

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

Contents

Chair's Statement	2
Report of the Trustees	4
Administrative Information	23
Independent Examiner's Report	24
Statement of Financial Activities	25
Balance Sheet	26
Principle Accounting Policies	29
Notes to the Financial Statements	32

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 Centre (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

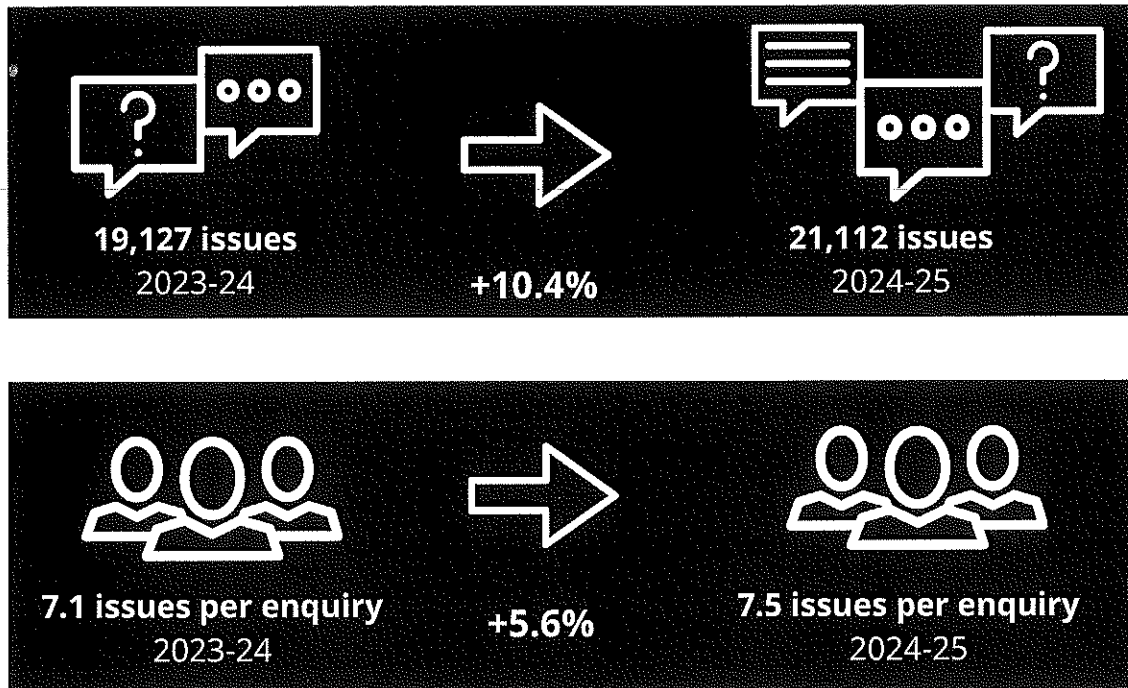
We aim to provide our clients with the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem.

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.

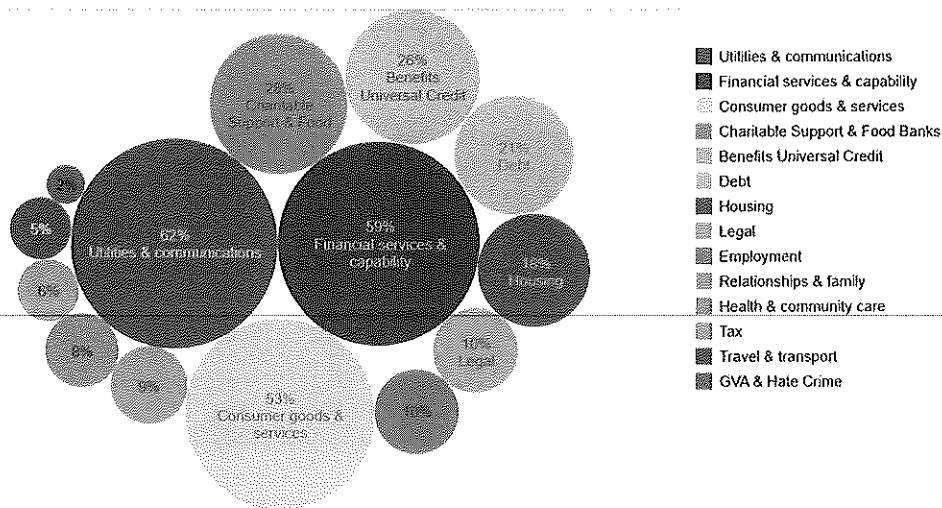
We can work together so that solutions can be found to issues which people are regularly faced with across a range of policy areas. These include access to justice, access to money and debt advice, enabling the benefit system to work for people, and protecting people from all forms of abuse.

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:

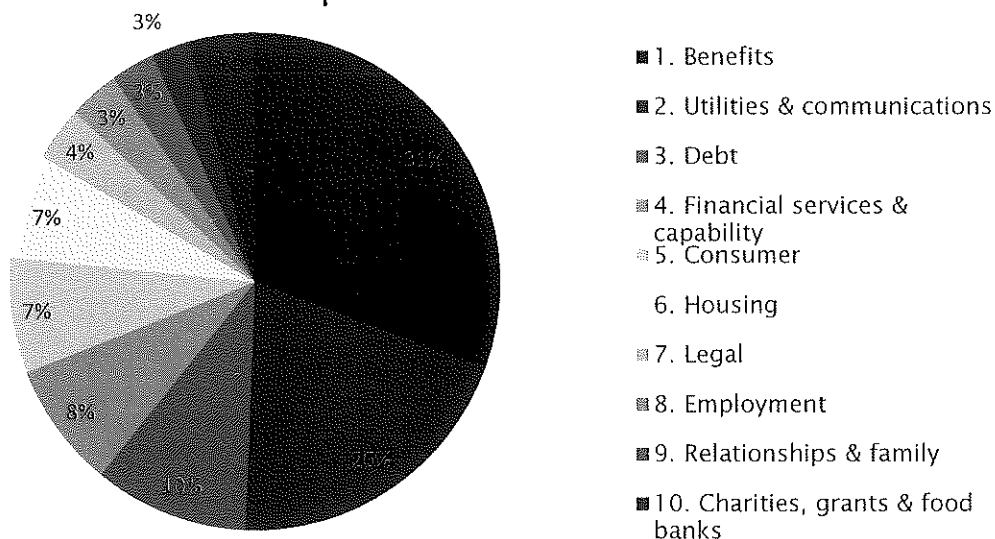


As is generally the case, the most common issues we helped clients with were **Benefits**, comprising 30.4% of all issues we helped with. Of these, **Personal Independence Payment** and **Universal Credit** were the main topics, with over 3,000 issues advised on between the two. Advice on benefits primarily 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 Top 10 Issues 2024-25



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 country¹

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.

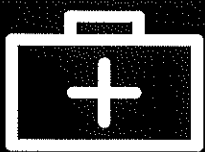
Public Benefit and Volunteering

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:



£308,454 savings for
the NHS



£113,925 savings for
the Local Authority



£276,295 savings for
local housing
providers



£508,295 savings for
the Department for
Work & Pensions

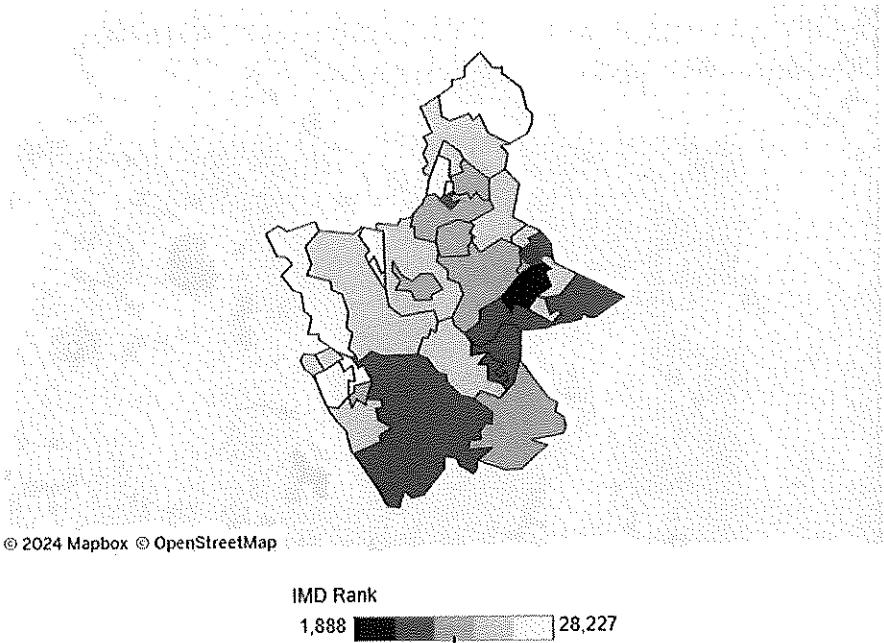
Citizens Advice volunteering has a positive impact on each volunteer’s sense of self-worth, their employability and their contribution to society, and research shows that our volunteers benefit from a variety of personal improvements.

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)



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 Centre (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



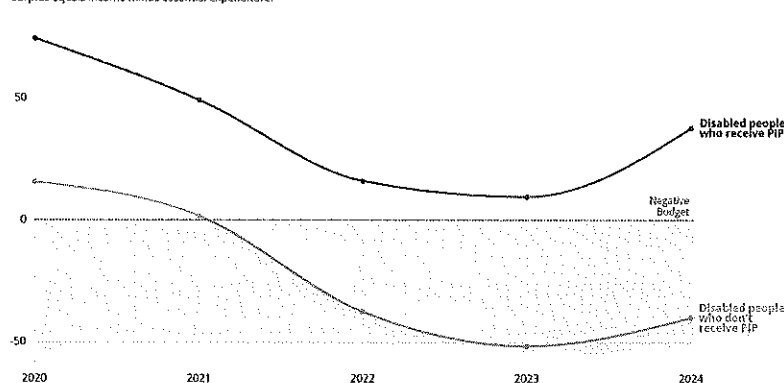
Cadent

Your Gas Network

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.

Average monthly surplus for disabled debt clients who receive PIP vs. disabled debt clients who do not receive PIP
Surplus equals income minus essential expenditure.



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)

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.



**North
Warwickshire**

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.

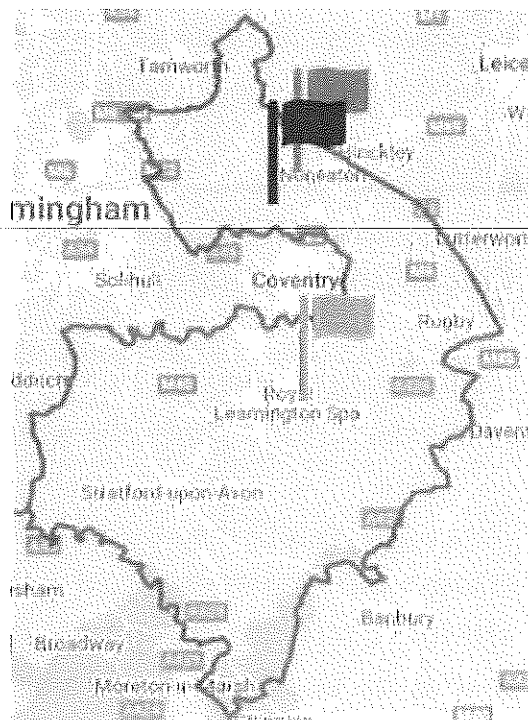
The target audiences for these generic energy advice sessions were vulnerable groups such as those with disabilities, those who struggle to communicate with their energy provider and people on a very low income. This year we expanded our network of local agencies we worked with and delivered sessions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



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. As of November 2024, our debt adviser has now qualified as an officially recognised debt relief order intermediary.



**Money &
Pensions
Service**

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.



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

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

25 November 2025
Date:

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
		<u>578,782</u>	<u>380,761</u>
Current Liabilities			
Creditors: amounts falling due within one year	7	<u>(113,185)</u>	<u>(20,899)</u>
Net current assets		<u>465,597</u>	<u>359,862</u>
Net assets		<u>634,049</u>	<u>532,228</u>
Funds of the charity:			
Restricted Funds	8	193,969	108,040
Unrestricted Reserves			
- general reserves		340,080	324,188
- designated reserves	9	<u>100,000</u>	<u>100,000</u>
		<u>440,080</u>	<u>404,521</u>
Total Charity funds		<u>634,049</u>	<u>432,228</u>

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
	<u>1,500</u>	<u>100</u>

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
	<u>94,666</u>	<u>129,962</u>

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
	<u>441,072</u>	<u>312,879</u>

Total	<u>535,738</u>	<u>442,841</u>
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3. Expenditure

	2025	2024
	Total	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
	<u>122,467</u>	<u>36,577</u>

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
	<u>113,185</u>	<u>20,899</u>

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	<u>98,976</u>

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
					193,96
Total	108,038	441,072	(286,645)	(68,496)	9

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
					108,03
Total	30,100	312,879	(181,328)	(54,513)	8

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

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Income			
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