.uk/mac/

Cadent Energy Project (CEP)

Cadent

Your Gas Network

The Cadent Energy Project (CEP) provides one-to-one advice and support to clients with energy related issues, particularly clients who are struggling to pay their bills. The project is delivered alongside our partner Citizens Advice offices, Citizens Advice Solihull Borough (CASB) and Citizens Advice South East Staffordshire (CASES).

The project offers a holistic approach to the delivery of energy advice. It is intended to provide tailored energy advice and support to clients who are struggling to pay their bills and/or need advice about energy related matters. They do not have to be in/or at risk of fuel poverty to access the programme but many of the clients will be.

As part of this project, clients who are gas customers will be provided with information on the dangers of carbon monoxide poisoning and offered a free carbon monoxide monitor where applicable. The project also has scope to provide other accessories such as hot water bottles, heated throws, and 'warm packs' including socks and scarves.

We offer a seamless service with the same adviser guiding the client through their issues, apart from specialist debt advice which is provided by our in-house debt specialist.

Advice areas covered include benefit checks, liaising with energy providers, fuel vouchers, eligibility for the Priority Services Registers, EPC ratings, energy efficiency, charitable grants, food bank assistance, disability benefit advice and help with applications. The aim is to assist the client fully while integrating help to reduce their energy expenditure.

The project aims are to provide advice resulting in:

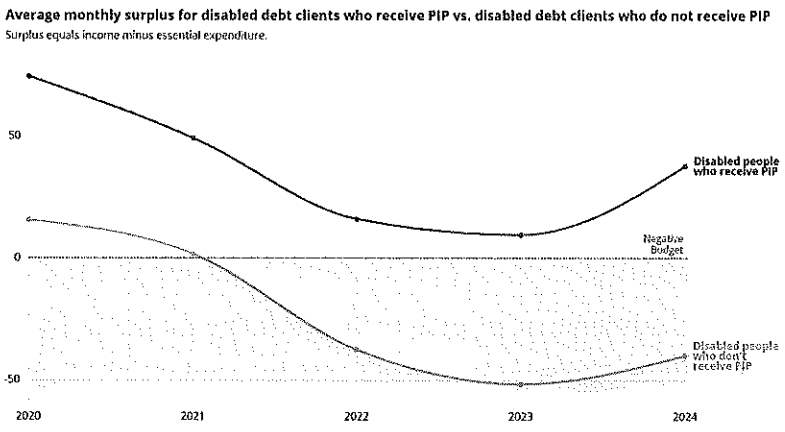
- Increase in clients' income and an understanding of how income maximisation helps through benefits checks.
- A reduction in energy expenditure as a result of energy saving measures
- Increasing the clients' awareness of sources of support to help them with their issues

- Improvements in the clients' knowledge and confidence to deal with issues in the future.
- Improved awareness of the dangers of Carbon Monoxide poisoning and provision of free Carbon Monoxide monitors where applicable

Cadent Disability Benefits Adviser

As an extension of our partnership work with the CEP and MAC projects, Cadent have also funded a Disability Benefits Adviser to support this key aspect of our service. Our adviser is employed to assist with applying for and challenging decisions related to disability benefits, including Personal Independence Payment (PIP), Disability Living Allowance (DLA), Attendance Allowance (AA) the limited capability for work elements of Universal Credit.

Research by National Citizens Advice shows that people with disabilities are often hit hardest by the reduction in living standards brought about by the Cost of Living crisis, one of the most likely population groups to be living with a negative budget. Disability benefits like PIP are often used to meet key expenses like gas and water bills – often higher for households with disabled occupants – as well as necessary medical and travel costs.



However, the applications are long and often complex; people with disabilities often struggle to navigate the processes necessary to access the support they need.

Our Disability Benefits Adviser, alongside the other staff and volunteers supporting the project, assists clients with recognising how their disabilities affect them on a day to day basis and understanding how this may fit in with the context of assessments for disability benefits. The project works seamlessly with our other advice services,

ensuring that clients have access to the advice they may need on income maximisation and issues such as housing and employment, while also receiving referrals from advisers assisting with these issues.

Energy Advice Programme (EAP)

citizens advice North Warwickshire

This project delivers tailored energy sessions to individuals who are in/likely to be at risk of fuel poverty. Clients who are struggling to pay their fuel bills, those who have pre-payment meters and those who have less energy efficient homes are most likely to benefit from our service.

Each appointment covers the following advice areas:

- Identify any eligible benefits not claimed
- Dealing with fuel debt and working with the energy provider to address them
- Energy efficiency and energy grants including EPCs
- Eligibility for the Priority Service Register
- Relief from fuel poverty
- Information on smart meters

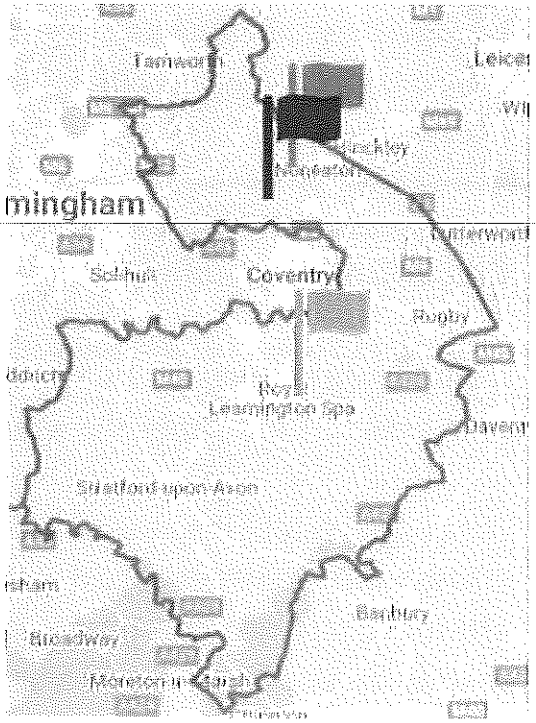
Our target audience has traditionally been found in the most vulnerable sectors of our local community. These include older adults, those that are disabled, minoritised groups and families struggling to make ends meet.

Energy Outreach Project (EOP)

NWCA advisers attended a number of community venues and delivered energy advice sessions to groups of consumers. A number of these attendees then continued to receive advice under one of our energy projects for individuals, either EAP or the Cadent Energy Project. Some clients also went on to receive support from our general advice service or debt specialist.

The target audiences for these generic energy advice sessions were vulnerable groups such as those with disabilities, those who struggle to communicate with their energy provider and people on a very low income. This year we expanded our network of local agencies we worked with and delivered sessions at community venues such as children's centres, churches and community centres, NHS surgeries, job fayres and MP's drop-in sessions. We also attended Gypsy, Roma and Traveller sites and groups for the vision-impaired, dementia patients and their carers, and low income families.

Making Every Contact Count (MECC)



NWCA will continue to deliver MECC courses across Warwickshire to healthcare professionals, local authority housing and social care teams, family centres, charities, volunteer groups and schools.

MECC training is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention. The courses are designed to enable workers to spot signs and triggers in their dealings with clients, which might be having a negative impact on the clients' physical health or mental health. Although the training is designed to be delivered face-to-face it was adapted for delivery via Zoom to manage Covid-19 restrictions. Organisations requesting the training preferred remote delivery so therefore this method has been adopted.

Funded and developed by Warwickshire County Council (WCC), MECC is delivered by NWCA and WCC working with Public Health England and Health Education England, to produce the training and a range of resources.

Warwickshire County Council

Money and Pension Service Project (MaPS)

Money & Pensions Service

We are funded to provide a regulated debt advice service through the appointment of a full-time debt adviser.

The adviser offers an information and full debt advice service to individual clients, looking at their income and expenditure and possible debt solutions. The adviser has access to the Breathing Space scheme, can liaise with creditors, and will advise on eligibility and suitability for a debt relief order if appropriate. As of November 2024, our debt adviser has now qualified as an officially recognised debt relief order intermediary.

All of this is a free service to the client providing them with as many options to deal with their debt as possible. Our generalist advisers are also trained to assess debt emergencies and facilitate referrals to the MaPS service for any clients approaching us from drop-in or met at outreach events, to ensure that anyone who needs it has access to debt advice.

Community Pantries Project

A project led by Feed the Hungry and funded by Warwickshire County Council, which NWCA delivers in partnership with BRANCAB and CASW.

The project established three community pantries in New Arley, Camp Hill and Lillington. The pantries provide access to food for a membership fee of £5 per visit. This provides a dignified shopping experience of quality food for people in crisis, and access to wrap-around family support by Citizens Advice and the WCC Family Information Service.

NWCA attends the New Arley pantry, where a generalist adviser assisted visitors between 10.30am to 2.30pm fortnightly on Thursdays. Visitors who need ongoing assistance such as benefits advice and appeals or budgeting and energy advice receive follow up appointments and ongoing support.

Most pantry customers who engage with Citizens Advice have multiple issues, often with complex cases involving multiple agencies, reflecting the deep impact of the cost-of-living-crisis on their living situations.

Engagement at the pantries is promoted by referrals from children's centres, schools and community centres, and several refugee families have accessed our support through this channel.

Warwickshire County Council

Future Plans

With the support of all partners including WCC, NWBC, Cadent Gas, MaPS, other LCAs and local services, we will continue to deliver a comprehensive, good quality, local and efficient service and to meet our national obligations.

We will continue to work with partners to develop new ways to support the needs of the local community in cost-effective and sustainable ways that are accessible to all.

Fundraising strategy

Our stated intention is to meet local needs by providing clear advice and information services, which are:

- Accessible
- Understandable
- Relevant and accurate
- Meet quality standards

WCC and NWBC provide funding for our core services by means of commissioned services or service level agreements.

All our other funding is obtained by projects to fund particular charitable objectives, in line with our Strategic Business Plan.

NWCA does not have any agreements with professional fundraisers. We do not ask clients for donations or charge for any client services.

Financial Review

During the year, the Charity's total income amounted to £535,738 (2023-24: £448,707). As shown in notes 1 and 2 to the Accounts.

Total expenditure for the year rose to £438,927 (2023-24: £352,034), due to the expansion of several energy projects including our successful new project funded by Cadent Gas Ltd. We are grateful to Cadent for funding a substantial amount of our work this year.

We have continued to adapt our technology and working practices in response to the cost-of-living crisis. Since 2023 we have fully staffed our office and returned to pre-COVID face to face service hours.

We are pleased to report that this year successful funding bids resulted in a net income of £101,821, an increase compared to 2023-24's income of £96,673. Based on expected income and expenditure and reserves for the financial year 2024-25 and beyond, the Trustees consider that the Charity has adequate resources to maintain its ongoing work and to keep reserves at a satisfactory level.

We continue to build partnerships and develop joint bids for future funding, but it should be noted that there are a large number of organisations competing for a smaller amount of funding.

Reserves Policy

This Reserves Policy is monitored and reviewed by the Trustees annually.

Restricted Reserves

These are restricted by the donor or funder and cannot be used for general purposes of the Charity. Their existence, and the sums of money therein, do not imply that there has been an underspend, but may result from a variety of circumstances including timing differences between NWCA's financial year and the funding year of the project concerned. Restricted Reserves are set out at note 8 to the Accounts.

Unrestricted Reserves

Unrestricted Reserves are available for any of the Charity's purposes and are safely above the minimum set out in the current reserves policy.

Unrestricted Reserves at the year-end consisted of £340,080 General funds and £100,000 Designated funds.

- General Reserves

The Charity's policy is that its General Reserves should exceed the aggregate of six months' forecast operating costs; and a realistic estimate of exceptional expenditure which could occur in the following 12 months.

As a matter of routine, the optimum level of Unrestricted Reserves is reviewed annually, in the light of increasing property, and other, costs; operating demands, including changing patterns of demand arising from the pandemic; and the future strategy of the Charity.

- Designated Reserves

Part of the Unrestricted Reserves have been designated for specific purposes, and these are set out at note 9 to the Accounts.

Risk Management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and other identified risks.

The Trustees have a risk management strategy, which comprises:

- Regular reviews of the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks

In the event that those risks materialise there are procedures to minimize the potential impact. Where risks require emergency measures, such as closure of premises for measures following a fire or pandemic, pivotal members of the board will:

- make swift, informed decisions;
- provide direction to managers;
- provide direction to staff;
- allocate or re-allocate resources;
- issue internal and external communications
- be easily accessible and contactable.

The Charity has the support of National Citizens Advice in the event of any serious risks being identified.

Structure, Governance and Management

Governing Document

North Warwickshire Citizens Advice Bureau is a company limited by guarantee and governed by its Articles of Association. The Company is a registered charity.

Organisational structure

The Board of Trustees administers the Charity and meets at least four times per year. A Chief Executive Officer, is appointed by the Board and delegated to manage the day-to-day operations of the Charity.

Recruitment and Appointment of Trustees

The Articles provide for three to 15 trustees who are elected at an AGM or appointed by the Board after nomination by the Chair and/or trustees. Trustees retire at the third AGM after their election, re-election, or appointment, and are eligible for re-election. New trustees benefit from the Board's Induction Procedure.

Related parties

The Charity has a close working relationship with NWBC and with WCC, both of which provide essential funding in return for services provided by the Charity.

We also work in partnership with other LCAs, notably BRANCAB, CASW, CASB and CASES to provide core services and in relation to specific projects.

Administrative Information

Trustees during the year:

- Roger Minett (Chair)
- Lorraine Teague (Vice Chair)
- Marian Humphreys
- David Stone (deceased 6th April 2024)
- Ian Gordon
- Christopher Watson
- Graham Scott
- Jemma James (appointed 23rd August 2024)
- Emma Willis (resigned 7th June 2024)

Charity Number:
1105712

Company Number:
05154555

Registered Office:
The Parish Rooms
Welcome Street
Atherstone
Warwickshire
CV9 1DU

Registered Name:
North Warwickshire Citizens Advice Bureau

Independent Examiner:
Mairead Montague
Montague Accounting Services
Poachers Cottage
Brewers Lane
Badsey, Evesham
WR11 7EU

Bankers:
HSBC Bank plc
3A Queens Road
Nuneaton
Warwickshire
CV11 5JL

Approved by the Trustees and signed on their behalf by:

Chair of Trustees **Date:** 3rd December 2025

Independent Examiner's Report to the Trustees of North Warwickshire Citizens Advice Bureau (the Company)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2025 which are set out on pages 25 to 41.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M Montague 25 November 2025

Mairead Montague, BA (Hons Accounting & Finance) **Date:** ....
Member of Association of Accounting Technicians, Associate ACIE
Montague Accounting Services

Statement of Financial Activities (including an income & expenditure account)

	Note	Unrestricted funds 2025	Restricted funds 2025	Total funds 2025	Total funds 2024
		£	£	£	£
Income from:					
Donations and Legacies	1	1,500	-	1,500	100
Charitable Activities	2	94,666	441,072	535,738	442,841
Investments		3,510	-	3,510	5,766
Total income		99,676	441,072	540,748	448,707
Expenditure on:					
Raising funds		15,070	-	15,070	15,070
Charitable Activities		137,212	286,645	423,857	336,964
Total expenditure	3	152,282	286,645	438,927	352,034
Net income/(expenditure)		(52,606)	154,427	101,821	96,673
Transfers		68,496	(68,496)	-	-
Net movement in funds		15,890	85,931	101,821	96,673
Reconciliation of funds:					
Total funds brought forward		424,190	108,038	532,228	435,555
Total funds carried forward		440,080	193,969	634,049	532,228

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance sheet

	Notes	2025 £	2024 £
Fixed Assets			
Tangible assets	5	168,452	176,366
Current Assets			
Debtors	6	122,467	36,577
Cash at bank and in hand		456,315	344,184
		578,782	380,761
Current Liabilities			
Creditors: amounts falling due within one year	7	(113,185)	(20,899)
Net current assets		465,597	359,862
Net assets		634,049	532,228
Funds of the charity:			
Restricted Funds	8	193,969	108,040
Unrestricted Reserves			
- general reserves		340,080	324,188
- designated reserves	9	100,000	100,000
		440,080	404,521
Total Charity funds		634,049	432,228

The accompanying accounting policies and notes form part of these financial statements.

Balance sheet continued

For the year ended 31 March 2025, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

(a) The members have not required the charitable company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006 - however, in accordance with section 145 of the Charities Act 2011 the financial statements have been examined by an independent examiner, whose report appears on page 24.

(b) The directors/trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

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

Approved by the Trustees and signed on their behalf by:

Dr Roger Minett, Chair of Trustees **Date:**

3/12/2025

Statement of Cash Flows

	Notes	2025 £	2024 £
Cash Flows from Operating activities:			
Net cash provided by operating activities	15	**113,931**	**84,849**
Cash Flows from investing activities:			
Purchase of tangible fixed assets		**(1,800)**	**(72,236)**
Change in cash and cash equivalents in the reporting period		**112,131**	**13,613**
Cash and cash equivalents at the beginning of the reporting period		344,184	381,754
Change in cash and cash equivalents in the reporting period		112,131	13,613
Cash and cash equivalents at the end of the reporting period		**456,315**	**334,184**

Principal accounting policies

Status of the Company
The charitable company is limited by guarantee and does not have share capital. The liability of members is limited to £1 per member.

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

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 (FRS102) (updated 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

North Warwickshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS102 by providing advocacy, advice and information to the residents of Warwickshire. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going Concern Statement
The financial statements have been prepared on a going concern basis which assumes that the Charitable Company will continue to operate. The validity of this assumption is dependent upon the continuance of support from the Charitable Company's key grant funders and in response to the progress made by the Charitable Company in pursuing a viable budget including the obtaining of further grants and other funds. The Charitable Company's current business plan shows that the Charitable Company will be able to operate in the foreseeable future. Based on this understanding, the directors believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments, which would result from the basis of preparation being inappropriate.

Funds
General accumulated funds are unrestricted funds available for general purposes and include funds designated for a particular purpose; the use of such funds remains at the discretion of the trustees.

Restricted funds are funds subject to conditions imposed by the donor or by specific terms of the appeal under which the funds are raised. The restrictive conditions are binding upon the Charitable Company.

Income
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.

Expenditure and irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise an allocation of costs of staff involved in the raising of funds for the charity;
- Expenditure on charitable activities includes the direct costs of projects and activities undertaken to further the purposes of the charity and their associated support and governance costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Tangible Fixed Assets
Depreciation is provided at a rate calculated to write off the cost on a straight-line basis over a period of less than the estimated useful life of the assets as follows:

Land and buildings	-	50 years
Fixtures, fittings and equipment	-	2-3 years
Fixed assets are capitalised when their costs exceed:		£500.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at Bank and in Hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and Provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Deferred Income
Income is deferred when monies are received in advance relating to projects commencing after the financial year where the contract period is specified by the funder.

Taxation
As a registered charity no provision is considered necessary for taxation.

Notes to the financial statements

1. Income from Donations and Legacies

	2025	2024
	£	£
Unrestricted:		
- Postcode Lottery	-	-
- Other small donations and grants	1,500	100
	1,500	100

2. Income from Charitable Activities

	2025	2024
Unrestricted:		
- Warwickshire County Council	57,066	57,096
- North Warwickshire Borough Council	31,600	31,600
- Other project funding	6,000	40,966
- Other income	-	300
	94,666	129,962
Restricted:		
- Citizens Advice – EAP	50,320	70,532
- Money & Pension Service – Debt advice	55,860	50,314
- Cadent – Disability Advisor	35,753	-
- Cadent – Mobile Advice Centre	92,377	-
- Cadent – Energy	206,762	101,833
- North Warwickshire Borough Council – property grant		60,000
- Citizens Advice Bureau – Telephony grant		15,000
- Octopus		14,700
- Pricilla Gent		500
	441,072	312,879
Total	535,738	442,841

3. Expenditure

	2025 Total	2024 Total
	£	£
Wages and salaries	320,227	234,784
Premises running costs	26,096	32,520
Office costs	16,134	18,487
Sundries	2,163	992
Training	5,709	6,239
Motor and travel expenses	4,766	3,125
Depreciation	5,714	5,922
Independent examiners fee	1,000	1,000
Other governance costs	3,348	2,695

Partnership costs	38,700	31,200
Total	423,857	336,964

	2025	2024
	£	£
Costs of raising funds comprise:		
Allocation of salary costs	15,070	15,070

Expenditure on charitable activities includes £286,645 (2024: £181,328) in relation to projects funded by restricted income.

4. Analysis of Staff Costs, Trustee Remuneration and Expenses

	2025	2024
	£	£
Salaries and wages	296,175	228,295
National Insurance	19,659	12,852
Pension costs	5,405	3,997
Total	321,239	245,144

The Company employed on average 10.1 (2024: 8.9) staff during the year.

No employees had benefits in excess of £60,000 (2023: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The charitable company's trustees were not paid nor received any other benefits from employment with the Charity in the year. Trustee expenses of £64 were reimbursed to Trustees during the year (2024: £0).

The key management personnel of the Charity comprised the Trustees, the Chief Executive, the Deputy and the Advice Services Supervisor. The remuneration of key management personnel (including pension contributions) for the year £118,591 (2024: £117,768).

5. Tangible fixed assets

	Fixture, Fittings & Equipment £	Land & buildings £	Total £
Cost			
At beginning of year	95,298	185,294	280,592
Additions	1,800	-	1,800
At end of year	97,098	185,294	282,392
Depreciation			
At beginning of year	93,041	15,185	108,226
Charge for the year	1,729	3,985	5,714
At end of year	94,770	19,170	113,940
Net Book Value			
At 31 March 2025	2,328	166,124	168,452
At 31 March 2024	2,257	170,109	172,366

6. Debtors

	2025 £	2024 £
Grants and donations receivable	98,976	29,977
Prepayments	-	-
Other debtors	23,491	6,600
	122,467	36,577

7. Creditors: amounts falling due within one year

	2025	2024
	£	£
Taxation and social security	6,575	863
Accruals	3,710	10,648
Deferred income	98,976	-
Other creditors	3,924	9,388
	113,185	20,899

Movements in deferred income are as follows:

	£
At beginning of year	-
Released to income in year	-
Deferred in year	98,976
At end of year	98,976

Deferred income relates to income received in advance of work carried out and is deferred to match the costs of the relevant expenditure.

8. Restricted Funds

The income funds of the charity include restricted funds comprising the following amounts, which have been applied for specific purposes:

2025 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Citizens Advice – EAP	15,821	50,320	(25,049)	(36,093)	5,000
CA South Warks - MECC	14,927			(2,280)	12,647
Priscilla Gent	662			-	662
Coventry CAB – Quality of Life Fund	509			-	509
Money & Pension Service – Debt Advice	16,763	55,860	(52,200)	(15,423)	5,000
Leys Hardship Fund	3,004		(1,675)	-	1,329
Cadent - Energy	36,165	206,762	(152,874)	-	90,053
Octopus Energy Grant	14,700			(14,700)	-
NWBC Access Grant	5,487			-	5,487
Cadent – Disability Advisor	-	35,753	(15,883)		19,870
Cadent – Mobile Advise Service		92,377	(38,964)		53,413
Total	108,038	441,072	(286,645)	(68,496)	193,969

2024 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Citizens Advice – EAP	4,033	50,320	(58,744)	-	15,821
CA South Warks - MECC	14,927	-	-	-	14,927
Priscilla Gent	212	500	(50)	-	662
Coventry CAB – Quality of Life Fund	594	-	(85)	-	509
Money & Pension Service – Debt Advice	6,826	50,314	(40,377)	-	16,763
Leys Hardship Fund	3,354	-	(350)	-	3,004
Green Deal – Windows Upgrade	1,054	-	(1,054)	-	-
Cadent		101,833	(65,668)	-	36,165
BRANCAB Telephony		15,000	(15,000)	-	-
Octopus Energy Grant		14,700	-	-	14,700
NWBC Access Grant		60,000	-	(54,513)	5,487
Total	30,100	312,879	(181,328)	(54,513)	108,038

Energy Advice Programme
The fund is targeted at individuals who would be classed as being in fuel poverty or most likely to be at risk of fuel poverty.

Making Every Contact Count (MECC)
MECC funds training which is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention

Baron Davenport/Priscilla Gent/Quality of Life Funds/Leys Hardship Fund
These funds provide emergency payments to eligible clients, in crisis or financial need.

Money and Pensions Service Debt Advisor
A project to train a Debt Advisor to deliver debt advice through the MAPS debt advice project.

Cadent - Energy
A project which offers a holistic approach to energy advice, providing advice and support to clients with energy related issues.

Cadent – Disability
Funding providing support for a disability worker plus related on-costs to provide assistance with disability forms such as Attendance Allowance (AA), Personal Independence Allowance (PIP), Disability Living Allowance (DLA) and Blue Badge. This service complements our CEP Project.

Cadent – Mobile Advice Centre
Vehicle which delivers advice via outreach with two advisers on board. The MAC primarily attends venues in North Warwickshire including garden centres, community events, GP Surgeries and community clubs.

9. Designated funds

Funds totalling £100,000 have been designated by Trustees. These funds comprise: Core Service Fund (£20,000), to subsidise and to look into ways of improving the efficiency of core services; Internal Development and Investment Fund (£25,000), to maintain the operating capacity of the office including infrastructure and IT; Building Maintenance (£9,000); Operational Costs (£46,000).

10. Analysis of net assets between funds

2025	Restricted funds	Unrestricted funds	Total
	£	£	£
Fixed assets	-	168,452	168,452
Current assets	193,969	384,813	578,782
Current liabilities	-	(113,185)	(113,185)
Total funds	193,969	440,080	634,049

2024	Restricted funds	Unrestricted funds	Total
	£	£	£
Fixed assets	-	172,366	172,366
Current assets	108,038	230,925	338,963
Current liabilities	-	(20,899)	(20,899)
Total funds	108,038	424,190	532,228

11. Controlling Interests

The Charity is controlled by the Trustees.

12. Related Party Transactions

There were no transactions with related parties during 2024-25.

13. Pension commitments

The Charity has a pension scheme for employees with the People's Pension. The scheme is a money purchase scheme for individual employees. Assets are held separately by the scheme, and pension costs are charged as incurred. The pension costs incurred by the Charity in respect of this scheme for the year were £5,405 (2024: £3,997). Contributions outstanding at the year-end were (£0) (2024: £14)

14. Comparative statement of financial activities

Income	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Donations and legacies	100	-	100
Charitable Activities	192,962	312,879	442.841
Investments	5,776	-	5,766
Total income	135,828	312,879	448,707
Expenditure			
Costs of raising funds	15,070	-	15,070
Charitable Activities	155,636	181,328	336,964
Total expenditure	170,706	181,328	352,034
Net income for year	(34,878)	131,551	96,673
Transfers between funds	54,513	(54,513)	-
Net movement in funds	19,635	77,038	96,673
Reconciliation of funds:			
Total funds brought forward	404,555	31,000	435,555
Total funds carried forward	424,190	108,038	532,228

15. Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2025	2024
	£	£
Net expenditure for the reporting period (as per the Statement of Financial Activities)	101,821	96,673
Adjustments for:		
Depreciation Charges	5,714	5,923
Decrease/(Increase) in debtors	(85,890)	(2,447)
Increase in creditors	92,286	(14,300)
	-	-
Net cash provided by / (used in) operating activities	**113,931**	**85,849**

NORTH WARWICKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1105712

Accounts

North Warwickshire Citizens Advice Bureau

(a company limited by guarantee)

Trustees' Report and Financial Statements for the year ended 31 March 2024

Registered Company number 05154555
Registered Charity number 1105712

Registered Office:
The Parish Rooms
Welcome Street
Atherstone
Warwickshire
CV9 1DU

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Chair's Statement

As this report demonstrates, North Warwickshire Citizens Advice (NWCA) continues to provide the citizens of North Warwickshire with invaluable support, when they most need it. Our advice is available on a range of areas such as benefit claims, debt advice, utilities management, housing, consumer, legal and relationship issues as well as giving direct support through charitable aid and grants.

In 2023/2024 NWCA has continued to provide core advice services across North Warwickshire and the number of issues we have advised upon has increased again by over 10% in this year. Full details of the impact or value to clients of NWCA can be found on pages 6-8. As you will see from the data, the benefits we bring to North Warwickshire citizens help many people including those with dependents, health problems, and people living in very deprived areas. Our work also reaches all age ranges with over 30% of clients being over the age of 65.

In 2023/2024 NWCA has flourished and expanded its sphere of business largely due to new energy projects coming on stream, the largest of these being with the national gas distribution company Cadent. Over 18% of our work now involves utilities, consumer and financial capability issues and pages 11-15 of this report highlight the main aims and outcomes of these projects.

We continue to offer advice services though face to face meetings, telephony and digital services, and outreach throughout North Warwickshire. Each channel comes with varying levels of demand, complexity and financial commitments but, as our clients tell us, North Warwickshire residents have very different needs such as access to transportation and digital communications. We intend to continue to offer this flexibility as far as resources allow in the foreseeable future.

Our partnership with other Warwickshire Local Citizens Advice offices (LCAs) continues to grow and develop, with a number of shared services and facilities including joint appointments of staff, research and campaigning, joint training and telephony services. In 2024 we will also be working on a combined conference.

During the past year we have continued to enhance our premises and resources by upgrading our disabled access and disabled toilet facilities, and completing general repairs and maintenance as well as updating digital and communications equipment.

As was the case last year the building improvements have been made possible by grants from the United Kingdom Prosperity Fund matched by our own savings which we have built up for this purpose. We are very grateful to North Warwickshire Borough Council for their support and advice regarding repairs to and reconfiguring the building and for allowing us to bid into the fund.

Core advice services are the bedrock of all LCAs, and we are able to provide these services by prudent financial management, through subsidising them from other project funds and because of the financial commitment and support from both North Warwickshire Borough Council (NWBC) and Warwickshire County Council (WCC). On behalf of the trustees, staff, volunteers, and clients I would like to take this opportunity to thank officers and councillors for their continued endorsement and assistance.

We continue to provide good governance and achieved top marks in our Leadership Assessment in December 2023 which was carried out by National Citizens Advice. I would like to express my gratitude to all trustees for their ongoing support.

NWCA has expanded its charitable functions this year and we have taken on several new staff to support this. Management and staff have worked tirelessly and flexibly to cope with the increasing demand and workload. The Board of Trustees would like to take this opportunity to record our sincere thanks and appreciation for their dedication to NWCA and to the needs of the clients whom we serve.

NWCA along with all other LCAs rely on volunteers to maintain its services. Volunteers are dedicated people who give their time freely and work hard, sometimes in very difficult circumstances. The Board of Trustees acknowledge the invaluable service given by volunteers and we would like to express our gratitude for their dedication to NWCA, thank them for their hard work and to commend them for their public service.

Next year we will continue to provide core services, and in addition specialist services such as energy and debt casework for the people of North Warwickshire along with meeting all our charitable objectives.

Dr Roger Minett - Chair, North Warwickshire Citizens Advice

Report of the Trustees

The trustees are pleased to present their annual report together with the financial statements of the Charity for the year ended 31 March 2024 which are prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Charitable Objectives and Activities

The objects of the Charity as set out in the Charity's governing document, the Articles of Association, are to promote any charitable purpose, particularly for the benefit of the community in North Warwickshire and surrounding areas and those contacting the charity by telephone or electronically, by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit, when reviewing the Charity's aims and objectives and in planning its future activities.

Delivery of Advice

At North Warwickshire Citizens Advice, we deliver advice through a variety of channels. This provision optimises a client's access to our range of services in the most cost-efficient way, whilst making sure that resources are available to the most vulnerable clients.

A new service started in April 2023, where we are now part of a countywide telephony service incorporating all three local offices – North Warwickshire Citizens Advice (NWCA), Bedworth, Rugby and Nuneaton Citizens Advice Bureau (BRANCAB) and Citizens Advice South Warwickshire (CASW), offering a streamlined service to the people across the whole of Warwickshire.

Clients can also contact NWCA via email or by using the contact request form on our website. We receive referrals from other local services, as well as users of our online self-help information, available 24 hours a day/365 days per year via our national website at www.citizensadvice.org.uk.

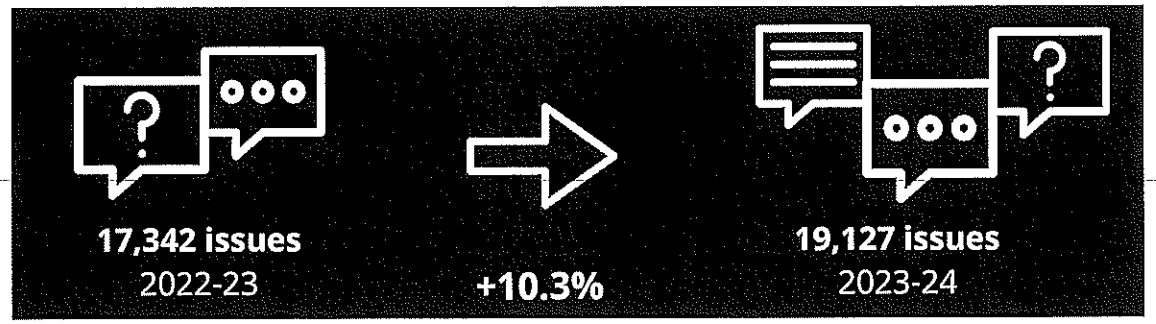
Clients can attend the office in Atherstone during opening hours where we operate a triage system. Face-to-face appointments are available in Atherstone, and by arrangement where possible at community venues across the borough.

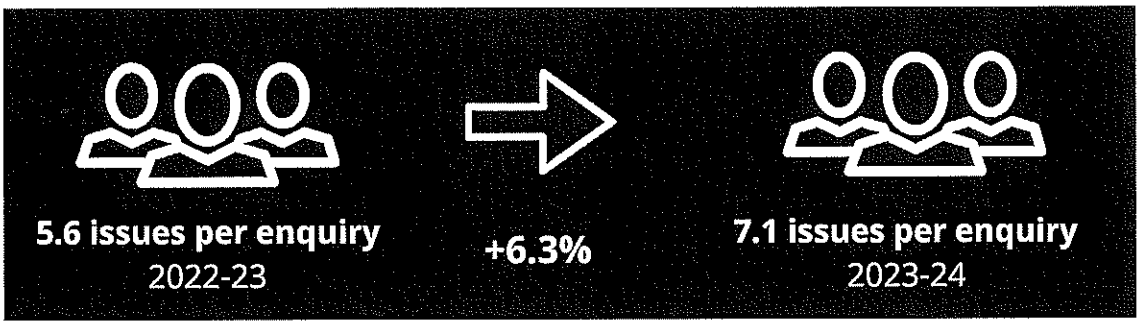
We aim to provide our clients with the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem.

Our service is available for everyone. We are relied upon by people from all backgrounds to assist them with their problems. We support people to develop the skills and confidence to help themselves. We then utilise that evidence of the issues presented by our clients to help bring about policy changes to benefit everyone.

The unique frontline evidence we collate is subsequently shared anonymously with government, regulators and industry to highlight problems faced by our clients through National Citizens Advice submissions. We can work together so that solutions can be found to issues which people are regularly facing across a range of policy areas. These include access to justice, access to money and debt advice, enabling the benefit system to work for people and protecting people from all forms of abuse.

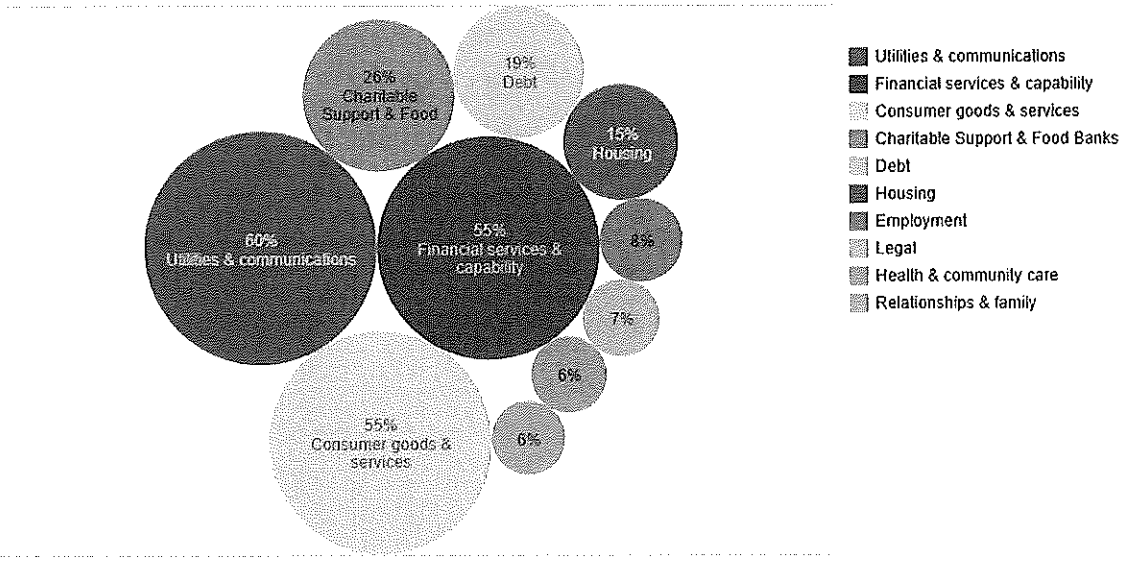
The Impact of Advice





The number of issues we advised on increased from 17,342 to 19,127 in 2023-24 compared to the previous year, a **10.3% increase**. The previous year had seen an 18.3% increase in the number of issues our clients brought to us, which reflects the ever-increasing complexity of our clients' situations.

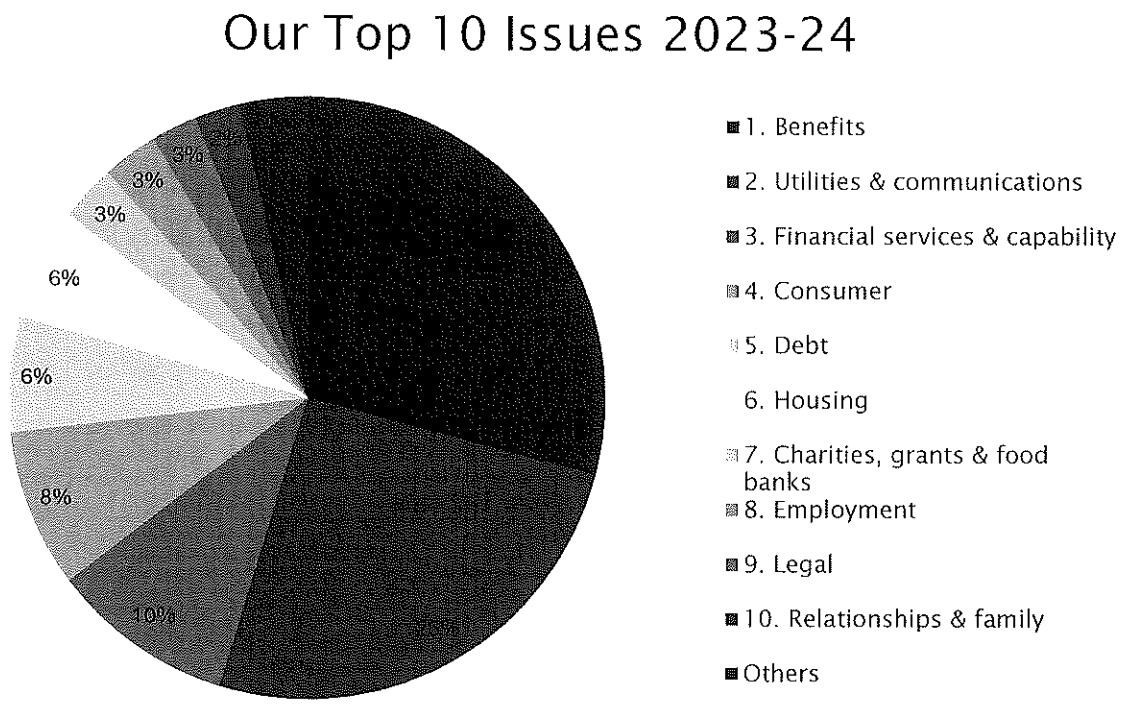
The **6.3% increase in issues per enquiry** underlines this. Clients generally have multiple, related issues, or are offered advice on related issues which will progress them with the presenting or root issue for which they approached us. For example, over half of the clients who we advised on Benefits issues were also advised on bills and budgeting related matters such as saving money on energy bills:



As is generally the case, the most common issues we helped clients with were **Benefits**, comprising 29.4% of all issues we helped with. Of these, **Personal Independence Payment** and **Universal Credit** were the main topics, each with over 1,000 issues advised on. Advice on benefits primarily comprises calculating entitlement and advising on new claims or challenging decisions, but also considers the household's financial situation holistically by discussing bills, budgeting and debts.

The second most common issues were **Utilities & Communications** at 18.6%; the proportional increase in Utilities, Consumer and Financial Capability related issues demonstrates the successful expansion of our energy advice projects. The most common issue in this category was practical energy efficiency advice, but issues relating to savings on water bills through social tariff and problems with meters or billing were also prevalent.

In debt advice this year, **Fuel Debt** was the most common issue, surpassing **Council Tax Arrears** for the first time in many years. The top debt issues were Fuel Debt (20%), Council Tax Arrears (14%) and credit cards (9%). Rent arrears across all tenures amounted to 9% of debt issues, with rent arrears to local authorities being the most prevalent of these.



Our advice directly brings value to clients through helping them claim and retain benefits and grants, helping them save money and helping them avoid payments they are not liable for.

KEY OUTCOMES

Benefits gained, increased, or put back into payment	**£1,019,718**
Energy and budgeting savings	**£340,008**
Improved health & capacity to manage	**529 households**
Charitable grants, goods and services obtained	**£47,262**

Our advice reaches some of the most vulnerable populations in North Warwickshire. People with disabilities, children or low incomes and isolated older people are significantly more likely to need advice following critical life events or arising from the cost-of-living crisis.

69.0%
of our clients had a disability or long-term health condition

27.9%
of our clients had dependent children

30.9%
of our clients were of age 65 or above

23.7%
of our clients live in the top 30% most deprived areas of the country[1]

[1] ONS Indices of Multiple Deprivation 2019

Research and Campaigning

In recent years we have undertaken local research relating to financial issues affecting our clients such as the cost-of-living crisis and food poverty. Our research is then disseminated and used to influence the provision of local services and highlight issues which can have a lasting effect on the local economy.

By campaigning for change, we contribute to improving the quality of life for our clients and for those who have not used our services.

As part of this commitment, the three Warwickshire LCAs agreed to jointly fund a part-time Social Policy Research and Campaigns Officer who started in this financial year.

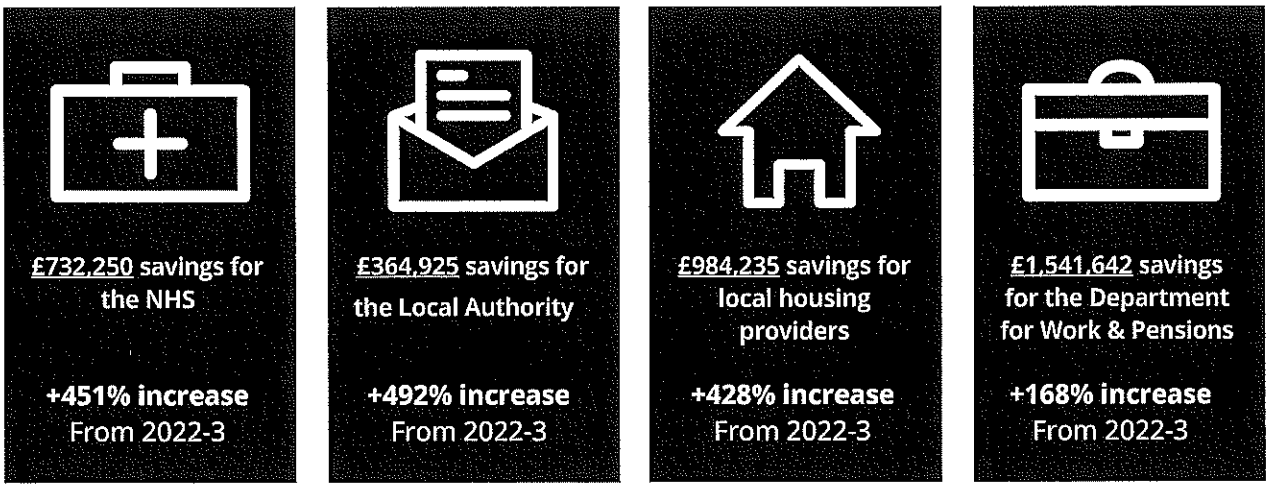
Public Benefit and Volunteering

The problems our clients face can be stressful and pose barriers to their ability to go about everyday tasks like working, keeping control of their finances, or forming and maintaining personal relationships. Citizens Advice research shows that in addition to financial value, our service improves the wellbeing of the people we see in many ways

Our advice also provides wider financial savings to statutory services and society by:

- tackling financial exclusion,
- reducing homelessness,
- alleviating problems which lead to, or exacerbate, health issues,
- keeping people in work

Citizens Advice calculates the value of these savings using the Treasury-approved methodology developed by New Economy. The calculations from evidence-led financial model demonstrated that NWCA's work with clients in 2023-2024 resulted in:



These substantial increases compared to the previous year are primarily the result of our successful energy advice projects, including budgeting, benefits and debt advice helping clients to sustain their homes.

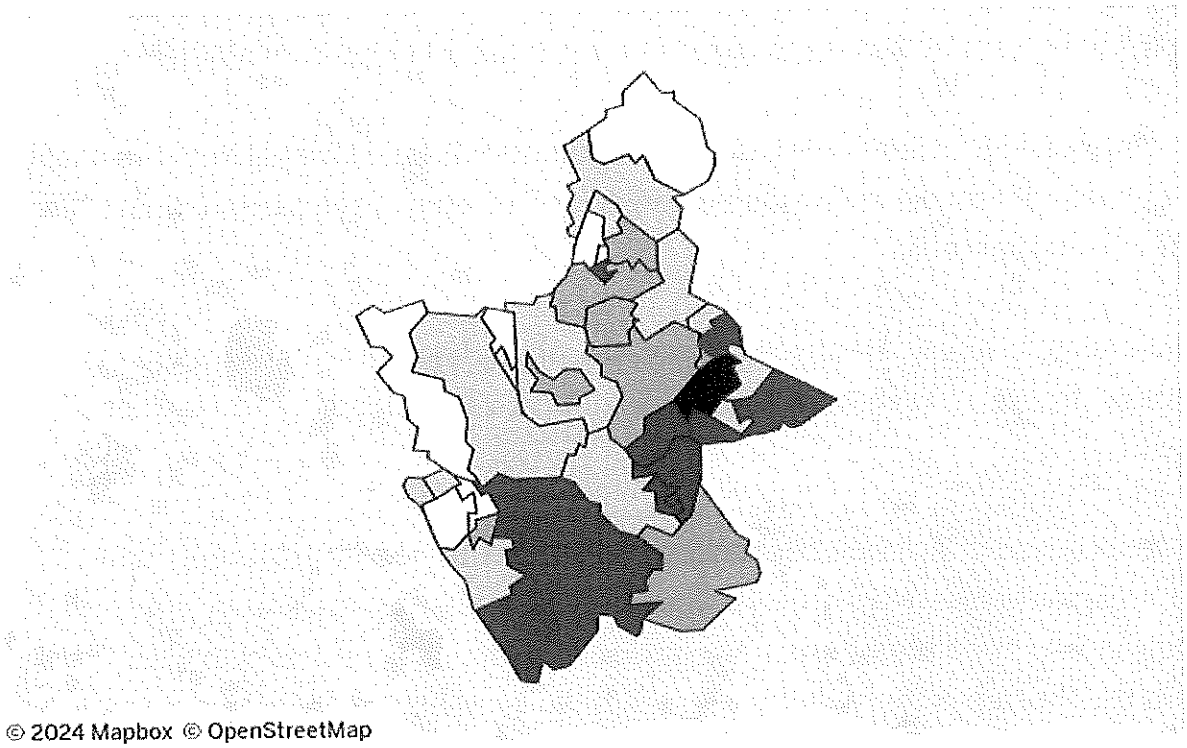
Citizens Advice volunteering has a positive impact on each volunteer's sense of self-worth, their employability and their contribution to society, and research shows that our volunteers benefit from a variety of personal improvements.

Our volunteers who give advice, and thereby support local communities and our national network, gain new skills and improve their own personal development, wellbeing and sense of community.

This comes with associated financial benefits to society by reducing unemployment and demand for health services; research by National Citizens Advice shows the value of volunteering at North Warwickshire Citizens Advice in 2023-24 was **£159,354**, a 50% increase compared to the previous financial year.

Value of time donated	**Value (£)**	**Stakeholder**
Volunteering time	105,340	Citizens Advice office
Skill development and employability		
Gaining employment more quickly	24,294	Economy
Receiving a higher wage due to being more skilled	1,767	Economy
Health and wellbeing		
Increased life satisfaction	20,690	Volunteers
Improved mental health	7,264	NHS
TOTAL	**159,354**	

Below: Map of North Warwickshire showing Lower Super Output Areas (LSOAs) by level of deprivation. Our office is the red dot, located by one of the 10% most deprived LSOAs in the country based on Office for National Statistics figures:



Our Projects

In addition to offering a range of Citizens Advice services, NWCA also undertakes a number of funded advice projects.

Cadent Energy Project (CEP)

The Cadent Energy Project (CEP) provides one-to-one advice and support to clients with energy related issues, particularly clients who are struggling to pay their bills.

The project offers a holistic approach to the delivery of energy advice. It is intended to provide tailored energy advice and support to clients who are struggling to pay their bills and/or need advice about energy related matters. They do not have to be in/or at risk of fuel poverty to access the programme but many of the clients will be.

As part of this project, clients who are gas customers will be provided with information on the dangers of carbon monoxide poisoning and offered a free carbon monoxide monitor where applicable.

We offer a seamless service with the same adviser guiding the client through their issues, apart from specialist debt advice which is provided by our in-house debt specialist.

Advice areas covered include benefit checks, liaising with energy providers, fuel vouchers, eligibility for the Priority Services Registers, EPC ratings, energy efficiency, charitable grants, food bank assistance, disability benefit advice and help with applications. The aim is to assist the client fully while integrating help to reduce their energy expenditure.

The project aims are to provide advice resulting in:

- Increase in clients' income and an understanding of how income maximisation helps through benefits checks.
- A reduction in energy expenditure as a result of energy saving measures
- Increasing the clients' awareness of sources of support to help them with their issues
- Improvements in the clients' knowledge and confidence to deal with issues in the future.
- Improved awareness of the dangers of Carbon Monoxide poisoning and provision of free Carbon Monoxide monitors where applicable

Energy Advice Programme (EAP)

citizens advice North Warwickshire

This project delivers a tailored energy session/s to individuals who are in/likely to be at risk of fuel poverty. Clients who are struggling to pay their fuel bills, those who have pre-payment meters and those clients who have less energy efficient homes are most likely to benefit from our service.

Each appointment covers the following advice areas:

- Identify any eligible benefits not claimed
- Dealing with fuel debt and working with the energy provider
- Energy efficiency and energy grants including EPC's
- Eligibility for the Priority Service Register
- Relief from fuel poverty

Our target audience has traditionally been found in the most vulnerable sectors of our local community. These include the elderly, those that are disabled and families struggling to make ends meet.

Energy Outreach Project (EOP)

NWCA advisers attended a number of community venues and delivered energy advice sessions to groups of consumers. A number of these attendees then continued to receive advice under one of our energy projects for individuals, either EAP or the Cadent Energy Project. Some clients also went on to receive support from our general advice service or debt specialist.

The target audiences for these generic energy advice sessions were vulnerable groups such as those with disabilities, those who struggle to communicate with their energy provider and people on a very low income. This year we expanded our network of local agencies we worked with and delivered sessions at community venues such as sports clubs and churches.

Arley and Ansley Big Local Partnership Advice Project

We are funded to deploy a fully trained generalist adviser to provide advice in the Arley and Ansley area. During the financial year clients were provided with advice on a wide range of subjects including welfare benefits, food bank applications and help with budgeting. The project provided dedicated support with Attendance Allowance/ESA/PIP/DLA forms

As part of this project we manage a Hardship Fund on behalf of the funder to monitor and approve applications from households for items to improve their quality of life such as a new cooker or washing machine.

Making Every Contact Count (MECC)

NWCA will continue to deliver MECC courses across Warwickshire to healthcare professionals, local authority housing and social care teams, family centres, charities, volunteer groups and schools.

MECC training is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention. The course has been designed to enable workers to spot signs and triggers in their dealings with clients, which might be having a negative impact on the clients' physical health or mental health. Although the training is designed to be delivered face-to-face it was adapted for delivery via Zoom to manage Covid-19 restrictions. Organisations requesting the training preferred remote delivery so therefore this method has been adopted.

Funded and developed by Warwickshire County Council (WCC), MECC delivered by NWCA and WCC working with Public Health England and Health Education England, to produce the training and a range of resources.

Warwickshire County Council

Money and Pension Service Project (MaPS)

Money & Pensions Service

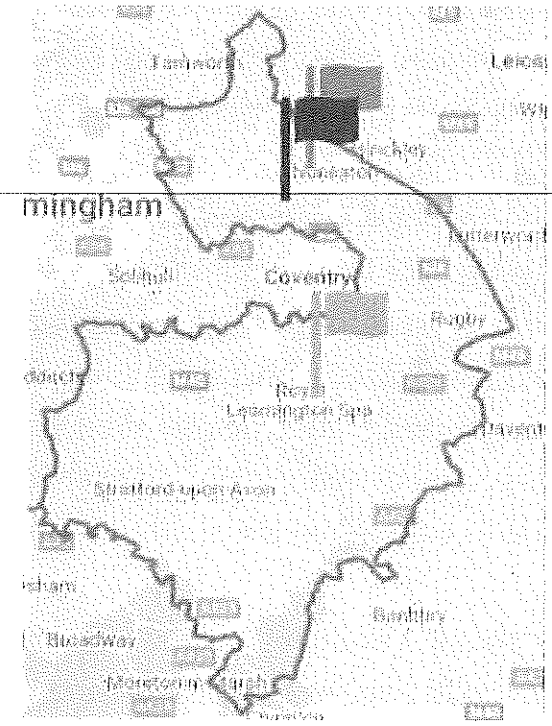
We are funded to provide a regulated debt advice service through the appointment of a full-time debt adviser.

The adviser offers an information and full debt advice service to individual clients, looking at their income and expenditure and possible debt solutions. The adviser has access to the Breathing Space scheme, can liaise with creditors, and will advise on eligibility and suitability for a debt relief order if appropriate.

All of this is a free service to the client providing them with as many options to deal with their debt as possible. Our generalist advisers are also trained to assess debt emergencies and facilitate referrals to the MaPS service for any clients approaching us from drop-in or met at outreach events to ensure that anyone who needs it has access to debt advice.

Community Pantries Project

A project led by Feed the Hungry and funded by Warwickshire County Council, which NWCA delivers in partnership with BRANCAB and CASW.



The project established three community pantries in New Arley, Camp Hill and Lillington. The pantries provide access to food for a membership fee of £5 per visit. This provides a dignified shopping experience of quality food for people in crisis, and access to wrap-around family support by Citizens Advice and the WCC Family Information Service.

NWCA attends the New Arley pantry, where a generalist adviser assists members between 10.30am to 2.30pm every Thursday. Members who need ongoing assistance such as benefits advice and appeals or budgeting and energy advice receive follow up appointments and ongoing support.

Most pantry customers who engage with Citizens Advice have multiple issues, often with complex cases involving multiple agencies, reflecting the deep impact of the cost-of-living-crisis on their living situations.

Engagement at the pantries is promoted by referrals from children's centres, schools and community centres, and several refugee families have accessed our support through this channel.

Warwickshire County Council

Future Plans

With the support of all partners including NWBC, WCC, other LCAs and local services, we will continue to deliver a comprehensive, good quality, local and efficient service and to meet our national obligations.

We will continue to work with partners to develop new ways to support the needs of the local community in cost-effective and sustainable ways that are accessible to all.

Fundraising strategy

Our stated intention is to meet local needs by providing clear advice and information services, which are:

- Accessible
- Understandable
- Relevant and accurate
- Meet quality standards

WCC and NWBC provide funding for our core services by means of commissioned services or service level agreements.

All our other funding is obtained by projects to fund particular charitable objectives, in line with our Strategic Business Plan.

NWCA does not have any agreements with professional fundraisers. We do not ask clients for donations or charge for any client services.

Financial Review

During the year, the Charity's total income amounted to £448,707 (2022-23: £299,949). As shown in notes 1 and 2 to the Accounts.

Total expenditure for the year rose to £352,034 (2022-23: £300,510), due to the expansion of several energy projects including our successful new project funded by Cadent.

We have continued to adapt our technology and working practices in response to the cost-of-living crisis, and over the course of the year have now fully staffed our office and have returned to pre-COVID face to face service hours.

We are pleased to report that this year successful funding bids resulted in a net income of £96,673, an increase compared to 2021-22's deficit of £561. Based on expected income and expenditure and reserves for the financial year 2024-25 and beyond, the Trustees consider that the Charity has adequate resources to maintain its ongoing work and to keep reserves at a satisfactory level.

We continue to build partnerships and develop joint bids for future funding, but it should be noted that there are a large number of organisations competing for a smaller amount of funding.

Reserves Policy

This Reserves Policy is monitored and reviewed by the Trustees annually.

Restricted Reserves

These are restricted by the donor or funder and cannot be used for general purposes of the Charity. Their existence, and the sums of money therein, do not imply that there has been an underspend, but may result from a variety of circumstances including timing differences between NWCA's financial year and the funding year of the project concerned. Restricted Reserves are set out at note 8 to the Accounts.

Unrestricted Reserves

Unrestricted Reserves are available for any of the Charity's purposes and are safely above the minimum set out in the current reserves policy.

Unrestricted Reserves at the year-end consisted of £324,190 General funds and £100,000 Designated funds.

- General Reserves

The Charity's policy is that its General Reserves should exceed the aggregate of six months' forecast operating costs; and a realistic estimate of exceptional expenditure which could occur in the following 12 months.

As a matter of routine, the optimum level of Unrestricted Reserves is reviewed annually, in the light of increasing property, and other, costs; operating demands, including changing patterns of demand arising from the pandemic; and the future strategy of the Charity.

- Designated Reserves

Part of the Unrestricted Reserves have been designated for specific purposes, and these are set out at note 9 to the Accounts.

Risk Management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and other identified risks.

The Trustees have a risk management strategy, which comprises:

- Regular reviews of the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks

In the event that those risks materialise there are procedures to minimize the potential impact. Where risks require emergency measures, such as closure of premises for measures to prevent a pandemic, pivotal members of the board will:

- make swift, informed decisions;
- provide direction to managers;
- provide direction to staff;
- allocate or re-allocate resources;
- issue internal and external communications
- be easily accessible and contactable.

The Charity has the support of National Citizens Advice in the event of any serious risks being identified.

Structure, Governance and Management

Governing Document

North Warwickshire Citizens Advice Bureau is a company limited by guarantee and governed by its Articles of Association. The Company is a registered charity.

Organisational structure

The Board of Trustees administers the Charity and meets at least four times per year.
A Chief Executive Officer, is appointed by the Board and delegated to manage the day-to-day operations of the Charity.

Recruitment and Appointment of Trustees

The Articles provide for three to 15 trustees who are elected at an AGM or appointed by the Board after nomination by the Chair and/or trustees.
Trustees retire at the third AGM after their election, re-election, or appointment, and are eligible for re-election. New trustees benefit from the Board's Induction Procedure.

Related parties

The Charity has a close working relationship with NWBC and with WCC, both of which provide essential funding in return for services provided by the Charity.

We also work in partnership with other LCAs, notably BRANCAB and CASW, to provide core services and in relation to specific projects.

Administrative Information

Trustees during the year:

- Roger Minett (Chair)
- Lorraine Teague (Vice Chair)
- David Stone
- Marian Humphreys
- Ian Gordon
- Tim Grimes – Resigned, 3rd April 2023
- Christopher Watson
- Emma Willis – Resigned, 6th July 2023
- Anne Bufton-McCoy – Resigned, 6th July 2023
- Graham Scott

Charity Number:
1105712

Company Number:
05154555

Registered Office:
The Parish Rooms
Welcome Street
Atherstone
Warwickshire
CV9 1DU

Registered Name:
North Warwickshire Citizens Advice Bureau

Independent Examiner:
Mairead Montague
Montague Accounting Services
Poachers Cottage
Brewers Lane
Badsey, Evesham
WR11 7EU

Bankers:
HSBC Bank plc
3A Queens Road
Nuneaton
Warwickshire
CV11 5JL

Approved by the Trustees and signed on their behalf by:

Chair of Trustees

Date:

27th November 2024

Independent Examiner's Report to the Trustees of North Warwickshire Citizens Advice Bureau (the Company)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023 which are set out on pages 23 to 37.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mairead Montague, BA (Hons Accounting & Finance)
Member of Association of Accounting Technicians, Associate ACIE
Montague Accounting Services

Date: 6th November 2024.

M Montague.

27th November 2024

Statement of Financial Activities (including and income & expenditure account)

	Note	Unrestricted funds 2024	Restricted funds 2024	Total funds 2024	Total funds 2023
		£	£	£	£
Income from:					
Donations and Legacies	1	100	-	100	552
Charitable Activities	2	129,962	312,879	442,841	297,977
Investments		5,766	-	5,766	1,420
Total income		135,828	312,879	448,707	299,949
Expenditure on:					
Raising funds		15,070	-	15,070	15,070
Charitable Activities		155,636	181,328	336,964	285,440
Total expenditure	3	170,706	181,328	352,034	300,510
Net income/(expenditure)		(34,878)	131,551	96,673	(561)
Transfers		54,513	(54,513)	-	-
Net movement in funds		19,635	77,038	96,673	(561)
Reconciliation of funds:					
Total funds brought forward		404,555	31,000	435,555	436,116
Total funds carried forward		424,190	108,038	532,228	435,555

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance sheet

	Notes	2024	2023
		£	£
Fixed Assets			
Tangible assets	5	172,366	106,052
Current Assets			
Debtors	6	36,577	33,131
Cash at bank and in hand		344,184	330,571
		380,761	363,702
Current Liabilities			
Creditors: amounts falling due within one year	7	(20,899)	(34,199)
Net current assets		359,862	329,503
Net assets		532,228	435,555
Funds of the charity:			
Restricted Funds	8	108,040	31,000
Unrestricted Reserves			
- general reserves		324,188	349,555
- designated reserves	9	100,000	55,000
		424,188	404,521
Total Charity funds		532,228	435,555

The accompanying accounting policies and notes form part of these financial statements.

Balance sheet continued

For the year ended 31 March 2024, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

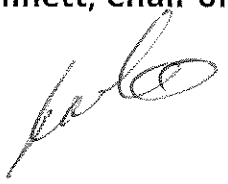
(a) The members have not required the charitable company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006 - however, in accordance with section 145 of the Charities Act 2011 the financial statements have been examined by an independent examiner, whose report appears on page 19.

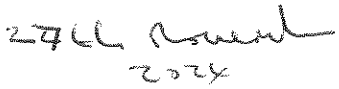
(b) The directors/trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

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

Approved by the Trustees and signed on their behalf by:

Dr Roger Minett, Chair of Trustees **Date:**





Principal accounting policies

Status of the Company
The charitable company is limited by guarantee and does not have share capital. The liability of members is limited to £1 per member.

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

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 (FRS102) (updated 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

North Warwickshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS102 by providing advocacy, advice and information to the residents of Warwickshire. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going Concern Statement
The financial statements have been prepared on a going concern basis which assumes that the Charitable Company will continue to operate. The validity of this assumption is dependent upon the continuance of support from the Charitable Company's key grant funders and in response to the progress made by the Charitable Company in pursuing a viable budget including the obtaining of further grants and other funds. The Charitable Company's current business plan shows that the Charitable Company will be able to operate in the foreseeable future. Based on this understanding, the directors believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments, which would result from the basis of preparation being inappropriate.

Funds
General accumulated funds are unrestricted funds available for general purposes and include funds designated for a particular purpose; the use of such funds remains at the discretion of the trustees.

Restricted funds are funds subject to conditions imposed by the donor or by specific terms of the appeal under which the funds are raised. The restrictive conditions are binding upon the Charitable Company.

Income
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.

Expenditure and irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise an allocation of costs of staff involved in the raising of funds for the charity;
- Expenditure on charitable activities includes the direct costs of projects and activities undertaken to further the purposes of the charity and their associated support and governance costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Tangible Fixed Assets
Depreciation is provided at a rate calculated to write off the cost on a straight-line basis over a period of less than the estimated useful life of the assets as follows:

Land and buildings	-	50 years
Fixtures, fittings and equipment	-	2-3 years
Fixed assets are capitalised when their costs exceed:		£500.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at Bank and in Hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and Provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Deferred Income
Income is deferred when monies are received in advance relating to projects commencing after the financial year where the contract period is specified by the funder.

Taxation
As a registered charity no provision is considered necessary for taxation.

Notes to the financial statements

1. Income from Donations and Legacies

	2024	2023
	£	£
Unrestricted:		
- Postcode Lottery	-	-
- Other small donations and grants	100	552
	100	552

2. Income from Charitable Activities

	2024	2023
Unrestricted:		
- Warwickshire County Council	57,096	57,096
- North Warwickshire Borough Council	31,600	31,000
- North Warwickshire Borough Council – COVID responder post	-	40,000
- Citizens Advice Bureau – Energy projects	-	26,454
- Other project funding	40,966	32,276
- Other income	300	837
	129,962	187,763
Restricted:		
- Citizens Advice – EAP	70,532	11,800
- Bedworth, Rugby & Nuneaton CAB – Breakthrough project	-	37,441
- Money & Pension Service – Debt advice	50,314	47,623
- Leys – Hardship fund	-	2,750
- Nuneaton & Bedworth – Green Deal	-	10,600
- Cadent	101,833	-
- North Warwickshire Borough Council – property grant	60,000	-
- Citizens Advice Bureau – Telephony grant	15,000	
- Octopus	14,700	-
- Pricilla Gent	500	-
	312,379	110,214
Total	442,841	297,977

3. Expenditure

	2024 Total	2023 Total
	£	£
Wages and salaries	234,784	245,297
Premises running costs	32,520	20,961
Office costs	18,487	18,510
Sundries	992	2,565
Training	6,239	4,012
Motor and travel expenses	3,125	909

Depreciation	5,922	6,146
Independent examiners fee	1,000	1,000
Other governance costs	2,695	1,110
Partnership costs	31,200	-
Total	336,964	266,023

	2024	2023
	£	£
Costs of raising funds comprise:		
Allocation of salary costs	15,070	15,070

Expenditure on charitable activities includes £181,328 (2023: £128,440) in relation to projects funded by restricted income.

4. Analysis of Staff Costs, Trustee Remuneration and Expenses

	2024	2023
	£	£
Salaries and wages	228,295	227,132
National Insurance	12,852	14,190
Pension costs	3,997	3,975
Total	245,144	245,297

The Company employed on average 8.9 (2023: 7.9) staff during the year.

No employees had benefits in excess of £60,000 (2023: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The charitable company's trustees were not paid nor received any other benefits from employment with the Charity in the year. Trustee expenses of £0 were reimbursed to Trustees during the year (2023: £205).

The key management personnel of the Charity comprised the Trustees, the Chief Executive, the Deputy, and Advice Services Manager. The remuneration of key management personnel (including pension contributions) for the year £117,768 (2023: £106,067).

5. Tangible fixed assets

	Fixture, Fittings & Equipment	Land & buildings	Total
	£	£	£
Cost			
At beginning of year	91,912	116,444	208,356
Additions	3,386	68,850	72,236
At end of year	95,298	185,294	280,592
Depreciation			
At beginning of year	89,491	12,812	102,303
Charge for the year	3,550	2,373	5,923
At end of year	93,041	15,185	108,226
Net Book Value			
At 31 March 2024	2,257	170,109	172,366
At 31 March 2023	2,420	103,632	106,052

6. Debtors

	2024	2023
	£	£
Grants and donations receivable	29,977	28,725
Prepayments	-	-
Other debtors	6,600	4,406
	36,577	33,131

7. Creditors: amounts falling due within one year

	2024	2023
	£	£
Taxation and social security	863	3,562
Accruals	10,648	8,580
Deferred income	-	15,000
Other creditors	9,388	7,057
	20,899	35,199

Movements in deferred income are as follows:

	£
At beginning of year	15,000
Released to income in year	(15,000)
Deferred in year	-
At end of year	-

Deferred income relates to income received in advance of work carried out and is deferred to match the costs of the relevant expenditure.

8. Restricted Funds

The income funds of the charity include restricted funds comprising the following amounts, which have been applied for specific purposes:

2024 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Citizens Advice – EAP	4,033	70,532	(58,744)	-	15,821
CA South Warks - MECC	14,927	-	-	-	14,927
Priscilla Gent	212	500	(50)	-	662
Coventry CAB – Quality of Life Fund	594	-	(85)	-	509
Money & Pension Service – Debt Advice	6,826	50,314	(40,377)	-	16,763
Leys Hardship Fund	3,354	-	(350)	-	3,004
Green Deal – Windows Upgrade	1,054	-	(1,054)	-	-
Cadent		101,833	(65,668)	-	36,165
BRANCAB Telephony		15,000	(15,000)	-	-
Octopus Energy Grant		14,700	-	-	14,700
NWBC Access Grant		60,000	-	(54,513)	5,487
Total	30,100	312,879	(181,328)	(54,513)	108,038

2023 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Citizens Advice – EAP	4,025	11,800	(11,792)	-	4,033
CA South Warks – MECC	22,210	-	(7,283)	-	14,927
Breakthrough Project	-	37,441	(56,851)	19,410	-
Priscilla Gent	212	-	-	-	212
Coventry CAB – Quality of Life Fund	883	-	(289)	-	594
Money & Pension Service – Debt Advice	-	47,623	(40,797)	-	6,826
Leys Hardship Fund	2,250	2,750	(1,646)	-	3,354
Green Deal – Windows Upgrade	-	10,600	(9,546)	-	1,054
Total	29,580	110,214	(128,204)	19,410	30,100

Energy Advice Programme
The fund is targeted at individuals who would be classed as being in fuel poverty or most likely to be at risk of fuel poverty.

Making Every Contact Count (MECC)
MECC funds training which is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention

Breakthrough Project
National Lottery Community Fund and European Social Fund. NWCA is funded as part of the Breakthrough programme that operates across Coventry and Warwickshire. This project helps the unemployed and economically inactive across Coventry and Warwickshire tackle financial barriers that they face to gaining and sustaining employment, to accessing education and training, and taking a full and active role in their local community.

Baron Davenport/Priscilla Gent/Quality of Life Funds/Leys Hardship Fund
These funds provide emergency payments to eligible clients, in crisis or financial need.

Money and Pensions Service Debt Advisor
A project to train a Debt Advisor to deliver debt advice through the MAPS debt advice project.

Green Deal – Nuneaton & Bedworth Borough Council
Funding to improve the Parish Rooms and make the building more energy efficient with the renovation of existing windows.

Cadent
A project which offers an holistic approach to energy advice.

BRANCAB Telephony
A telephony project covering the whole of Warwickshire delivered by the three Citizens Advice offices – BRANCAB, Citizens Advice South Warwickshire and North Warwickshire Citizens Advice.

Octopus
An additional funded project covering the Energy Advice Project (EAP) from October 2023 for six months.

North Warwickshire Borough Council – access grant
Via two successful bids through the UK Shared Prosperity Fund (SPF), two grants of £15,000 and £45,000 were awarded to the office. The £15k was provided for renovation of the building including rear windows. The £45k was provided to install disabled toilet facilities, improve level access at the rear including pathing in the car park, and specific appointment space and parking provision for disabled clients with mobility impairments.

9. Designated funds

Funds totalling £54,000 have been designated by Trustees. These funds comprise:

- Core Service Fund (£20,000) to support core services and to look into ways of maintaining the efficiency of core services;
- Internal Development and Investment Fund (£25,000), to maintain the operating capacity of the office including infrastructure and IT;
- Building Maintenance (£9,000).

10. Analysis of net assets between funds

2024	Restricted funds £	Unrestricted funds £	Total £
Fixed assets	-	172,366	172,366
Current assets	108,038	230,925	338,963
Current liabilities	-	(20,899)	(20,899)
Total funds	108,038	424,190	532,228

2023	Restricted funds £	Unrestricted funds £	Total £
Fixed assets	-	106,052	106,052
Current assets	31,000	332,702	363,702
Current liabilities	-	(34,199)	(34,199)
Total funds	31,000	404,555	435,555

11. Controlling Interests

The Charity is controlled by the Trustees.

12. Related Party Transactions

There were no transactions with related parties during 2023-24.

13. Pension commitments

The Charity has a pension scheme for employees with the People's Pension. The scheme is a money purchase scheme for individual employees. Assets are held separately by the scheme, and pension costs are charged as incurred. The pension costs incurred by the Charity in respect of this scheme for the year were £3,997 (2023: £3,975). Contributions outstanding at the year-end were (£14) (2023: £599)

14. Comparative statement of financial activities

Income	Unrestricted funds 2023 £	Restricted funds 2023 £	Total funds 2023 £
Donations and legacies	552	-	552
Charitable Activities	187,763	110,214	297,277
Investments	1,420	-	1,420
Total income	189,735	110,214	299,949
Expenditure			
Costs of raising funds	15,070	-	15,070
Charitable Activities	157,236	128,204	285,204
Total expenditure	172,306	128,204	300,510
Net income for year	17,429	(17,990)	(561)
Transfers between funds	(19,410)	19,410	-
Net movement in funds	(1,981)	1,420	(561)
Reconciliation of funds:			
Total funds brought forward	406,536	29,580	436,116
Total funds carried forward	404,555	31,000	435,555

NORTH WARWICKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1105712

Accounts

North Warwickshire Citizens Advice Bureau

(a company limited by guarantee)

Trustees' Report and Financial Statements for the year ended 31 March 2023

Registered Company number 05154555
Registered Charity number 1105712

Registered Office:
The Parish Rooms
Welcome Street
Atherstone
Warwickshire
CV9 1DU

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Chair's Statement

NWCA has moved forward in 2022/2023 with several new developments including: - working with partners on new projects, contract changes, refurbishment and improvements to our premises at Welcome Street, and changes to both the board of trustees and the management of the organisation.

The past year has also seen the culmination of several projects which have come to an end, and this has reduced our funding considerably for this financial year. However other initiatives have come on stream including a new telephony service planned for April 2023, in partnership with other Warwickshire Local Citizens Advice Services (LCA's), enhanced energy work and we have been successful in acquiring a new contract for debt advice. Demand for our services have increased, for energy and debt advice as well as generalist advice services. We are now increasingly finding that clients often come with complex or multiple issues. This often results in more time being taken with individual clients, some of which needs to be carried out face to face rather than by just telephone or email. To meet that demand, we have restructured our staffing complement and are continuously seeking to engage more volunteers.

This year we have forged even closer relationships with other Warwickshire LCA's so that we can provide both more generalist services and more efficient or cost-effective services. We are jointly working on a bespoke Warwickshire telephony advice service which enables us to reach more clients and we are engaged in joint training of volunteers and joint research and development activities.

During the past year we have renovated or repaired windows, made repairs to the roof, removed, and made safe several areas affected by asbestos, reconfigured the internal space and refitted a new meeting and training room.

The building improvements have been made possible by grants from the United Kingdom Shared Prosperity Fund matched by our own savings which we have built up for this purpose. We are very grateful to North Warwickshire Borough Council for their support and advice regarding repairs to and reconfiguring the building and for encouraging us to bid into the fund.

We can continue to provide our core advice services because of the financial commitment and support from both North Warwickshire Borough Council (NWBC) and Warwickshire County Council (WCC). Without their support we would not be able to continue to offer advice services at a time when they are most needed. On behalf of the trustees, staff, volunteers, and clients I would like to take this opportunity to thank officers and councillors for their continued endorsement and assistance.

As ever the Board of Trustees has undergone some changes this year with members retiring and new trustees being appointed, and we are delighted that we continue to be able to attract people with a variety of skills to volunteer to become trustees. We continue to provide good governance and achieve top marks in our Leadership Assessment carried out by National Citizens Advice. I would like to express my gratitude to all trustees for their ongoing support.

Management and staff have undergone a major internal restructuring this year which has proven to be very successful as they develop new ways of working and engage in new projects. The Board of Trustees would like to take this opportunity to record our sincere thanks and appreciation for their dedication to NWCA and to the needs of the clients whom we serve.

NWCA maintains its services by a dedicated team of volunteers who give their time freely and work hard, sometimes in very difficult circumstances.

I am sure, along with the Board of Trustees, all of those who are reading this, and those who have received those services, will want me to express our gratitude for their dedication to NWCA, thank them for their hard work and to commend them for their public service.

I look forward to the next year confident that our primary objective of continuing to provide core services, and in addition specialist services such as energy and debt casework for the people of North Warwickshire, will be met along with meeting all our charitable objectives.

Dr Roger Minett - Chair, North Warwickshire Citizens Advice

October 2023

Report of the Trustees

The trustees are pleased to present their annual report together with the financial statements of the Charity for the year ended 31 March 2023 which are prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Charitable Objectives and Activities

The objects of the Charity as set out in the Charity's governing document, the Articles of Association, are to promote any charitable purpose, particularly for the benefit of the community in North Warwickshire and surrounding areas and those contacting the charity by telephone or electronically, by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit, when reviewing the Charity's aims and objectives and in planning its future activities.

Overall Aims of NWCA

1. To deliver the highest quality services in our core business and be the first point of call in North Warwickshire for advice and guidance. This will be achieved by striving to achieve the Strategic Objectives, and the associated Action Plan in congruence with the National Citizens Advice's Business Plan.

2. To ensure continuity and viability of the service NWCA will maintain, and enhance where possible, our core contracts; diversify our income streams; and engage in non-core business through projects which comply with the principles of National Citizens Advice. This will be achieved by implementing projects and in tendering for new and repeated business, in partnership with others where appropriate.

3. To strive to provide high quality services at all times and excellent client volunteer and staff satisfaction including from those hard to reach and more diverse groups.

4. To enhance our partnerships with other local Citizens Advice charities and other organisations and to formalise those partnerships, as and when appropriate, by memoranda of understanding and contractual agreements.

Delivery of Advice

At North Warwickshire Citizens Advice we deliver advice through a variety of channels. This provision optimises a clients access to our range of services in the most cost-efficient way, whilst making sure that resources are available to the most vulnerable clients.

Advice is available via our National Adviceline and our local telephone line. A new service will start in April 2023, where we will be part of a countywide telephony service incorporating all three local offices - NWCA, Bedworth, Rugby and Nuneaton Citizens Advice Bureau (BRANCAB) and Citizens Advice South Warwickshire (CASW), offering a streamlined service to the people across the whole of Warwickshire.

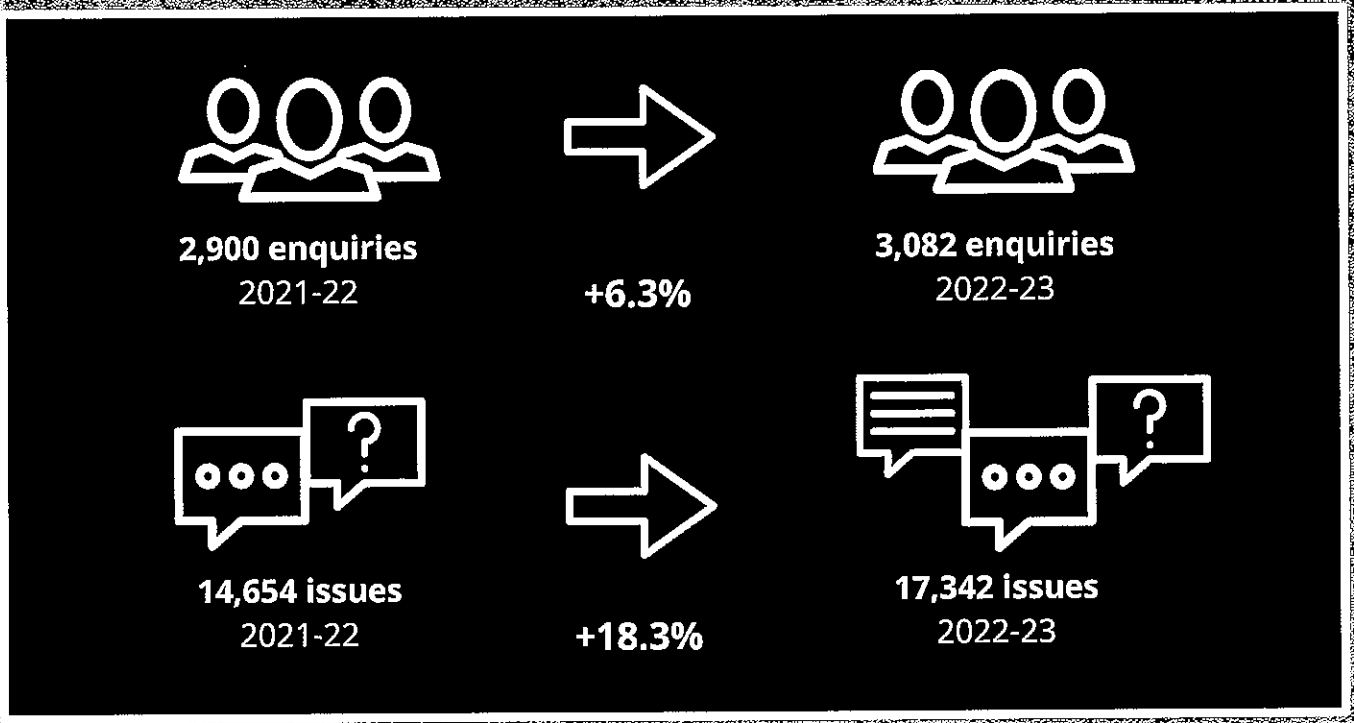
Clients can also contact NWCA via email and webchat as well as online 24 hours a day/365 days per year via our National website at www.citizensadvice.org.uk. Clients can attend the office in Atherstone during opening hours where we offer a triage system. Face-to-face appointments are available in Atherstone and by arrangement, where possible, at community venues across the borough.

We aim to provide our clients with the knowledge and confidence they need to find their way forward whoever they are and whatever their problem.

Our service is available for everyone. We are relied upon by people from all backgrounds to assist them with their problems. We support people to develop the skills and confidence to help themselves. We then utilise that evidence and knowledge of the issues presented by our clients, to help bring about policy changes to benefit everyone.

The unique frontline evidence we collate is subsequently shared anonymously with government, regulators and industry to highlight problems faced by our clients through National Citizens Advice submissions. Together, we can work together, so that solutions can be found to issues which people are regularly facing across a range of policy areas. These include access to justice, access to money and debt advice, enabling the benefit system to work for people and protecting people from all forms of abuse.

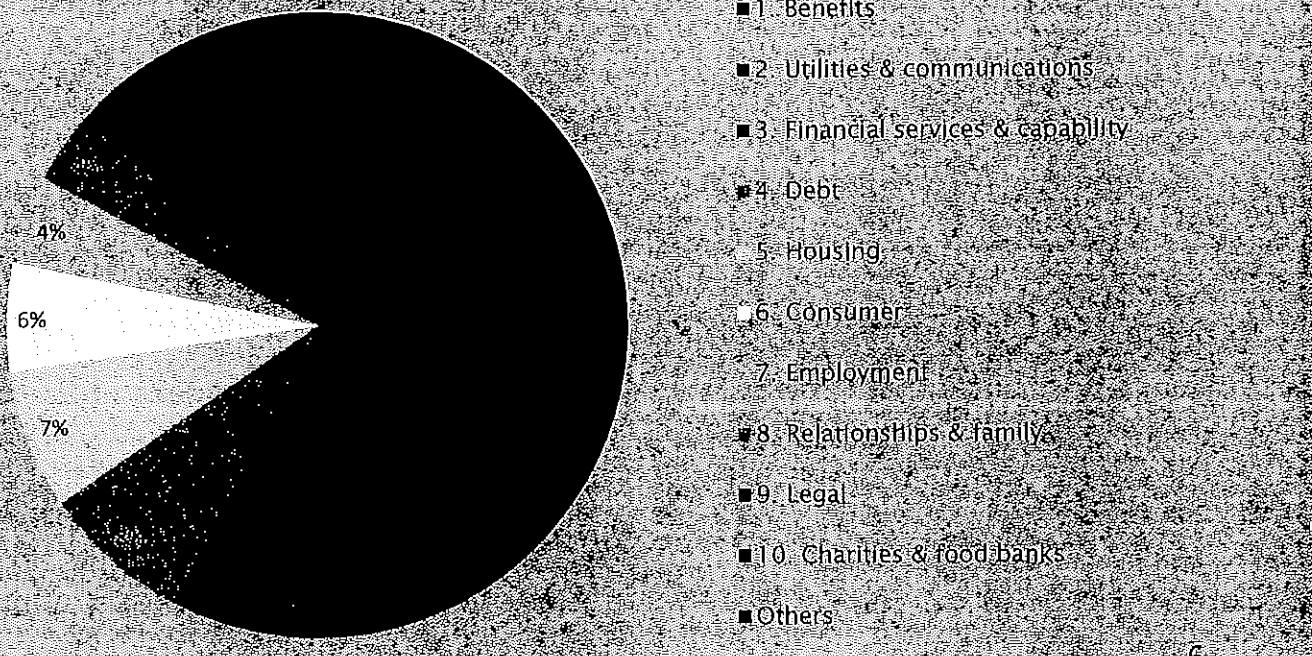
The Impact of Advice



2022-23 saw a **6.3% increase in enquiries** compared to the previous financial year. This was accompanied by an **18.3% increase in the number of issues** our clients had, which reflects the ever-increasing complexity of our clients' situations.

Consistent with previous years, the most common issues we helped clients with were **Benefits**, comprising 29.4% of all issues we helped with. The second most common issues were **Utilities & Communications** at 18.6%, demonstrating the successful expansion of our energy advice projects.

Our Top 10 Issues 2022-23



Our advice directly brings value to clients through helping them claim and retain benefits and grants, helping them save money and helping them avoid payments they are not liable for.

KEY OUTCOMES

Benefits gained, increased, or put back into payment	**£467,499**
Debts written off	**£250,541**
Energy and budgeting savings	**£58,248**
Improved health & capacity to manage	**1433 people**
Charitable grants, goods and services obtained	**£44,477**

Our advice reaches some of the most vulnerable populations in North Warwickshire. People with disabilities, children or low incomes and isolated older people are significantly more likely to need advice following critical life events or arising from the cost of living crisis.

63.5%
of our clients had a disability or long-term health condition

34.2%
of our clients had dependent children

26.5%
of our clients were of age 65 or above

23.7%
of our clients live in the top 30% most deprived areas of country[1]

[1] ONS Indices of Multiple Deprivation 2019

Research and Campaigning

In recent years we have undertaken local research relating to financial issues affecting our clients such as the 'cost of living' crisis and food poverty. Our research is then disseminated and used to try and influence the provision of local services and highlight issues which can have a lasting effect on the local economy.

By campaigning for change, we contribute to improving the quality of life for our clients and for those who have not used our services.

As part of this commitment, the three Warwickshire CA's have agreed to jointly fund a part-time Social Policy Research and Campaigns Officer who will start in the new financial year 2023/24.

Public Benefit and Volunteering

The problems our clients face are stressful and pose barriers to their ability to go about everyday tasks like working; keeping control of their finances, or forming and maintaining personal relationships. Citizens Advice research shows that in addition to financial value, our service improves the wellbeing of the people we see in many ways

Our advice also provides wider financial savings to statutory services and society by:

- tackling financial exclusion,
- reducing homelessness,
- alleviating problems which lead to, or exacerbate, health issues,
- keeping people in work

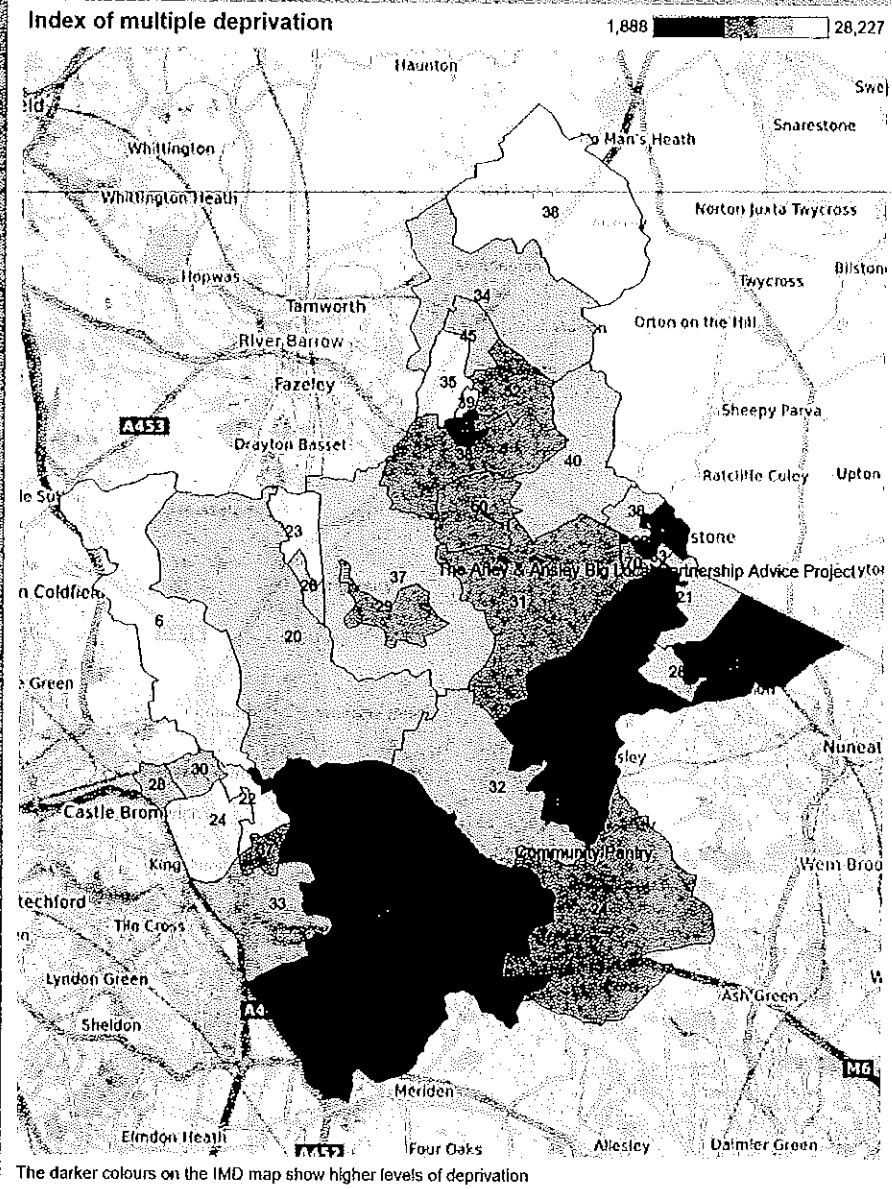
Citizens Advice calculates the value of these savings using the Treasury-approved methodology developed by New Economy. This evidence-led financial model demonstrated that NWCA's work with clients in 2022-2023 resulted in:

Citizens Advice volunteering has a positive impact on each volunteer's sense of self-worth, their employability and their contribution to society, and research shows that our volunteers benefit from a variety of personal improvements.

Our volunteers who give advice, and thereby support local communities and our national network, gain new skills and improve their own personal development, wellbeing and sense of community.

This comes with associated financial benefits to society by reducing unemployment and demand for health services.

The financial benefit to society of volunteering at North Warwickshire Citizens Advice during 2021-22, was <u>£102,970</u>



Clients	1,636
Issues all	16,086

Top wards

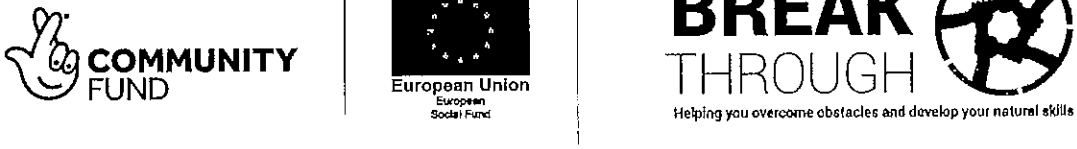
Local Authority Ward	Clients	Issues
Arley and Whitacre	239	2,642
Atherstone Central	162	1,871
Atherstone North	100	1,130
Atherstone South and Mancetter	129	1,671
Baddesley and Grendon	121	1,306
Coleshill North	46	368
Coleshill South	70	675
Curdworth	26	176
Dordon	81	1,108
Fillongley	56	403
Hartshill	89	611
Hurley and Wood End	66	794
Kingsbury	49	354
Newton Regis and Warton	72	1,012
Polesworth East	97	1,022
Polesworth West	74	462
Water Orton	58	480

Counts do not include clients without full/confirmed post codes

Our Projects

In addition to offering a range of Citizens Advice services, NWCA also undertakes a number of funded advice projects.

Breakthrough Programme



The Breakthrough programme is a targeted project with the aim of assisting 'out of work' and 'economically inactive' people across Coventry and Warwickshire. Participants are helped and encouraged to tackle the financial barriers they face, to gain and sustain employment, access education and training and to take a full and active role in the community.

The financial year of 2022/23 was the final year of the programme and NWCA's team of two part- time money mentors continued to provide intensive support. They assisted participants to tackle issues such as poverty and debt, helped to maximise their household income by identifying unclaimed benefits and other grants, and reduced/eliminated any other barriers they faced in their quest to become nearer to their employment goals.

The team worked with many partners locally to North Warwickshire in order to support out-of-work residents, many of them experiencing the cost of living crisis and other serious disadvantages such as potential homelessness. These partners include (but the list is not exhaustive), Coventry & Warwickshire Chamber of Commerce, ACL, White Hart (Atherstone) and DWP (local Job Centre).

Through very difficult times, the team supported people in developing their skills and confidence through community-based activities and training, which in turn enabled them to move closer to their goal of job searching and employment.

Participants on the programme were provided with a variety of communication channels including one-to-one, face to face support by the money mentors who often met them in community settings. The programme received extremely positive feedback by the participants who often moved into paid employment.

Energy Advice Programme (EAP)

citizens advice North Warwickshire

This project delivers a tailored energy session/s to individuals who are in/likely to be at risk of fuel poverty. Clients who are struggling to pay their fuel bills, those who have pre-payment meters and those clients who have less energy efficient homes are most likely to benefit from our service.

Each appointment (which can cover multiple sessions) will look at the following advice areas:

- Identify any eligible benefits not claimed
- Dealing with fuel debt and working with the energy provider
- Energy efficiency and energy grants including EPC's
- Eligibility for the Priority Service Register
- Relief from fuel poverty

Our target audience has traditionally been found in the most vulnerable sectors of our local community. These include the elderly, those that are disabled and families struggling to make ends meet.

During the project period, we were able to provide comprehensive advice to **117 clients**.

Big Energy Saving Network (BESN)

NWCA advisers attended a number of community venues and delivered energy advice sessions to groups of consumers. A number of these attendees then continued to receive advice under one of our energy projects for individuals, either EAP or CMAP. The target audiences for these generic energy advice sessions were vulnerable groups such as those with disabilities, those who struggle to communicate with their energy provider and people on a very low income.

Community Matters Project

nationalgrid

NWCA obtained a small amount of funding to deliver energy advice out into the community of North Warwickshire. The project lasted approximately three months.

An energy adviser attended community hubs to deliver information and advice to clients relating to all energy related issues. This included dealing with individual energy companies for the client, particularly regarding energy debt and working out how best to help the household. Income maximisation was a key driver to this project.

Carbon Monoxide Project (CMAP)

Originally this programme was a three month pilot project from January to March 2022. The purpose of the project was to target households who had any type of gas appliance and provide them with information regarding carbon monoxide poisoning and a free carbon monoxide monitor.

citizens advice North Warwickshire

Due to the successful delivery of the pilot, we received funding to continue the project for another 12 months. For this period there were two parts to the project. Delivering of the carbon monoxide advice only and delivery of the carbon monoxide advice plus energy advice covering areas such as energy debt, energy efficiency and grants, the Priority Service Register and EPC ratings on their home. We delivered advice to **238 individuals**.

Making Every Contact Count (MECC)

NWCA has continued to deliver MECC courses across Warwickshire to healthcare professionals, local authority housing and social care teams, family centres, charities and volunteer groups and, increasingly, schools. The course was well received with attendees keen to implement what they had learned at MECC training into their everyday contact with clients.

MECC training is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention. The course has been designed to enable workers to spot signs and triggers in their dealings with clients, which might be having a negative impact on the clients' physical health or mental health. Although the training is designed to be delivered face-to-face it was adapted for delivery via Zoom to manage Covid-19 restrictions. Organisations requesting the training preferred remote delivery so therefore this method has been adopted.

Funded by Warwickshire County Council (WCC), MECC was developed and delivered by NWCA, CASW and WCC working with Public Health England and Health Education England, to produce the training and a range of resources.

Warwickshire County Council

Arley and Ansley Big Local Partnership Advice Project

We are funded to deploy a fully trained generalist adviser to provide advice in the Arley and Ansley area. During the financial year clients were provided with advice on a wide range of subjects including:

- **726 issues**, of which Benefits, help with disability forms, food bank applications and help with budgeting were the main enquiry areas
- Dedicated support with Attendance Allowance/ESA/PIP/DLA forms
- 51% of clients seen felt they were better able to manage their finances after help from our Advisor

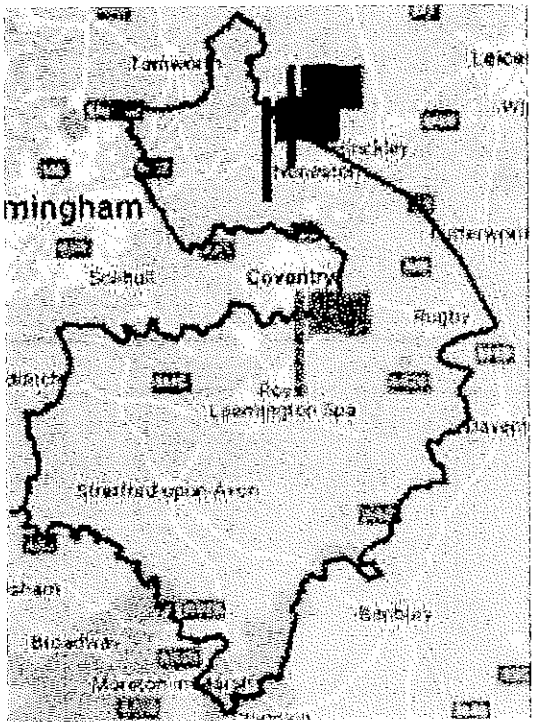
As part of this project we manage a Hardship Fund on behalf of the funder to monitor and approve applications from households for items to improve their quality of life such as a new cooker or washing machine.

Money and Pension Service Project (MaPS)

We are funded to provide a regulated debt advice service through the appointment of a full time debt adviser. The adviser offers an information and full debt advice service to individual clients, looking at their income and expenditure and possible debt solutions. The adviser has access to the 'breathing space' scheme, can liaise with creditors, and will advise on eligibility and suitability for a debt relief order if appropriate. All of this is a free service to the client providing them with as many options to deal with their debt as possible.

Community Pantries Project

A project led by Feed the Hungry and funded by Warwickshire County Council, which NWCA delivers in partnership with BRANCAB and CASW.



The project established three community pantries in New Arley, Camp Hill and Lillington. The pantries provide access to food for a membership fee of £5 per visit. This provides a dignified shopping experience of quality food for people in crisis, and access to wrap-around family support by Citizens Advice and the WCC Family Information Service.

NWCA attends the New Arley pantry, where a generalist adviser assists members between 11am-3pm every Thursday. Members who need ongoing assistance such as benefits advice and appeals or budgeting and energy advice receive follow up appointments and ongoing support. Most pantry customers who engage with Citizens Advice have multiple issues, often with complex cases involving multiple agencies, reflecting the deep impact of the Cost of Living Crisis on their living situations.

965 food parcels have been purchased at the New Arley Pantry since it was opened. Members were offered advice and support from NWCA; engagement rates have increased steadily over the first year. An average of 28.3 members visited the New Arley pantry each week, almost 50% more than the projected target of 20 per week.

Engagement at the pantries is promoted by referrals from children's centres, schools and community centres, and several Ukrainian families have accessed our support through this channel.

Warwickshire County Council

Future Plans

With the support of all partners including NWBC, WCC, other local Citizens Advice charities and others, we will continue to deliver a comprehensive, good quality, local and efficient service and to meet our national obligations.

We will continue to work with partners to develop new ways to support the needs of the local community in cost-effective and sustainable ways that are accessible to all.

Fundraising strategy

Our stated intention is to meet local needs by providing clear advice and information services which are:

- Accessible
- Understandable
- Relevant and accurate
- Meet quality standards

WCC and NWBC provide funding for our core services by means of commissioned services or service level agreements.

All our other funding is obtained by projects to fund particular charitable objectives, in line with our Strategic Business Plan.

NWCA does not have any agreements with professional fundraisers. We do not ask clients for donations or charge for any client services.

Financial Review

During the year, the Charity's total income amounted to £299,949 (2021-22: £312,598). As shown in note 1 and 2 to the Accounts.

The year saw a significant increase in demand for our services: the number of clients seen, increased by 6.3% and the number of issues rose by 18.3%. Accordingly, and as foreseen in last year's report, total expenditure for the year rose to £300,510 (2021-22: £266,023). Increased demand led to higher costs for staffing as well as office and training costs. Premises expenditure increased due in part to a programme of on-going building renovations.

Following the impact of COVID-19 we have strengthened our ability to respond to future crises. We have continued to adapt our technology and working practices in response to the cost of living crisis, and combined remote working with an increased office presence.

The Charity's net income fell resulting a deficit of £561 (2021-22: £46,575) due to the culmination of several projects. Based on expected income and expenditure for the current financial year and beyond, and its reserves, the Trustees consider that the Charity has adequate resources to maintain its ongoing work and to keep reserves at a satisfactory level.

We continue to build partnerships and develop joint bids for future funding but it should be noted that, overall, there are a large number of organisations competing for a smaller amount of funding.

Reserves Policy

This Reserves Policy is monitored and reviewed by the Trustees annually.

Restricted Reserves

These are restricted by the donor or funder and cannot be used for general purposes of the Charity. Their existence, and the sums of money therein, do not imply that there has been an underspend, but may result from a variety of circumstances including timing differences between NWCA's financial year and the funding year of the project concerned. Restricted funds amounted to £31,000 and are set out at note 8 to the Accounts.

Unrestricted Reserves

Unrestricted Reserves are available for any of the Charity's purposes and are safely above the minimum set out in the current reserves policy.

Unrestricted Reserves at the year-end consisted of £349,555 General funds and £55,000 Designated funds.

General Reserves

The Charity's policy is that its General Reserves should exceed the aggregate of six months' forecast operating costs, and a realistic estimate of exceptional expenditure which could occur in the following 12 months.

As a matter of routine, the optimum level of Unrestricted Reserves is reviewed annually, in the light of increasing property, and other, costs, operating demands, including changing patterns of demand arising from the pandemic, and the future strategy of the Charity.

Designated Reserves

Part of the Unrestricted Reserves have been designated for specific purposes, and these are set out at note 9 to the Accounts.

Risk Management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and other identified risks.

The Trustees have a risk management strategy, which comprises:

- Regular reviews of the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks

In the event that those risks materialise there are procedures to minimize the potential impact. Where risks require emergency measures, such as closure of premises for Covid-19, there is a Business Continuity Team made up of pivotal members, to:

- make swift, informed decisions;
- provide direction to managers;
- provide direction to staff;
- allocate or re-allocate resources;
- issue internal and external communications
- be easily accessible and contactable.

The Charity has the support of National Citizens Advice in the event of any serious risks being identified.

Structure, Governance and Management

Governing Document

North Warwickshire Citizens Advice Bureau is a company limited by guarantee and governed by its Articles of Association. The Company is a registered charity.

Organisational structure

The Board of Trustees administers the Charity and meets at least four times per year. Committees of the Board include Strategy and Business Development, Leadership Self-Assessment and Nominations. A Chief Executive or Chief Officer, is appointed by the Board and delegated to manage the day-to-day operations of the Charity.

Recruitment and Appointment of Trustees

The Articles provide for three to 15 trustees who are elected at an AGM or appointed by the Board after nomination by the Board's Nominations Committee. Trustees retire at the third AGM after their election, re-election, or appointment, and are eligible for re-election. New trustees benefit from the Board's Induction Procedure.

Related parties

The Charity has a close working relationship with NWBC and with WCC, both of which provide essential funding in return for services provided by the Charity.

We also work in partnership with other LCAs, notably BRANCAB and Citizens Advice South Warwickshire, to provide core services and in relation to specific projects.

Administrative Information

Trustees during the year:

- Roger Minett (Chair)
- Lorraine Teague (Vice Chair)
- Brian Schofield (Treasurer) (resigned 1 October 2022)
- David Stone
- Marian Humphreys
- Anthony Brookes (resigned 1 June 2022)
- Ian Gordon
- Tim Grimes
- Claire Thomas (resigned 8 September 2022)
- Michelle Halcrow (appointed 8 September 2022)

Charity Number:
1105712

Company Number:
05154555

Registered Office:
The Parish Rooms
Welcome Street
Atherstone
Warwickshire
CV9 1DU

Registered Name:
North Warwickshire Citizens Advice Bureau

Independent Examiner:
Mairead Montague
Montague Accounting Services
Poachers Cottage
Brewers Lane
Badsey, Evesham
WR11 7EU

Bankers:
HSBC Bank plc
3A Queens Road
Nuneaton
Warwickshire
CV11 5JL

Approved by the Trustees and signed on their behalf by:

Chair of Trustees **Date: 12th October 2023**

Roger Minett

Independent Examiner's Report to the Trustees of North Warwickshire Citizens Advice Bureau (the Company)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2023 which are set out on pages 22 to 36.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mairead Montague, BA (Hons Accounting & Finance) **Date: 12th October 2023**
Member of Association of Accounting Technicians, Associate ACIE
Montague Accounting Services

M. Montague

Statement of Financial Activities (including an income & expenditure account)

	Note	Unrestricted funds 2023	Restricted funds 2023	Total funds 2023	Total funds 2022
		£	£	£	£
Income from:					
Donations and Legacies	1	552	-	552	16,967
Charitable Activities	2	187,763	110,214	297,977	295,591
Investments		1,420	-	1,420	40
Total income		189,735	110,214	299,949	312,598
Expenditure on:					
Raising funds		15,070	-	15,070	15,070
Charitable Activities		157,236	128,204	285,440	250,953
Total expenditure	3	172,306	128,204	300,510	266,023
Net income/(expenditure)		17,429	(17,990)	(561)	46,575
Transfers		(19,410)	19,410	-	-
Net movement in funds		(1,981)	1,420	(561)	46,575
Reconciliation of funds:					
Total funds brought forward		406,536	29,580	436,116	389,541
Total funds carried forward		404,555	31,000	435,555	436,116

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance sheet

	Notes	2023	2022
		£	£
Fixed Assets			
Tangible assets	5	106,052	96,916
Current Assets			
Debtors	6	33,131	45,537
Cash at bank and in hand		330,571	357,165
		363,702	402,702
Current Liabilities			
Creditors: amounts falling due within one year	7	(34,199)	(63,502)
Net current assets		329,503	339,200
Net assets		435,555	436,116
Funds of the charity:			
Restricted Funds	8	31,000	29,580
Unrestricted Reserves			
general reserves		349,555	351,536
designated reserves	9	55,000	55,000
		404,521	406,536
Total charity funds		435,555	436,116

The accompanying accounting policies and notes form part of these financial statements.

Balance sheet continued

For the year ended 31 March 2023, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

(a) The members have not required the charitable company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006 - however, in accordance with section 145 of the Charities Act 2011 the financial statements have been examined by an independent examiner, whose report appears on page 19.

(b) The directors/trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

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

Approved by the Trustees and signed on their behalf by:

Dr Roger Minett, Chair of Trustees **Date: 12th October 2023**

Principal accounting policies

Status of the Company

The charitable company is limited by guarantee and does not have share capital. The liability of members is limited to £1 per member.

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

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 (FRS102) (updated 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

North Warwickshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS102 by providing advocacy, advice and information to the residents of Warwickshire. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going Concern Statement

The financial statements have been prepared on a going concern basis which assumes that the Charitable Company will continue to operate. The validity of this assumption is dependent upon the continuance of support from the Charitable Company's key grant funders and in response to the progress made by the Charitable Company in pursuing a viable budget including the obtaining of further grants and other funds. The Charitable Company's current business plan shows that the Charitable Company will be able to operate in the foreseeable future. Based on this understanding, the directors believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments, which would result from the basis of preparation being inappropriate.

Funds
General accumulated funds are unrestricted funds available for general purposes and include funds designated for a particular purpose; the use of such funds remains at the discretion of the trustees.

Restricted funds are funds subject to conditions imposed by the donor or by specific terms of the appeal under which the funds are raised. The restrictive conditions are binding upon the Charitable Company.

Income
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.

Expenditure and irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise an allocation of costs of staff involved in the raising of funds for the charity;
- Expenditure on charitable activities includes the direct costs of projects and activities undertaken to further the purposes of the charity and their associated support and governance costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Tangible Fixed Assets

Depreciation is provided at a rate calculated to write off the cost on a straight-line basis over a period or less than the estimated useful life of the assets as follows:

Land and buildings	50 years
Fixtures, fittings and equipment	2-3 years

Fixed assets are capitalised when their costs exceed £500.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Deferred Income

Income is deferred when monies are received in advance relating to projects commencing after the financial year where the contract period is specified by the funders.

Taxation

As a registered charity no provision is considered necessary for taxation.

Notes to the financial statements

1. Income from Donations and Legacies

	2023	2022
	£	£
Unrestricted:		
- Postcode Lottery	-	16,667
- Other small donations and grants	552	300
	552	16,967

2. Income from Charitable Activities

	2023	2022
Unrestricted:		
- Warwickshire County Council	57,096	57,096
- North Warwickshire Borough Council	31,100	34,000
- North Warwickshire Borough Council – COVID responder post	40,000	40,000
- Citizens Advice Bureau – Energy projects	26,454	3,500
- Other project funding	32,276	11,760
- Other income	837	1,120
	187,763	147,476
Restricted:		
- Citizens Advice – EAP	11,800	13,050
- Citizens Advice South Warwickshire – MECC	-	25,559
- Bedworth, Rugby & Nuneaton CAB – Breakthrough project	37,441	34,705
- Money & Pension Service – Debt advice	47,623	45,995
- Help to Claim	-	23,853
- Coalfield Investment Program	-	2,453
- Leys – Hardship fund	2,750	-
- Nuneaton & Bedworth – Green Deal	10,600	-
	110,214	148,115
Total	297,977	295,591

3. Expenditure

	2023 Total	2022 Total
	£	£
Wages and salaries	245,297	228,400
Premises running costs	20,961	6,861
Office costs	18,510	19,438
Sundries	2,565	344
Training	4,012	3,204
Motor and travel expenses	909	49
Depreciation	6,146	6,146
Independent examiners fee	1,000	1,000
Other governance costs	1,110	581

Total	300,510	266,023

	2023	2022
	£	£
Costs of raising funds comprise:		
Allocation of salary costs	15,070	15,070

Expenditure on charitable activities includes £128,440 (2022: £133,775) in relation to projects funded by restricted income.

4. Analysis of Staff Costs, Trustee Remuneration and Expenses

	2023	2022
	£	£
Salaries and wages	227,132	208,965
National Insurance	14,190	14,300
Pension costs	3,975	3,799
Total	245,297	227,064

The Company employed on average 7.9 (2022: 10.3) staff during the year.

No employees had benefits in excess of £60,000 (2022: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The charitable company's trustees were not paid nor received any other benefits from employment with the Charity in the year. Trustee of £205 were reimbursed to Trustees during the year (2022: £nil).

The key management personnel of the Charity comprised the Trustees, the Chief Executive, the Deputy and the Advice Services Supervisor. The remuneration of key management personnel (including pension contributions) for the year £111,169 (2022: £106,067).

5. Tangible fixed assets

	Fixture, Fittings & Equipment £	Land & buildings £	Total £
Cost			
At beginning of year	91,912	101,161	193,073
Additions	-	15,283	15,283
At end of year	91,912	116,444	208,356
Depreciation			
At beginning of year	85,368	10,789	96,157
Charge for the year	4,124	2,023	6,147
At end of year	89,492	12,812	102,304
Net Book Value			
At 31 March 2023	2,420	103,632	106,052
At 31 March 2022	6,544	90,372	96,916

6. Debtors

	2023 £	2022 £
Grants and donations receivable	28,725	45,243
Prepayments	-	294
Other debtors	4,406	-
	33,131	45,537

7. Creditors: amounts falling due within one year

	2023	2022
	£	£
Taxation and social security	3,562	4,290
Accruals	8,580	7,405
Deferred income	15,000	50,600
Other creditors	7,057	1,207
	34,199	63,502

Movements in deferred income are as follows:

	£
At beginning of year	50,600
Released to income in year	(50,600)
Deferred in year	15,000
At end of year	15,000

Deferred income relates to income received in advance of work carried out and is deferred to match the costs of the relevant expenditure.

8. Restricted Funds

The income funds of the charity include restricted funds comprising the following amounts, which have been applied for specific purposes:

2023 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Citizens Advice – EAP	4,025	11,800	(11,792)	-	4,033
CA South Warks - MECC	22,210	-	(7,283)	-	14,927
Breakthrough Project	-	37,441	(56,851)	19,410	-
Priscilla Gent	212	-	-	-	212
Coventry CAB – Quality of Life Fund	883	-	(289)	-	594
Money & Pension Service – Debt Advice	-	47,623	(40,797)	-	6,826
Leys Hardship Fund	2,250	2,750	(1,646)	-	3,354
Green Deal – windows upgrade	-	10,600	(9,546)	-	1,054
Total	29,580	110,214	(128,204)	19,410	31,000

2022 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Citizens Advice - EAP		13,050	(9,025)		4,025
CA South Warks - MECC		25,559	(3,349)		22,210
Breakthrough Project	2,737	34,705	(46,803)	9,361	-
Western Power	88			(88)	-
Help To Claim		29,853	(23,853)		
Prisdila Gent	212			-	212
Coventry CAB - Quality of Life Fund	883			-	883
Money & Pension Service - Debt Advice		45,995	(46,736)	741	-
Coalfield Investment Program	(105)	2,453	(3,759)	1,411	-
Leys Hardship Fund		2,500	(250)		2,250
Total	3,815	148,115	(133,775)	11,425	29,580

Energy Advice Programme
The fund is targeted at individuals who would be classed as being in fuel poverty or most likely to be at risk of fuel poverty.

Making Every Contact Count (MECC).
MECC funds training which is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention

Western Power
A project aimed at providing energy advice through a variety of channels for clients, with an emphasis on placing vulnerable clients on the Priority Service Register.

Breakthrough Project
National Lottery Community Fund and European Social Fund. NWCA is funded as part of the Breakthrough programme that operates across Coventry and Warwickshire. This project helps the unemployed and economically inactive across Coventry and Warwickshire tackle financial barriers that they face to gaining and sustaining employment, to accessing education and training, and taking a full and active role in their local community.

Baron Davenport/Priscilla Gent/Quality of Life Funds/Leys Hardship Fund
These funds provide emergency payments to eligible clients, in crisis or financial need.

Money and Pensions Service Debt Advisor
A project to train a Debt Advisor to deliver debt advice through the MAPS debt advice project.

Awards For All – Covid Support Fund
A project funding a team of digital volunteers to deliver advice and support during the Covid-19 pandemic and beyond.

Coalfield Regeneration Trust
A remote volunteering project to expand and increase the range of support services offered equipping a team of existing and new volunteers to deliver the organisation's Covid-19 support and advice offer.

WCC Councillors Grant Fund
Funding to provide IT equipment to equip remote volunteering during the Covid-19 pandemic and beyond.

BEIS CA Covid IT Funding
Funding to provide IT equipment to increase remote capability.

Green Deal – Nuneaton & Bedworth Borough Council
Funding to improve the Parish Rooms and make the building more energy efficient with the renovation of existing windows.

9. Designated funds

Funds totalling £55,000 have been designated by Trustees. These funds are comprised of: Core Service Fund (£20,000), to subsidise core services which are operating at a loss, and to look into ways of improving the efficiency of core services; Internal Development and Investment Fund (£25,000), to maintain the operating capacity of the office including infrastructure and IT; External Development and Investment Fund (£10,000), to develop new partnerships and opportunities.

10. Analysis of net assets between funds

2023	Restricted funds £	Unrestricted funds £	Total £
Fixed assets	-	106,052	106,052
Current assets	31,000	332,702	363,702
Current liabilities	-	(34,199)	(34,199)
Total funds	31,000	404,555	435,555

2022	Restricted funds £	Unrestricted funds £	Total £
Fixed assets	-	96,916	96,916
Current assets	29,580	373,122	402,702
Current liabilities	-	(63,502)	(63,502)
Total funds	29,580	406,536	436,116

11. Controlling Interests

The Charity is controlled by the Trustees.

12. Related Party Transactions

There were no transactions with related parties during 2022-23.

13. Pension commitments

The Charity has a pension scheme for employees with the People's Pension. The scheme is a money purchase scheme for individual employees. Assets are held separately by the scheme, and pension costs are charged as incurred. The pension costs incurred by the Charity in respect of this scheme for the year were £3,975 (2022: £3,799). Contributions outstanding at the year-end were £599 (2022: £760)

14. Comparative statement of financial activities

	Unrestricted funds 2022 £	Restricted funds 2022 £	Total funds 2022 £
Income			
Donations and legacies	16,967	-	19,967
Charitable Activities	147,476	148,115	295,591
Investments	40	-	40
Total income	164,483	148,115	312,598
Expenditure			
Costs of raising funds	15,070	-	15,070
Charitable Activities	117,178	133,775	250,953
Total expenditure	132,248	133,775	266,023
Net income for year	32,235	14,340	46,575
Transfers between funds	(11,425)	11,425	-
Net movement in funds	20,810	(25,765)	46,575
Reconciliation of funds:			
Total funds brought forward	385,726	3,815	389,541
Total funds carried forward	406,536	29,580	436,116

NORTH WARWICKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1105712

Accounts

North Warwickshire Citizens Advice Bureau

(a company limited by guarantee)

Trustees' Report and Financial Statements for the year ended
31 March 2022

Registered Company number 05154555
Registered Charity number 1105712

North Warwickshire Citizens Advice Bureau
Trustees' Report and Financial Statements
For the year ended 31 March 2022

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Chair's Statement

The challenges faced in 2021-2022 have been unprecedented with the effects of Covid 19, increases in the cost of living and world events causing an increased demand for our services. NWCA has responded to that demand by changing working practices, recruiting more volunteers and upskilling the workforce to ensure both face to face and technological services can be maintained and developed.

The premises in Welcome Street reopened in 2021 and we ensured the safety of staff, volunteers, and clients by rearranging office space, changing patterns of working so that different staff attended on different days, and installing air circulation systems. We also implemented safety protocols such as social distancing, extra cleaning and providing sanitising equipment for staff and clients. When meeting with clients we have confined face to face work to appointments only.

The increase in the use of technology and changes to some working practices, achieved by investing in new equipment, provides a challenge as resources has to be found to purchase these. Staff have been trained on equipment and software. New health and safety checks have to be put in place for different work environments.

The number of clients helped by NWCA has increased in every one of the past five years. Once again 2021/2022 has seen a significant increase in the number of clients whom we have supported, and an increase in the number of issues which those clients have had and that we have helped with. The figures in this report show that NWCA has had, a significant and demonstrable effect upon the improvements to people's lives, by the financial outcomes that we had been able to achieve for them.

The increased demand for services brought about by the effects of Covid-19, and now the cost-of-living pressures, has meant that we have had to work even "smarter" in order to meet that demand. We are doing that by triaging clients and offering face to face appointments to those who most need it, by offering a more streamlined phone service and by deploying staff and volunteers who can help with the significantly increased pressures of energy problems and debt advice. More recently we are in the process of trialing an evening and out-of-hours service and this may be extended in the New Year to Saturday service in conjunction with our partners in other Local Citizens Advice services (LCAs) in Warwickshire.

To continue to offer these services and adapt to the current circumstances requires financial resources and an ability for long term strategic planning. Both are hampered by short-term national contracts, due to changes in government policy such as Help to Claim, which expired in March 2022. However as one door closes another opens and we are delighted that for the first time, we have been able to secure a mainstream debt advice contract for North Warwickshire that will enable us to employ a bespoke debt advisor for the next 12 months at least.

More particularly, and most significantly, we can continue to provide our core advice services because of the financial commitment and support from both North

Warwickshire Borough Council (NWBC) and Warwickshire County Council (WCC). Without their support we would not be able to continue to offer advice services at a time when they are most needed. On behalf of the trustees, staff, volunteers, and clients I would like to take this opportunity to thank officers and councillors for their continued endorsement and assistance.

The Board has had some changes this year with members retiring and new trustees being appointed. We have been able to provide good governance, as validated through our National Citizens Advice assessment, by hardworking and committed trustees, to whom I would like to express my gratitude for their ongoing support.

The management, staff and volunteers continue to face a variety of challenges in providing specific project and advice services, and they have met those challenges with dedication and a loyalty to NWCA and our values of public service. This report is an opportunity to record the Trustees' sincere thanks and appreciation for their dedication to NWCA and to the needs of the clients whom we serve.

In order to provide a comprehensive, good quality and efficient service we will continue to work with our partners, which include NWBC, WCC, Warwickshire and other West Midlands LCAs, and National Citizens Advice to ensure that our charitable objectives in the coming months and years continue to deliver.

Our work supports people through difficult times, and we are grateful to all our partners and supporters for recognising this and for enabling us to continue to provide our services into 2022-2023, and beyond.

Dr Roger Minett - Chair, North Warwickshire Citizens Advice

28 October 2022

Report of the Trustees

The trustees are pleased to present their annual report together with the financial statements of the Charity for the year ended 31 March 2022 which are prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Charitable Objectives and Activities

The objects of the Charity as set out in the Charity's governing document, the Articles of Association, are to promote any charitable purpose, particularly for the benefit of the

community in North Warwickshire and surrounding areas and those contacting the charity by telephone or electronically, by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress

Overall Aims of NWCA

- To deliver the highest quality services in our core business and be the first point of call in North Warwickshire for advice and guidance.

- To ensure continuity and viability of the service, NWCA will maintain, and enhance where possible, our core contracts; diversify our income streams; and engage in non-core business through projects which comply with the principles of National Citizens Advice.

- To strive to provide high quality services at all times and excellent client volunteer and staff satisfaction including from those hard to reach and more diverse groups.

- To enhance our partnerships with other local Citizens Advice charities and other organisations and to formalise those partnerships, as and when appropriate, by memoranda of understanding and contractual agreements.

Delivery of Advice

NWCA offers advice through a range of channels to optimise access to our services for our clients. During the Covid-19 pandemic we had to change to a mainly remote service to meet the challenges of lockdown. As restrictions have lifted we have returned to multi-channel advice, to provide our services in the most cost-efficient way, whilst making sure that resources are available to the individual needs of our most vulnerable clients.

Telephone advice is available through our freephone number and via our National Adviceline. Clients can also contact us via email and webchat as well as online 24 hours a day/365 days per year via our national website at www.citizensadvice.org.uk. Face to face advice has resumed at our main office in Atherstone and at certain community locations across North Warwickshire.

We give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem.

Our service is here for everyone. We are relied upon by people from all backgrounds to help to solve their problems. We support people to develop the skills they need to help themselves and we use our evidence on the issues which our clients face, to bring about policy changes that benefit everyone.

We use our unique frontline evidence and share this anonymously with government, regulators and industry so that we can highlight problems to the national organisation which then works to find solutions to issues which people are facing across a range of policy areas. These include access to justice, access to money and debt advice, making Universal Credit work for people and protecting people from domestic abuse.

The Impact of Advice

This year NWCA dealt with more than **2,900 clients**, an increase of **36%** on 2020 - 2021, and more than **14,600 issues**, an increase of **46%** on 2020 - 2021

As with previous years, the most common issues we helped clients with were **benefits**. Many of these were claims from new clients who had never claimed support before but were faced with unemployment for the first time, following periods of furlough coming to an end. We also saw a rise in related employment enquiries. We advised many clients with financial capability issues and we worked with them to provide a range of early intervention measures to prevent them from having to seek assistance for more serious issues at a later stage. Our advisors also saw a rise in clients with housing issues as the government's Covid-19 temporary protection for renters came to an end.

Our work in 2020-22 resulted in **£1,123,218 worth of specific financial outcomes** (up from **£463,064** in 2020-2021) for the individuals that we helped

Our advice directly brings value to clients through helping them claim and retain benefits and grants, helping them save money and helping them avoid payments they are not liable for.

The problems which our clients face are stressful and pose barriers to their ability to go about everyday tasks like working (or finding work); keeping control of their finances, or forming and maintaining personal relationships. Citizens Advice research shows that in addition to financial value, our service improves the wellbeing of the people we see in many ways.

Research and Campaigning

In recent years we have undertaken local research on how financial issues, including the low wage economy and welfare reform, have affected local people. Our research is disseminated widely and we aim to influence the provision of local services and to highlight issues which will have a lasting impact on the local economy.

By campaigning for change, we contribute to improving lives, including the lives of people who have not used our service. This has continued throughout the pandemic, and during the Covid recovery period, and has fed into local and national initiatives, as well as service development and commission.

Public Benefit and Volunteering

Our advice also provides wider financial savings to governments and society by tackling financial exclusion, reducing homelessness and alleviating problems which lead to, or exacerbate, health issues. This in turn reduces demand on statutory services such as the DWP, the NHS, local government and housing providers. NWCA's work with clients in 2021-2022 resulted in:

Source: Tableau, National Citizens Advice data system

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit, when reviewing the Charity's aims and objectives and in planning its future activities.

Citizens Advice volunteering has a positive impact on each volunteer's sense of self-worth, their employability and their contribution to society, and research shows that our volunteers benefit from a variety of personal improvements.

Our volunteers who give advice, and thereby support local communities and our national network, gain new skills and improve their own personal development, wellbeing and sense of community.

This comes with associated financial benefits to society by reducing unemployment and demand for health services. The figure below was calculated using a Cabinet-approved methodology, and National Citizens Advice's own impact research:

The financial benefit to society, of volunteering at North Warwickshire Citizens Advice during 2021-22, was £149,726

Our Projects

In addition to offering a range of Citizens Advice services, NWCA also undertakes a number of funded advice projects

Breakthrough Programme

Breakthrough was a targeted project with the goal of helping out of work and economically inactive people across Coventry and Warwickshire to tackle the financial barriers they face to gaining and sustaining employment, to accessing education and training, and taking a full and active role in their local community.

During the year, our team of Money Mentors provided intensive support to help people tackle debt issues, maximise household income and address other barriers. The team worked in North Warwickshire with local partners such as White Hart Community Groups, Adult Community Learning, Coleshill Town Council and Coventry & Warwickshire Chamber of Commerce, to support out-of-work residents, many of whom are experiencing poverty and disadvantage.

The team supported people in developing their skills and confidence through community-based activities and training which move people towards job searching and employment.

During Covid-19 we continued to support clients to get back into training and work during periods of lockdown, through providing online support and training while face to face advice was not available. We were able to resume face-to-face activities for this project, which was of great benefit to clients who valued the confidence-building support of Money Mentors and the Programme activities.

Help to Claim

From April 2019, we delivered our Help to Claim service, in partnership with the DWP and National Citizens Advice. This provided clients with help in the early stages of their Universal Credit claims, from initial application to first payment. During **2021-22** we assisted a total of **224** clients and achieved an income gain of **£190,312** on their behalf. Since April 2022, Government has changed the tender criteria for this project and we are no longer eligible to bid for this funding

Energy Advice

From 1 August 2021 to 31 March 2022, NWCA energy advisers delivered energy advice to **245** individuals and to several community groups remotely, due to the continuing effects of the Covid-19 pandemic. During the continuing energy crisis, although switching energy providers was no longer viable, we found alternative ways of helping clients to save money such as making their accommodation more energy-efficient. While we are able to assist our clients with energy issues through projects being delivered predominantly through the winter months, we are continually campaigning for funding to deliver energy advice throughout the year. Our target audience has traditionally been found in the most vulnerable sectors in the community. 61% of our energy advice clients were aged 65 years or over and 72% were disabled or had reported at least one long-term health condition.

Big Energy Saving Network (BESN)

Our Energy Champion, Lorraine Verrall, delivered advice to **102** individuals including the engagement of several community groups throughout North Warwickshire, who received generic energy advice. Several of these consumers then went on to receive individual advice through EAP or the CMAP Project. The target audience was people on low

incomes, people with disabilities and those without internet access who struggle to engage with their energy providers.

Carbon Monoxide Project (CMAP)

The CMAP Project was a three-month pilot project which targeted those households with gas appliances such as a gas boiler, fire, or cooker, or possibly those with coal or a wood burning stove. The objective was to provide clients with information regarding the dangers of carbon monoxide poisoning. Clients would also receive the relevant information through a NHS website and a free carbon monoxide monitor. **51** clients were seen in the three-month trial period.

Energy Advice Programme (EAP)

NWCA continues to deliver individual tailored one-to-one energy advice through the Energy Advice Programme. The project is targeted at individuals who would be classed as being in fuel poverty or most likely to be at risk of fuel poverty. Clients who are struggling with their bills, have insufficiently heated homes often with damp and mould, and those who have prepayment meters, often benefit the most on receipt of the information and advice provided.
Each appointment (which can span more than one session) will cover a number of areas:

- Identifying eligible benefits such as the Warm Home Discount
- Enrolment on the Priority Service Register (including pensioners and those with underlying health conditions)
- Dealing with fuel debts and liaising with energy companies
- Energy and thermal efficiency measures
- Relief from fuel poverty
- Identifying energy grants

During the project period August 2021 to March 2022, we were able to see **92** clients within this project.

Making Every Contact Count (MECC)

NWCA has continued to deliver MECC courses across Warwickshire to healthcare professionals, local authority housing and social care teams, family centres, charities and volunteer groups and, increasingly, schools. The course was well received with attendees keen to implement what they had learned at MECC training into their everyday contact with clients.

MECC training is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention. The course has been designed to enable workers to spot signs and triggers in their dealings with clients, which might be having a negative impact on the clients' physical health or mental health. Although the training is designed to be delivered face-to-face it was adapted for delivery via Zoom to manage Covid-19 restrictions.

Funded by WCC, MECC was developed and delivered by NWCA, Citizens Advice South Warwickshire and WCC working with Public Health England and Health Education England, to produce the training and a range of resources.

Arley and Ansley Big Local Partnership Advice Project

We were funded to deploy a fully trained generalist advisor to run a weekly advice project in the Arley and Ansley area. The project continued by telephone, Zoom and email, when venues were closed for Covid-19. Face-to-face advice resumed when restrictions eased.

The service was well received and clients were able to access a full range of Citizens Advice services. During this financial year the project helped **52 clients** with **450 issues** with

- Benefits, financial capability and help with budgeting were the main enquiry areas
- Dedicated support with Attendance Allowance/ESA/PIP/DLA forms
- 51% of clients seen felt they were better able to manage their finances after help from our Advisor
- Total income gain for clients was **£23,369**

WCC Family and Children and Centre Project

This continued to run during the year, with the support of WCC funding with a dedicated Outreach worker who was allocated to clients from Atherstone Family and Children Centre providing generalist support on an appointment basis and remotely during the lockdown periods.

- Total clients supported: **126**
- Clients supported had a total of: **152** dependent children
- Main issues supported with: benefit uptake; income maximisation; relationship breakdown; mental health; housing; employment; legal
- Total financial outcomes: **£81,776**

Future Plans

With the support of all partners including NWBC, WCC, other local Citizens Advice charities and others, we will continue to deliver a comprehensive, good quality, local and efficient service and to meet our national obligations.

We will continue to work with partners to develop new ways to support the needs of the local community in cost-effective and sustainable ways that are accessible to all.

Fundraising strategy

Our stated intention is to meet local needs by providing clear advice and information services, which are:

- Accessible
- Understandable
- Relevant and accurate
- Meet quality standards

WCC and NWBC provide funding for our core services by means of commissioned services or service level agreements.

All our other funding is obtained by projects to fund particular charitable objectives, in line with our Strategic Business Plan.

NWCA does not have any agreements with professional fundraisers. We do not ask clients for donations or charge for any client services.

Financial Review

During the year, the Charity's total income amounted to £312,598 (2020-21: £284,072). As shown at note 2 to the Accounts, income from charitable activities was significantly increased by NWBC's special grant in relation to the pandemic. Much of this was received towards the end of the year and will be spent meeting increasing demand for the Charity's services since the year-end, as some of the fixed-term and project funding sources expire.

The year saw a significant increase in demand for our services: the number of clients seen, increased by 36% and the number of issues rose by 46%. Accordingly, and as foreseen in last year's report, total expenditure for the year rose to £266,023 (2020-21: £197,893). Increased demand led to higher costs of staff and premises costs, office costs and training costs.

Covid-19 related funding during the year, again strengthened our ability to respond to the effects of the crisis, including by adapting our technology and working practices to remote staff working.

The Charity's net income fell to £46,575 (2020-21: £86,179) from higher costs, despite the exceptional grants during the year. Based on expected income and expenditure for the current financial year and beyond, and its reserves, the Trustees consider that the Charity has adequate resources to maintain its ongoing work and to keep reserves at a satisfactory level.

We continue to build partnerships and develop joint bids for future funding but it should be noted that, overall, there are a large number of organisations competing for a smaller amount of funding.

Reserves Policy

This Reserves Policy is monitored and reviewed by the Trustees annually**.**

Restricted Reserves

These are restricted by the donor or funder and cannot be used for general purposes of the Charity. Their existence, and the sums of money therein, do not imply that there has been an underspend, but may result from a variety of circumstances including timing differences between NWCA's financial year and the funding year of the project concerned. Restricted funds amounted to £29,580 and are set out at note 8 to the Accounts.

Unrestricted Reserves

Unrestricted Reserves are available for any of the Charity's purposes and are safely above the minimum set out in the current reserves policy.

Unrestricted Reserves at the year-end consisted of £351,536 General funds and £55,000 Designated funds.

- General Reserves

The Charity's policy is that its General Reserves should exceed the aggregate of six months' forecast operating costs; and a realistic estimate of exceptional expenditure which could occur in the following 12 months.

As a matter of routine, the optimum level of Unrestricted Reserves is reviewed annually, in the light of increasing property, and other, costs; operating demands, including changing patterns of demand arising from the pandemic; and the future strategy of the Charity.

- Designated Reserves

Part of the Unrestricted Reserves have been designated for specific purposes, and these are set out at note 9 to the Accounts.

Risk management

The Trustees have a duty to identify and review the risks to which the Charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and other identified risks.

The Trustees have a risk management strategy, which comprises:

- Regular reviews of the risks the Charity may face
- The establishment of systems and procedures to mitigate those risks

In the event that those risks materialise there are procedures to minimize the potential impact. Where risks require emergency measures, such as closure of premises for Covid-19, there is a Business Continuity Team made up of pivotal members, to:

- make swift, informed decisions;
- provide direction to managers;
- provide direction to staff;
- allocate or re-allocate resources;
- issue internal and external communications
- be easily accessible and contactable.

The Charity has the support of National Citizens Advice in the event of any serious risks being identified.

Structure, Governance and Management

Governing Document

North Warwickshire Citizens Advice Bureau is a company limited by guarantee and governed by its Articles of Association. The Company is a registered charity

Organisational structure

The Board of Trustees administers the Charity and meets at least four times per year. Committees of the Board include Strategy and Business Development, Leadership Self-Assessment, and Nominations. A Chief Executive, or Chief Officer, is appointed by the Board and delegated to manage the day-to-day operations of the Charity.

Recruitment and Appointment of Trustees

The Articles provide for three to 15 trustees who are elected at an AGM or appointed by the Board after nomination by the Board's Nominations Committee. Trustees retire at the third AGM after their election, re-election, or appointment, and are eligible for re-election. New trustees benefit from the Board's Induction Procedure.

Related parties

The Charity has a close working relationship with NWBC and with WCC, both of which provide essential funding in return for services provided by the Charity.

We also work in partnership with other LCAs, notably BRANCAB and Citizens Advice South Warwickshire, to provide core services and in relation to specific projects

Administrative Information

Trustees during the year:

- Roger Minett (Chair)
- Lorraine Teague (Vice Chair)
- Brian Schofield (Treasurer)
- David Stone
- Roy Smith (resigned 6 May 2021)
- Marian Humphreys
- Anthony Brookes (appointed 27 April 2021)
- Ian Gordon (appointed 27 April 2021)
- Tim Grimes (appointed 27 April 2021)
- Rebecca Huscroft (appointed 30 April 2021; resigned 9 December 2021)
- Claire Thomas (appointed 14 October 2021)

Charity Number:
1105712

Company Number:
05154555

Registered Office:
The Parish Rooms
Welcome Street
Atherstone
Warwickshire
CV9 1DU

Registered Name:
North Warwickshire Citizens Advice Bureau

Independent Examiner:
Mairead Montague
Montague Accounting Services
Poachers Cottage
Brewers Lane
Badsey, Evesham
WR11 7EU

Bankers:
HSBC Bank plc
3A Queens Road
Nuneaton
Warwickshire
CV11 5JL

Approved by the Trustees and signed on their behalf by:

Chair of Trustees **Date: 28 October 2022**

Independent Examiner's Report to the Trustees of North Warwickshire Citizens Advice Bureau (the Company)

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2022 which are set out on pages 20 to 34.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 (the 2006 Act).

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 (the 2011 Act). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Mairead Montague, BA (Hons Accounting & Finance) Date: 28 October 2022
Member of Association of Accounting Technicians, Associate ACIE
Montague Accounting Services

Statement of Financial Activities (including an income & expenditure account)

	Note	Unrestricted funds 2022	Restricted funds 2022	Total funds 2022	Total funds 2021
		£	£	£	£
Income from:					
Donations and Legacies	1	16,967	-	16,967	5,000
Charitable Activities	2	147,476	148,115	295,591	278,989
Investments		40	-	40	83
Total income		164,483	148,115	312,598	284,072
Expenditure on:					
Raising funds		15,070	-	15,070	18,000
Charitable Activities		117,178	133,775	250,953	179,893
Total expenditure	3	132,248	133,775	266,023	197,893
Net income/(expenditure)		32,235	14,340	46,575	86,179
Transfers		(11,425)	11,425	-	-
Net movement in funds		20,810	25,765	46,575	86,179
Reconciliation of funds:					
Total funds brought forward		385,726	3,815	389,541	303,362
Total funds carried forward		406,536	29,580	436,116	389,541

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

Balance sheet

	Notes	2022 £	2021 £
Fixed Assets			
Tangible assets	5	96,916	103,062
Current Assets			
Debtors	6	45,537	23,202
Cash at bank and in hand		357,165	302,801
		402,702	326,003
Current Liabilities			
Creditors: amounts falling due within one year	7	(63,502)	(39,524)
Net current assets		339,200	286,479
Net assets		436,116	389,541
Funds of the charity:			
Restricted Funds	8	29,580	3,815
Unrestricted Reserves			
- general reserves		351,536	330,726
- designated reserves	9	55,000	55,000
		406,536	385,726
Total Charity funds		436,116	389,541

The accompanying accounting policies and notes form part of these financial statements.

Balance sheet continued

For the year ended 31 March 2022, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

(a) The members have not required the charitable company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006 - however, in accordance with section 145 of the Charities Act 2011 the financial statements have been examined by an independent examiner, whose report appears on page 19.

(b) The directors/trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

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

Approved by the Trustees and signed on their behalf by:

Dr Roger Minett, Chair of Trustees **28 October 2022**

Principal accounting policies

Status of the Company
The charitable company is limited by guarantee and does not have share capital. The liability of members is limited to £1 per member.

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

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 (FRS102) (updated 1 January 2019) –

(Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

North Warwickshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going Concern Statement
The financial statements have been prepared on a going concern basis which assumes that the Charitable Company will continue to operate. The validity of this assumption is dependent upon the continuance of support from the Charitable Company's key grant funders and in response to the progress made by the Charitable Company in pursuing a viable budget including the obtaining of further grants and other funds. The Charitable Company's current business plan shows that the Charitable Company will be able to operate in the foreseeable future. Based on this understanding, the directors believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments, which would result from the basis of preparation being inappropriate.

Funds
General accumulated funds are unrestricted funds available for general purposes and include funds designated for a particular purpose; the use of such funds remains at the discretion of the trustees.

Restricted funds are funds subject to conditions imposed by the donor or by specific terms of the appeal under which the funds are raised. The restrictive conditions are binding upon the Charitable Company.

Income
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.

Expenditure and irrecoverable VAT
Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise an allocation of costs of staff involved in the raising of funds for the charity;
- Expenditure on charitable activities includes the direct costs of projects and activities undertaken to further the purposes of the charity and their associated support and governance costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Tangible Fixed Assets

Depreciation is provided at a rate calculated to write off the cost on a straight-line basis over a period of less than the estimated useful life of the assets as follows:

Land and buildings	-	50 years
Fixtures, fittings and equipment	-	2-3 years
Fixed assets are capitalised when their costs exceed:		£500.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at Bank and in Hand

Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and Provisions

Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Deferred Income

Income is deferred when monies are received in advance relating to projects commencing after the financial year where the contract period is specified by the funder.

Taxation

As a registered charity no provision is considered necessary for taxation.

Notes to the financial statements

1. Income from Donations and Legacies

	2022	2021
	£	£
Unrestricted:		
- Postcode Lottery	16,667	-
- 29th May Charitable Trust	-	5,000
- Other small donations and grants	300	-
	16,967	5,000

2. Income from Charitable Activities

	2022	2021
Unrestricted:		
- Warwickshire County Council	57,096	56,078
- North Warwickshire Borough Council	34,000	34,808
- North Warwickshire Borough Council – COVID responder post	40,000	-
- Citizens Advice Bureau – Energy projects	3,500	24,949
- Warwickshire County Council COVID support	-	35,000
- TSB Volunteer project	-	2,400
- Job retention scheme grant	-	3,767
- Other project funding	11,760	13,647
- Other income	1,120	-
	147,476	170,649
Restricted:		
- Citizens Advice – EAP	13,050	-
- Citizens Advice South Warwickshire – MECC	25,559	-
- Bedworth, Rugby & Nuneaton CAB – Breakthrough project	34,705	34,241
- Awards for All – COVID support	-	10,000
- Warwickshire County Council - Councillor grants	-	2,470
- Money & Pension Service – Debt advice	45,995	20,450
- Western Power – Energy projects	-	1,517
- Help to Claim	23,853	25,490
- Coalfield Investment Program	2,453	7,358
- Citizens Advice Bureau – IT project	-	6,664
- Baron Davenport's Charity	-	150
- Leys – Hardship fund	2,500	-
	148,115	108,340
Total	295,591	278,989

3. Expenditure

	2022 Total £	2021 Total £
Wages and salaries	228,400	173,821
Premises running costs	6,861	3,954
Office costs	19,438	11,659
Sundries	344	737
Training	3,204	1,042
Motor and travel expenses	49	523
Depreciation	6,146	4,801
Independent examiners fee	1,000	1,000
Other governance costs	581	356
Total	266,023	197,893

	2022 £	2021 £
Costs of raising funds comprise:		
Allocation of salary costs	15,070	18,000

Expenditure on charitable activities includes £133,775 (2021: £113,259) in relation to projects funded by restricted income.

4. Analysis of Staff Costs, Trustee Remuneration and Expenses

	2022 £	2021 £
Salaries and wages	208,965	161,849
National Insurance	14,300	8,879
Pension costs	3,799	3,093
Total	227,064	173,821

The Company employed on average 10.3 (2021: 5.3) staff during the year.

No employees had benefits in excess of £60,000 (2020: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The charitable company's trustees were not paid nor received any other benefits from employment with the Charity in the year. Trustee travel expenses of £nil were reimbursed to Trustees during the year (2021: £nil).

The key management personnel of the Charity comprised the Trustees, the Chief Executive, the Deputy and the Advice Services Supervisor. The remuneration of key management personnel (including pension contributions) for the year £106,067 (2021: £102,541).

5. Tangible fixed assets

	Fixture, Fittings & Equipment £	Land & buildings £	Total £
Cost			
At beginning of year	91,912	101,161	193,073
Additions	-	-	-
At end of year	91,912	101,161	193,073
Depreciation			
At beginning of year	81,245	8,766	90,011
Charge for the year	4,123	2,023	6,146
At end of year	85,368	10,789	96,157
Net Book Value			
At 31 March 2022	6,544	90,372	96,916
At 31 March 2021	10,667	92,395	103,062

6. Debtors

	2022 £	2021 £
Grants and donations receivable	45,243	23,202
Prepayments	294	-
	45,537	23,202

7. Creditors: amounts falling due within one year

	2022 £	2021 £
Taxation and social security	4,290	3,446
Accruals	7,405	4,999
Deferred income	50,600	29,720
Other creditors	1,207	1,359
	63,502	39,524

Movements in deferred income are as follows:

	£
At beginning of year	29,720
Released to income in year	(19,120)
Deferred in year	40,000
At end of year	50,600

Deferred income relates to income received in advance of work carried out and is deferred to match the costs of the relevant expenditure.

8. Restricted Funds

The income funds of the charity include restricted funds comprising the following amounts, which have been applied for specific purposes:

2022 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Citizens Advice – EAP	-	13,050	(9,025)	-	4,025
CA South Warks - MECC	-	25,559	(3,349)	-	22,210
Breakthrough Project	2,737	34,705	(46,803)	9,361	-
Western Power	88	-	-	(88)	-
Help To Claim	-	23,853	(23,853)	-	-
Priscilla Gent	212	-	-	-	212
Coventry CAB – Quality of Life Fund	883	-	-	-	883
Money & Pension Service – Debt Advice	-	45,995	(46,736)	741	-
Coalfield Investment Program	(105)	2,453	(3,759)	1,411	-
Leys Hardship Fund		2,500	(250)	-	2,250
Total	3,815	148,115	(133,775)	11,425	29,580

2021 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Breakthrough Project	6,365	34,241	(37,869)	-	2,737
Western Power	1,423	1,517	(2,852)	-	88
Help To Claim	-	25,490	(25,486)	(4)	-
Priscilla Gent	212	-	-	-	212
Coventry CAB – Quality of Life Fund	883	-	-	-	883
CAB – (IT equipment)	-	6,664	(6,664)	-	-
Awards for All COVID support	-	10,000	(10,000)	-	-
Baron Davenport Fund	-	150	(274)	124	-
WCC – Councillor grant	-	2,470	(2,470)	-	-
Money & Pension Service – Debt Advice	-	20,450	(20,451)	1	-
Coalfield Investment Program	-	7,358	(7,463)	-	(105)
Total	8,883	108,340	(113,529)	121	3,815

Energy Assistance Programme
The fund is targeted at individuals who would be classed as being in fuel poverty or most likely to be at risk of fuel poverty.

Making Each Contact Count (MECC)
MECC funds training which is used nationally to assist with the public health message to ease the burden on the NHS by considering early prevention

Western Power
A project aimed at providing energy advice through a variety of channels for clients, with an emphasis on placing vulnerable clients on the Priority Service Register.

Breakthrough Project

National Lottery Community Fund and European Social Fund. NWCA is funded as part of the Breakthrough programme that operates across Coventry and Warwickshire. This project helps the unemployed and economically inactive across Coventry and Warwickshire tackle financial barriers that they face to gaining and sustaining employment, to accessing education and training, and taking a full and active role in their local community.

Help To Claim
Project delivered in partnership with DWP & National Citizens Advice from April 2019 to provide clients with help in the early stages of Universal Credit claims through to first payment.

Baron Davenport/Priscilla Gent/Quality of Life Funds/Leys Hardship Fund
These funds provide emergency payments to eligible clients, in crisis or financial need.

Money and Pensions Service Trainee Debt Advisor
A project to train a Debt Advisor to deliver debt advice through the MAPS debt advice project.

Awards For All – Covid Support Fund
A project funding a team of digital volunteers to deliver advice and support during the Covid-19 pandemic and beyond.

Coalfield Regeneration Trust
A remote volunteering project to expand and increase the range of support services offered equipping a team of existing and new volunteers to deliver the organisation's Covid-19 support and advice offer.

WCC Councillors Grant Fund
Funding to provide IT equipment to equip remote volunteering during the Covid-19 pandemic and beyond.

BEIS CA Covid IT Funding
Funding to provide IT equipment to increase remote capability.

9. Designated funds

Funds totalling £55,000 have been designated by Trustees. These funds are comprised Core Service Fund (£20,000), to subsidise core services which are operating at a loss, and to look into ways of improving the efficiency of core services; Internal Development and Investment Fund (£25,000), to maintain the operating capacity of the office including infrastructure and IT; External Development and Investment Fund (£10,000), to develop new partnerships and opportunities

10. Analysis of net assets between funds

2022	Restricted funds £	Unrestricted funds £	Total £
Fixed assets	-	96,916	96,916
Current assets	29,580	373,122	402,702

Current liabilities	-	(63,502)	(63,502)
Total funds	29,580	406,536	436,116

2021	Restricted funds £	Unrestricted funds £	Total £
Fixed assets	-	103,062	103,062
Current assets	3,815	322,188	326,003
Current liabilities	-	(39,524)	(39,524)
Total funds	3,815	385,726	389,541

11. Controlling Interests

The Charity is controlled by the Trustees.

12. Related Party Transactions

There were no transactions with related parties during 2021-22.

13. Pension commitments

The Charity has a pension scheme for employees with the People's Pension. The scheme is a money purchase scheme for individual employees. Assets are held separately by the scheme, and pension costs are charged as incurred. The pension costs incurred by the Charity in respect of this scheme for the year were £3,799 (2021: £3,093). Contributions outstanding at the year-end were £760 (2021: £1,359)

14. Comparative statement of financial activities

Income	Unrestricted funds 2021 £	Restricted funds 2021 £	Total funds 2021 £
Donations and legacies	5,000	-	5,000
Charitable Activities	170,649	108,340	278,989
Investments	83	-	83
Total income	175,732	108,340	284,072
Expenditure			
Costs of raising funds	18,000	-	18,000
Charitable Activities	66,364	113,529	179,893
Total expenditure	84,364	113,529	197,893
Net income for year	91,368	(5,189)	86,179
Transfers between funds	(121)	121	-
Net movement in funds	91,247	(5,068)	86,179
Reconciliation of funds:			
Total funds brought forward	294,479	8,883	303,362
Total funds carried forward	385,726	3,815	389,541

NORTH WARWICKSHIRE CITIZENS ADVICE BUREAU

England & Wales - Charity number 1105712

Accounts

North Warwickshire Citizens Advice Bureau

(A Company Limited by Guarantee)

Trustees' Report and Financial Statements for the year ended 31 March 2021

Registered Company number 05154555
Registered Charity number 1105712

citizens advice North Warwickshire

North Warwickshire Citizens Advice Bureau
Trustees Report and Financial Statements
For the year ended 31 March 2021

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Chair's Foreword

It goes without saying that this past year has been immensely challenging for all of us and the Trustees, management, staff, and volunteers at NWCA have certainly felt those challenges as we have tried to keep our services running in 2020 and 2021. However, we are acutely aware that many of our clients have faced even more extraordinary challenges trying to cope with the extra problems that Covid 19 has brought to them including financial and emotional difficulties. We have seen both an increase in the complexity of issues that people have had to deal with and some new unforeseen problems such as issues with furlough, reduced income and relationship and mental health difficulties as people have become more confined in lockdowns.

In common with all local Citizen Advice services, we have had to respond to the challenges that Covid 19 produced. This has included how to continue to operate core services, even during lockdown, how to maintain safety of clients' staff and volunteers, how to ensure we remain financially viable, how to ensure we monitor the quality of what we provide and how, as Trustees, we can continue to support and provide governance to NWCA in order to meet statutory requirements.

I am very proud to be able to say that during the past year we have continued to deliver our core services of advice and guidance, albeit in a different way, mostly utilising technology, as well as many of the projects we are involved with, such as advising on energy efficiency.

We have in fact increased our client numbers and have been able to meet demand by a combination of telephone and information technology support.

Since July of 2021 we have been able to offer limited face to face consultations, by appointment, but this offer has been rarely taken up as most clients have had their needs met by the aforementioned methods.

Despite the demand for extra services and the need to purchase more equipment, we continue to remain financially secure by careful management of our finances and through the support of the local authorities. I would like to take this opportunity to thank both North Warwickshire Borough Council and Warwickshire County Council for their continued commitment of funding and to a number of project funders and councillors for their continued support.

The Trustee board has had two resignations in the past year, but we have nevertheless been able to provide good governance, by a hardworking and committed board of Trustees, to whom I would like to express my gratitude for their support. This has provided a stable platform for staff and management to run the services. I am delighted that we have been able to recruit five new Trustees all of whom have a wealth of experience in either business or public life and their

knowledge and commitment will ensure that NWCA is able to move forward with appropriate advice and governance.

NWCA has had its annual leadership assessment, carried out by external assessors from National Citizens Advice, in November 2020 and I am delighted to announce that, once again, we have achieved an excellent result and met all the standards required. Given the challenges we have faced this year, this is truly an exceptionally good outcome for NWCA, and I commend all the staff, volunteers and Trustees who have achieved this.

The management, staff and volunteers have faced numerous challenges due to Covid 19 and as a result of the pandemic they have had to adapt working practices, they have had to use their own homes and equipment to continue to work, they have had to make extraordinary efforts this year in order to keep providing a high-quality service to the people of North Warwickshire. I am sure all of those who are reading this, and those who have received those services, will want me to express our gratitude for their dedication to NWCA, thank them for their hard work and to commend them for their determination in keeping the services going in very trying circumstances.

National Citizens Advice service, to whom we are affiliated and who support and monitor us, is also changing to meet existing challenges and we are working closely with them and their strategy to ensure our service is fit for purpose in the coming months and years.

To achieve the objectives of Citizens Advice services generally we are undertaking a strategic review of all our organisation and services in the coming months. We will consult with staff and volunteers on working practices and examine how we can become even more effective and efficient in meeting the needs of the people of North Warwickshire and beyond, whilst contributing to national strategy and meeting our charitable objectives.

Our work supports people through difficult times, and we are grateful to our funders for recognising this and continuing to enable provision of our service into 2021-22.

Dr. R Minett Chair of North Warwickshire Citizens Advice.

R Minett

Dr Roger Minett - Chair, North Warwickshire Citizens Advice

Report of the Trustees

The trustees are pleased to present their annual directors' report together with the financial statements of the charity for the year ended 31 March 2021 which are also prepared to meet the requirements for a directors' report and accounts for Companies Act purposes.

The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities.

Charitable Objectives and Activities

The objects of the charity as set out in the charity's governing document, the Articles of Association, are to promote any charitable purpose for the benefit of the community in North Warwickshire and surrounding areas by the advancement of education, the protection and preservation of health and relief of poverty, sickness and distress.

Overall Aims

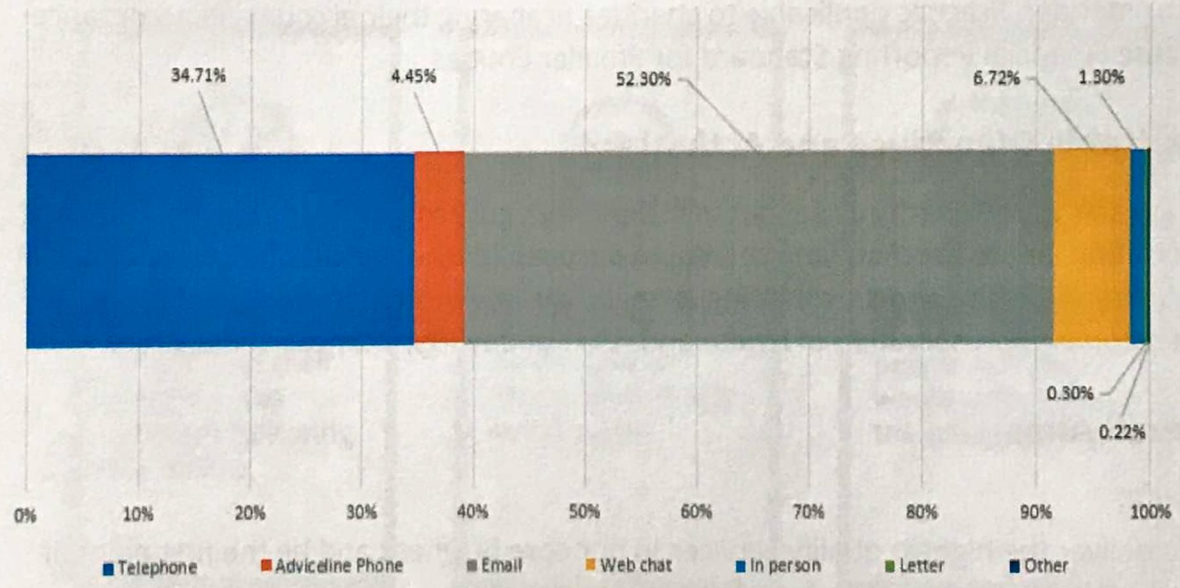
We aim:

- To deliver the highest quality services in our core business and be the first point of call in North Warwickshire for advice and guidance.
- To diversify our income streams and engage in non-core business through projects that comply with the principles of National Citizens Advice 'Future of Advice' strategy.
- As a key agency within North Warwickshire, we aim to be at the forefront of the development of the third sector within North Warwickshire and a central hub.
- To work with other third sector organisations and ensure that the third sector continues to thrive in North Warwickshire through formal and informal partnerships and collaboration.

The report looks at what we have achieved and the outcomes of our work during the year. We look at the success of each of the key activities and how they have benefited those groups of people that we are set up to help. The review helps us to ensure that our aims, objectives and activities remain focused on our stated purposes.

The delivery of advice

We offer advice through a range of channels to maximise access to our services. During the Covid 19 pandemic we have had to change to a fully remote service almost overnight to meet the challenges of lockdown. But we have still strived to meet the needs of our most vulnerable clients through offering face to face services where needed.
Telephone advice is available through our local phone number and through our national adviceline. Clients can also contact us online via our website at www.citizensadvice.org.uk. as well as via email and webchat.



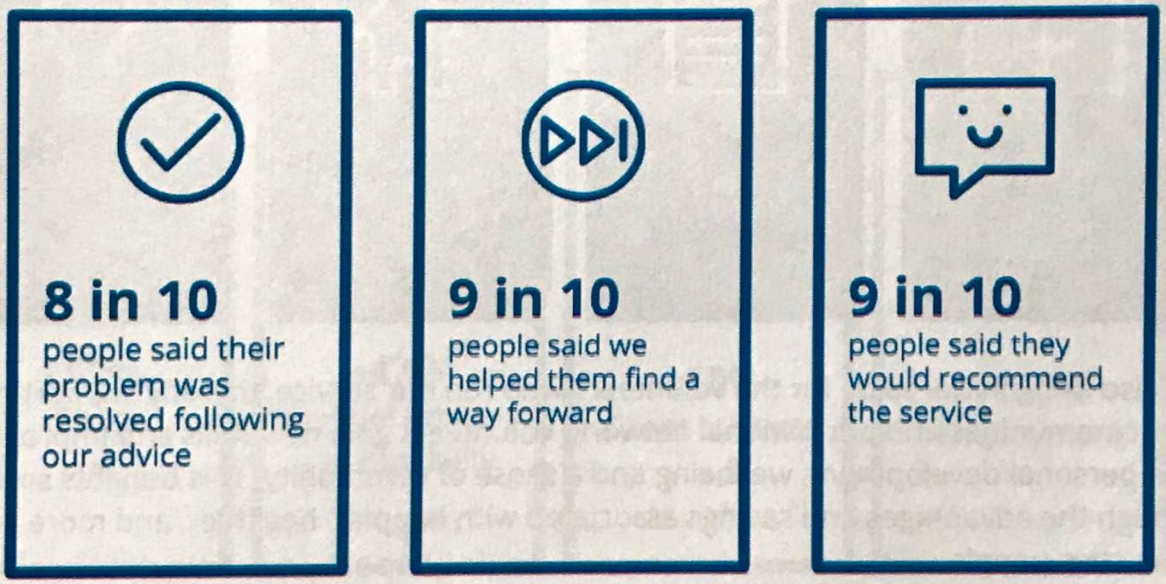
Our service is here for everyone. We are relied on by people from all backgrounds every year to help solve their problems. We support people to develop the skills they need to help themselves and we use our evidence on the issues that our clients face to bring about policy changes that benefit everyone.

We share our unique frontline evidence with government, regulators and industry so that we can highlight problems to the national organisation which then works to find solutions to issues people are facing across a range of policy areas. These include access to justice, access to money and debt advice, making Universal Credit work for people and protecting people from domestic abuse.

The impact of advice

Our work in 2020-21 resulted in over **£463,064** worth of specific outcomes for the individuals we helped. Our advice directly brings value to clients through helping them claim and retain benefits and grants, helping them save money and helping them avoid payments they are not liable for.

The problems our clients face are stressful and pose barriers to their ability to go about everyday tasks like working (or finding work); keeping control of their finances, or maintaining and forming personal relationships. Citizens Advice research shows that in addition to financial value, our service improves the wellbeing of the people we see in many ways.



Research and campaigning

In recent years we have undertaken extensive local research on how financial issues, including the low wage economy and Welfare Reform, have affected local people. Our research is published widely and we hope that it can be used to help to influence provision of local services and to highlight issues, which will have a lasting impact on the local economy. By campaigning for change, we improve the lives of everyone, including those who have never used our service. This has continued throughout the pandemic and fed into local and national initiatives and service development and commissioning.

Public benefit and volunteering

Our advice also provides wider financial savings to governments and society by tackling financial exclusion, reducing homelessness and alleviating problems that lead to, or exacerbate health issues. This in turn reduces demand on statutory services such as the DWP; the NHS; local government and housing providers, through reducing homelessness, helping keep debts and budgets under control, and improving people's wellbeing and resilience.

We also bring social value for the volunteers who run our service, thereby supporting local communities and our national network. Volunteers gain new skills and improve their personal development, wellbeing and a sense of community. This benefits society through the advantages and savings associated with happier, healthier, and more productive people.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission's general guidance on public benefit, when reviewing the Charity's aims and objectives and in planning future activities.

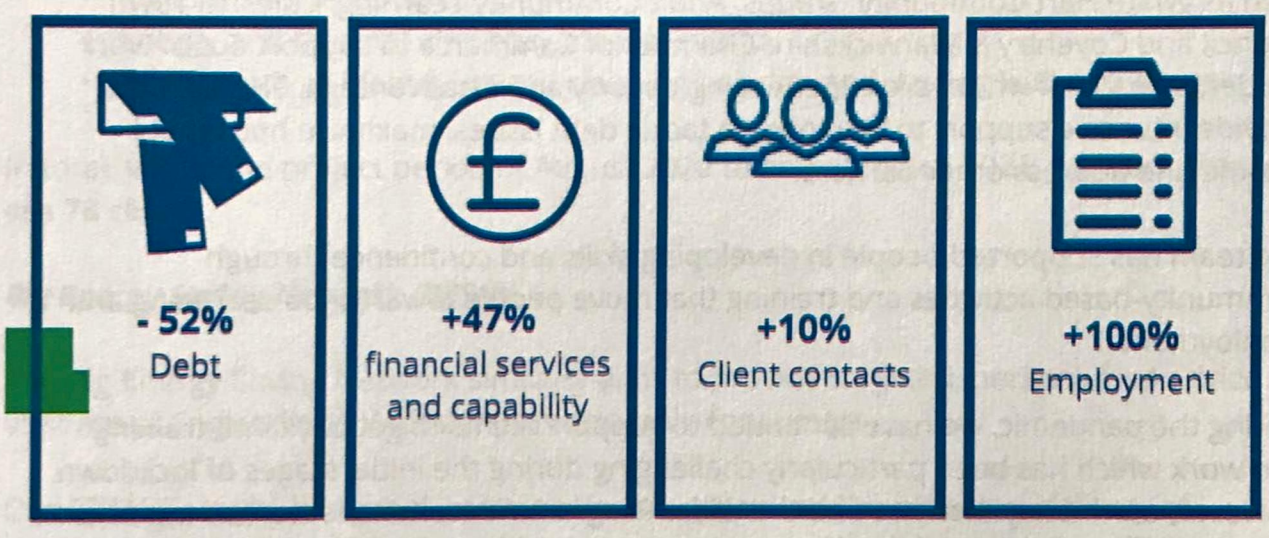
Citizens Advice volunteering has a positive impact on an individual's sense of self-worth, their employability and their ability to integrate and function in society. Research shows that our volunteers benefit from a variety of personal improvements:

This comes with associated financial benefits to society by reducing unemployment and demand for health services. The figure below was calculated using a cabinet approved methodology, and Citizens Advice's own Impact research.

The public value financial benefit to society of volunteering at North Warwickshire Citizens Advice during 2020-21 was £150,000

Performance and key achievements

This year we dealt with **2100** client contacts, an increase of **10%** on last year, and **10,000+** issues. As with previous years, the most common issue we helped with was **benefits,** however **employment, financial services** and **housing** all exceeded **debt** enquiries. The government's mitigation measures, such as payment holidays, put in place as a result of the pandemic resulted in less clients seeking our help with urgent debt enquiries. Our most notable increase was in the area of **employment.** Clients contacting NWCA for help and support with **employment** issues **doubled** on the previous year.



Breakthrough Programme

Breakthrough is a targeted project with the goal of helping out of work and economically inactive people across Coventry and Warwickshire to tackle the financial barriers they face to gaining and sustaining employment, to accessing education and training, and taking a full and active role in their local community.

Our team of Money Mentors have worked in North Warwickshire with local partners such as White Hart Community Groups, Adult Community Learning, Coleshill Town Council and Coventry & Warwickshire Chamber of Commerce to support out of work residents, many of whom are experiencing poverty and disadvantage. The Mentors provide intensive support to help people tackle debt issues, maximise household income and address other barriers.

The team has supported people in developing skills and confidence through community-based activities and training that move people towards job searching and employment.

During the pandemic, we have continued to support clients to get back into training and work which has been particularly challenging during the initial stages of lockdown. However, our Money Mentors and the wider Programme team have worked together to provide on-line support and training while face to face has not been available.

Energy Advice

Many vulnerable people often find the process of switching energy provider difficult; therefore, we continue to raise awareness of the savings that can usually be made by switching energy providers or through negotiating with existing providers. We do this by delivering a number of energy projects throughout the year.

Our target audience has traditionally been some of the most vulnerable sectors of the community (in 2019 -20, 50% of our Energy Advice clients were aged 65 or over, and 62% were disabled or had a long-term health condition). This year, dominated by Covid-19, delivering Energy Advice to such groups has proved challenging. These clients are precisely those which Covid-19 affected most seriously and those who benefit most

from contact via traditional channels (in 2020-21, 20% of our Energy Advice clients were aged 65 or over, and 30% were disabled or had a long-term health condition).

Energy Advice Programme (EAP)

North Warwickshire Citizens Advice delivers tailored one-to-one energy advice through the Energy Advice Programme (previously Energy Best Deal Extra) which is targeted at individuals who are vulnerable and are likely to be in or at risk of fuel poverty. These clients will be those who can benefit most from the advice - often struggling with paying their energy bills, require better deals on energy, need guidance on the most appropriate payment methods or information on how to access help from their energy supplier. The appointments cover a number of areas including and relating to:

- Relief from fuel poverty;
- Energy and thermal efficiency measures and
- Advice such as identifying and claiming benefits and dealing with fuel debts

In total, within the project period of August 2020 to end of March 2021, we were able to see **78** clients.

Big Energy Saving Network (BESN)

The Big Energy Saving Network similarly aims to provide targeted, personalised advice to some of England and Wales' most vulnerable consumers.

Our BESN 'Energy Champion', Lorraine Verrall, organised the proactive delivery of energy advice to over 200 vulnerable consumers across North Warwickshire. The primary aim of this project was to help vulnerable consumers switch to a cheaper tariff and/or supplier, but additional support provided can include:

- Help with debt to their supplier
- Help to access assistance such as Warm Home Discount
- Help to access energy efficiency schemes.

Vulnerable consumers include, but is not limited to, fuel poor households, people on low incomes and/or on benefits, people with disabilities or long-term health conditions, those who use prepayment meters, those without internet access and those who have not switched supplier before.

Big Energy Saving Winter (BESW)

This project ran over the winter period to highlight energy savings that consumers can make and energy saving measures that they can take. We ran a variety of engagement events, including online presentations to a mixture of GP's, Practice Nurses and support staff promoting the advantages of the Priority Service Register for the sick and elderly together with how monetary savings could be made. This resulted in a number of referrals being received from attendees of these presentations who recognise the connection between the provision of energy advice and good health particularly in the frail and vulnerable.

Help to Claim

Our Help to Claim service delivered in partnership with the DWP and National Citizens Advice began in April 2019 and provides clients with help in the early stages of their Universal Credit claims, from initial application to first payment. During 2020-21 we assisted a total of **346** clients and achieved an income gain of **£162,000** on their behalf.

Outreach and income maximisation

Arley and Ansley Big Local Partnership Advice Project

We were funded to run a weekly advice project in the Arley and Ansley area. The project continued despite venues being closed due to Covid-19 restrictions. A fully trained Generalist Advisor provided remote support for Arley and Ansley residents via telephone, Zoom and email.

The remote service was well received and clients were able to access a full range of Citizens Advice services. During this financial year the project helped:

- **34 clients** with **233 issues**.
- **Benefits and Income Maximisation** were the main enquiry areas (**131 issues** supported over the year)
- Dedicated support with **Attendance Allowance/ESA/PIP/DLA forms** was provided remotely.
- Total income gain for clients was **£27,540**

WCC Family and Children and Centre Project

This has continued to run during this year with the support of WCC with a dedicated Outreach worker based at Atherstone Family and Children Centre providing generalist support on an appointment basis and remotely during the lockdown periods.

Future Plans

We will make it easy to get advice. We will be more influential. We will work together as one service. We will become more sustainable and effective. We will be a stronger equality diversity and inclusion champion.

We are working with partners to develop innovative ways of delivering short, low-cost effective take up campaigns. This approach allows us to support the needs of the local community and makes essential advice accessible without incurring long-term financial commitments.

The Board is committed to maintaining local services and to working with other local Third Sector colleagues to support their work.

Fundraising strategy

Our stated intention is to meet local needs by providing clear advice and information services, which are:

- Accessible
- Understandable
- Relevant and accurate
- Meet quality standards

Our funding comprises core funding, provided mainly by Local Authorities by means of commissioned services or Service Level agreements (Warwickshire County Council and North Warwickshire Borough Council).

The majority of other funding is obtained by applications to fund particular objectives, in line with our Strategic Business Plan. A small amount of money is donated by clients.

North Warwickshire Citizens Advice does not have any agreements with professional fundraisers. We do not ask clients for donations or charge for any client services.

Financial Review

During the year, the Charity's total income amounted to £284,072 (2019/20: £222,355). As shown at note 2 to the accounts, total income was significantly increased by special grants, particularly in relation to the pandemic. Much of this was received towards the end of the year and will be spent meeting increasing demand for the Charity's services during the current year and beyond. This exceptional increase in income will also help the charity through the current year as a number of fixed-term funding sources expire.

The team worked hard to contain costs during the year, particularly in relation to premises and travel, and managed to reduce total expenses to £197,893 (2019/20: £202,733). Costs are budgeted to be higher in the current year as the Charity emerges from Covid restrictions and widens its offering.

By accessing some Covid-19 related funding this year, that has been available to help with the immediate and longer-term effects of the crisis, it has allowed us to increase our technological and remote staff working capacity to strengthen our future operations in this area.

The Charity's net income increased to £86,179 (2019/20: £19,622), reflecting the exceptional grants and contained costs during the year. Based on expected income and expenditure for the current financial year and beyond, and its reserves, the trustees consider that the charity has adequate resources to maintain its ongoing work and to keep reserves at a satisfactory level.

NWCA is deeply grateful to its core funders whose continuing support enables the Charity to serve its clients and develop its activities.

We continue to build partnerships and develop joint funding bids for future funding but it should be noted that, with a decrease in National Lottery income, and with other third sector organisations being as hard pressed as we are, there are a large number of organisations competing for a smaller amount of funding.

North Warwickshire Citizens Advice was a member of Warwickshire County Councils Local Government Pension Scheme. The scheme was closed to new members and to future accrual. We now operate a defined contribution scheme through the People's Pension. New staff are automatically enrolled into the scheme, and employer contributions are charged as they are incurred.

Reserves policy

This reserves policy is monitored and reviewed by the trustees annually.

Restricted reserves

These are restricted by the donor or funder and cannot be used for general purposes of the bureau. Their existence, and the sums of money therein, do not imply that there has been an underspend, but may result from a variety of circumstances including timing differences between the bureau's financial year and the funding year of the project concerned

Unrestricted reserves

Unrestricted reserves are safely above the minimum set out in the current reserves policy and, as a matter of routine, will be addressed at the forthcoming annual policy review, in the light of increasing property and other costs; operating demands, including demands of the present pandemic; and the future strategy of the charity.

Designated reserves

Part of the unrestricted reserves have been designated for specific purposes, and these are set out at note 9 to the Accounts.

Risk management

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error.

The trustees have a risk management strategy, which comprises:

- An annual review of the risks the charity may face;
- The establishment of systems and procedures to mitigate those risks;

In the event that those risks materialise there are procedures to minimize the potential impact. There is a Business Continuity Team made up of pivotal members of the organisation. The team exists to:

- make swift, informed decisions;
- provide direction to managers;
- provide direction to staff;

- allocate or re-allocate resources;
- issue internal and external communications;
  be easily accessible and contactable.

The charity has the support of Citizens Advice in the event of any serious risks being identified.

Structure, Governance and Management

Governing Document

North Warwickshire Citizens Advice Bureau is a company limited by guarantee and a registered charity governed by its Articles of Association.

Recruitment and appointment of new trustees

The articles provide for three to 15 trustees who are elected at an AGM or appointed by the Board after nomination by the Board's Nominations Committee. Directors retire at the third AGM after their election, re-election, or appointment, and are eligible for re-election. New trustees benefit from the Board's induction procedure.

Organisational structure

The board of trustees administers the charity and meets at least four times per year. There are a number of committees of the Board including, Business Development and Strategy, Leadership Self-Assessment, Business Continuity and Nominations. The Chief Executive is appointed by the Board and delegated to manage the day-to-day operations of the charity.

Related parties

The charity has a close working relationship with North Warwickshire Borough Council and Warwickshire County Council, both of whom provide essential funding in return for services provided by the charity.

Reference/Administrative Information

Trustees:

- Roger Minett (Chair)
- Lorraine Teague (Vice Chair)
- Brian Schofield (Treasurer)
- David Stone
- Chris Haydon (resigned 26 November 2020)
- Roy Smith (resigned 6 May 2021)
- Marian Humphreys
- Richard Wade (resigned 2 November 2020)
- Anthony Brookes (appointed 27 April 2021)
- Ian Gordon (appointed 27 April 2021)
- Tim Grimes (appointed 27 April 2021)
- Rebecca Huscroft (appointed 30 April 2021)
- Claire Thomas (appointed 14 October 2021)

Charity Number:
1105712

Company Number:
05154555

Registered Office:
The Parish Rooms
Welcome Street
Atherstone
Warwickshire
CV9 1DU

Registered Name:
North Warwickshire Citizens Advice Bureau

Independent Examiner:
Mairead Montague
Montague Accounting Services
Poachers Cottage
Brewers Lane
Badsey, Evesham
WR11 7EU

Bankers:
HSBC Bank plc
3A Queens Road
Nuneaton
Warwickshire
CV11 5JL

Approved by the Trustees and signed on their behalf by:

Dr Roger Minett, Chair of Trustees **Date: 8/11/2021**

Independent Examiner's Report to the Trustees of North Warwickshire Citizens Advice Bureau ('the Company')

I report to the charity trustees on my examination of the accounts of the Company for the year ended 31 March 2021 which are set out on pages 20 to 34.

Responsibilities and basis of report

As the charity trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').
Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102).

I have no concerns and have come across no matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

M Montague.

Mairead Montague, BA (Hons Accounting & Finance) Date: 16/11/2021
Member of Association of Accounting Technicians, Associate ACIE

Montague Accounting Services

Statement of financial activities (including an income & expenditure account)

	Note	Unrestricted funds 2021	Restricted funds 2021	Total funds 2021	Total funds 2020
Income from:		£	£	£	£
Donations & legacies	1	5,000	-	5,000	8,369
Charitable Activities	2	170,649	108,340	278,989	213,625
Investments		83	-	83	361
Total income		175,732	108,340	284,072	222,355
Expenditure on:					
Raising funds		18,000	-	18,000	18,000
Charitable Activities		66,364	113,529	179,893	184,733
Total expenditure	3	84,364	113,529	197,893	202,733
Net income/(expenditure)		91,368	(5,189)	86,179	19,622
Transfers		(121)	121	-	-
Net movement in funds		91,247	(5,068)	86,179	19,662
Reconciliation of funds:					
Total funds brought forward		294,479	8,883	303,362	283,740
Total funds carried forward		385,726	3,815	389,541	303,362

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

Balance sheet

	Notes	2021 £	2020 £
Fixed Assets			
Tangible assets	5	103,062	95,492
Current Assets			
Debtors	6	23,202	39,659
Cash at bank and in hand		302,801	200,034
		326,003	239,693
Current Liabilities			
Creditors: amounts falling due within one year	7	(39,524)	(31,823)
Net current assets		286,479	207,870
Net assets		389,541	303,362
Funds of the charity:			
Restricted Funds	8	3,815	8,883
Unrestricted Funds			
- general reserves		330,726	239,479
- designated funds	9	55,000	55,000
		385,726	294,479
Total charity funds		389,541	303,362

The accompanying accounting policies and notes form part of these financial statements.

Balance sheet continued

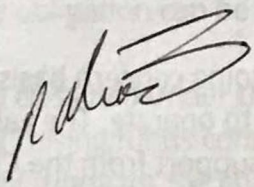
For the year ended 31 March 2021, the company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

(a) The members have not required the charitable company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006 - however, in accordance with section 145 of the Charities Act 2011 the financial statements have been examined by an independent examiner, whose report appears on page 19.

(b) The directors/trustees acknowledge their responsibility for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

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

Approved by the Trustees and signed on their behalf by:



Dr Roger Minett, Chair of Trustees **Date: 8/11/2021**

Principal accounting policies

Status of the company
The charitable company is limited by guarantee and does not have share capital. The liability of members is limited to £1 per member.

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

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 (FRS102) (updated 1 January 2019) – (Charities SORP (FRS102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) and the Companies Act 2006.

North Warwickshire Citizens Advice Bureau meets the definition of a public benefit entity under FRS102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

Going concern statement
The financial statements have been prepared on a going concern basis which assumes that the Charitable Company will continue to operate. The validity of this assumption is dependent upon the continuance of support from the Charitable Company's key grant funders and in response to the progress made by the Charitable Company in pursuing a viable budget including the obtaining of further grants and other funds. The Charitable Company's current business plan shows that the Charitable Company will be able to operate in the foreseeable future. Based on this understanding, the directors believe that it remains appropriate to prepare the financial statements on a going concern basis. The financial statements do not include any adjustments, which would result from the basis of preparation being inappropriate.

Funds

General accumulated funds are unrestricted funds available for general purposes and include funds designated for a particular purpose; the use of such funds remains at the discretion of the trustees.

Restricted funds are funds subject to conditions imposed by the donor or by specific terms of the appeal under which the funds are raised. The restrictive conditions are binding upon the Charitable Company.

Income

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.

Expenditure and irrecoverable VAT

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

Expenditure is classified under the following activity headings:

- Costs of raising funds comprise an allocation of costs of staff involved in the raising of funds for the charity;
- Expenditure on charitable activities includes the direct costs of projects and activities undertaken to further the purposes of the charity and their associated support and governance costs.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Tangible fixed assets
Depreciation is provided at a rate calculated to write off the cost on a straight-line basis over a period of less than the estimated useful life of the assets as follows:

Land and buildings	-	50 years
Fixtures, fittings and equipment	-	2-3 years
Fixed assets are capitalised when their costs exceed:		£500.

Debtors
Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Cash at bank and in hand
Cash at bank and cash in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

Creditors and provisions
Creditors and provisions are recognised where the charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Deferred Income
Income is deferred when monies are received in advance relating to projects commencing after the financial year where the contract period is specified by the funder.

Taxation
As a registered charity no provision is considered necessary for taxation.

Notes to the financial statements

1. Income from donations & legacies

	2021	2020
	£	£
Unrestricted:		
- Postcode Lottery	-	3,333
- 29th May Charitable Trust	5,000	5,000
- Other small donations and grants	-	36
	5,000	8,369

2. Income from Charitable Activities

	2021	2020
	£	£
Unrestricted:		
- Warwickshire County Council	56,078	54,486
- North Warwickshire Borough Council	34,808	34,808
- Citizens Advice Bureau – Energy projects	24,949	21,124
- Warwickshire County Council COVID support	35,000	-
- TSB Volunteer project	2,400	-
- Job retention scheme grant	3,767	-
- Other project funding	13,647	23,448
	170,649	133,866
Restricted:		
- Bedworth, Rugby & Nuneaton CAB – Breakthrough project	34,241	37,738
- Awards for All – COVID support	10,000	-
- Warwickshire County Council - Councillor grants	2,470	-
- Money & Pension Service – Debt advice	20,450	-
- Western Power – Energy projects	1,517	18,695
- Help to Claim	25,490	23,326
- Coalfield Investment Program	7,358	-
- Citizens Advice Bureau – IT project	6,664	-
- Baron Davenport's Charity	150	-
	108,340	79,759
Total	278,989	213,625

3. Expenditure

	2021 Total £	2020 Total £
Wages and salaries	173,821	173,556
Premises running costs	3,954	4,950
Office costs	11,659	14,660
Sundries	737	877
Training	1,042	255
Motor and travel expenses	523	4,600
Depreciation	4,801	2,391
Independent examiners fee	1,000	1,100
Other governance costs	356	344
Total	197,893	202,733

	2021 £	2020 £
Costs of raising funds comprise:		
Allocation of salary costs	18,000	18,000

Expenditure on charitable activities includes £113,529 (2020: £73,893) in relation to projects funded by restricted income.

4. Analysis of staff costs, trustee remuneration and expenses

	2021 £	2020 £
Salaries and wages	161,849	161,596
National Insurance	8,879	9,264
Pension costs	3,093	2,696
Total	173,821	173,556

The Charitable Company employed on average 5.3 (2020: 9) staff during the year.

No employees had benefits in excess of £60,000 (2020: nil). Pension costs are allocated to activities in proportion to the related staffing costs incurred.

The charitable company's trustees were not paid nor received any other benefits from employment with the charity in the year. Trustee travel expenses of £nil were reimbursed to Trustees during the year (2021: £nil).

The key management personnel of the charity comprise the trustees, the Chief Executive, the Deputy and the Advice Services Supervisor. Trustees receive no remuneration or other benefits from the charity. The remuneration of key management personnel (including pension contributions) for the year £102,541 (2020: £90,364).

5. Tangible fixed assets

	Fixture, Fittings & Equipment £	Land & buildings £	Total £
Cost			
At beginning of year	79,541	101,161	180,702
Additions	12,371	-	12,371
At end of year	91,912	101,161	193,073
Depreciation			
At beginning of year	78,467	6,743	85,210
Charge for the year	2,778	2,023	4,801
At end of year	81,245	8,766	90,011
Net Book Value			
At 31 March 2021	10,667	92,395	103,062
At 31 March 2020	1,074	94,418	95,492

6. Debtors

	2021	2020
	£	£
Grants & donations receivable	23,202	39,659
Prepayments	-	-
	23,202	35,659

7. Creditors: amounts falling due within one year

	2021	2020
	£	£
Taxation and social security	3,446	2,565
Accruals	4,999	1,461
Deferred income	29,720	27,267
Other creditors	1,359	530
	39,524	31,823

Movements in deferred income are as follows:

	£
At beginning of year	27,267
Released to income in year	-
Deferred in year	2,453
At end of year	29,720

Deferred income relates to income received in advance of work carried out and is deferred to match the costs of the relevant expenditure.

8. Restricted funds

The income funds of the charity include restricted funds comprising the following amounts, which have been applied for specific purposes:

2021 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Breakthrough Project	6,365	34,241	(37,869)	-	2,737
Western Power	1,423	1,517	(2,852)	-	88
Help To Claim	-	25,490	(25,486)	(4)	-
Priscilla Gent	212	-	-	-	212
Coventry CAB – Quality of Life Fund	883	-	-	-	883
CAB – (IT equipment)	-	6,664	(6,664)	-	-
Awards for All COVID support	-	10,000	(10,000)	-	-
Baron Davenport Fund	-	150	(274)	124	-
WCC – Councillor grant	-	2,470	(2,470)	-	-
Money & Pension Service – Debt Advice	-	20,450	(20,451)	1	-
Coalfield Investment Program	-	7,358	(7,463)	-	(105)
Total	8,883	108,340	(113,529)	121	3,815

2020 Movement in Funds

	Balance at beginning of year £	Income £	Expenditure £	Transfers £	Balance at end of year £
Breakthrough Project	-	37,738	(31,373)	-	6,365
Western Power	-	18,695	(17,272)	-	1,423
Help To Claim	-	23,326	(23,326)	-	-
Priscilla Gent	940	-	(728)	-	212
WCC Councillor grants	1,194	-	(1,194)	-	-
Coventry CAB – Quality	883	-	-	-	883

of Life Fund					
Total	3,017	79,759	(73,893)	-	8,883

Breakthrough Project (National Lottery Community Fund and European Social Fund)

NWCA is funded as part of the Breakthrough programme that operates across Coventry and Warwickshire. This project helps the unemployed and economically inactive across Coventry and Warwickshire tackle financial barriers that they face to gaining and sustaining employment, to accessing education and training, and taking a full and active role in their local community.

Western Power

A project aimed at providing energy advice through a variety of channels for clients, with an emphasis on placing vulnerable clients on the Priority Service Register.

Help To Claim

Project delivered in partnership with DWP & National Citizens Advice from April 2019 to provide clients with help in the early stages of Universal Credit claims through to first payment.

Baron Davenport/Priscilla Gent/Quality of Life Funds
These funds provide emergency payments to eligible clients, in crisis or financial need.

Money and Pensions Service Trainee Debt Advisor
A project to train a Debt Advisor to deliver debt advice through the MAPS debt advice project.

Awards For All – Covid Support Fund
A project funding a team of digital volunteers to deliver advice and support during the Covid-19 pandemic and beyond.

Coalfield Regeneration Trust

A remote volunteering project to expand and increase the range of support services offered equipping a team of existing and new volunteers to deliver the organisation's Covid-19 support and advice offer.

WCC Councillors Grant Fund
Funding to provide IT equipment to equip remote volunteering during the Covid-19 pandemic and beyond.

BEIS CA Covid IT Funding
Funding to provide IT equipment to increase remote capability.

9. Designated funds

Funds totalling £55,000 have been designated by Trustees. These funds comprise of a Core Service Fund (£20,000), to subsidise core services which are operating at a loss & to look into ways of improving the efficiency of core services; Internal Development & Investment Fund (£25,000), to maintain the operating capacity of the office including infrastructure & IT and an External Development & Investment Fund (£10,000), to develop new partnerships & opportunities.

10. Analysis of net assets between funds

2021	Restricted funds £	Unrestricted funds £	Total £
Fixed assets	-	103,062	103,062
Current assets	3,815	322,188	326,003
Current liabilities	-	(39,524)	(39,524)
Total funds	3,815	385,726	389,541

2020	Restricte	Unrestricted	Total

	d funds	funds	
	£	£	£
Fixed assets	-	95,492	95,492
Current assets	8,883	230,810	239,810
Current liabilities	-	(31,823)	(31,823)
Total funds	8,883	294,479	303,362

11. Controlling Interests

The charity is controlled by the trustees.

12. Related Party Transactions

There were no transactions with related parties during 2020/21.

13. Pension commitments

The charity has a pension scheme for employees with the People's Pension. The scheme is a money purchase scheme for individual employees, assets are held separately by the scheme, and pension costs are charged as incurred. The pension costs incurred by the charity in respect of this scheme for the year were £3,093 (2020: £2,969). Contributions outstanding at the year-end were: £1,359 (2020: £530).

14. Comparative statement of financial activities

Income	Unrestricted funds 2020 £	Restricted funds 2020 £	Total funds 2020 £
Donations & legacies	8,369	-	8,369
Charitable Activities	133,866	79,759	213,625
Investments	361	-	361
Total income			222,355

	142,596	79,759	
Expenditure			
Costs of raising funds	18,000	-	18,000
Charitable Activities	110,840	73,893	184,733
Total expenditure	128,840	73,893	202,733
Net income for year	13,756	5,866	19,622
Transfers between funds	-	-	-
Net movement in funds	13,756	5,866	19,622
Reconciliation of funds:			
Total funds brought forward	280,723	3,017	283,740
Total funds carried forward	294,475	8,883	303,362