HULL AND EAST RIDING CITIZENS ADVICE BUREAU LTD

England & Wales · Charity number 1106453

Details

Other names	EAST YORKSHIRE CITIZENS ADVICE BUREAU LTD, EAST YORKSHIRE CAB
Status	Registered
Legal form	Charitable company
Company number	05141612
Registered	2004-10-26
Register	View on the Charity Commission register

Contact

Address	The Wilson Centre Alfred Gelder Street Hull HU1 2AG
Phone	01482328990
Email	TRACY.WHARVELL@HULL-EASTRIDINGCAB.ORG.UK
Website	www.hullandeastridingcab.org.uk

Activities

Objects: TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN THE EAST RIDING OF YORKSHIRE AND KINGSTON UPON HULL AND SURROUNDING AREA

Activities: PROVIDES FREE, CONFIDENTIAL, AND INDEPENDENT INFORMATION,ADVICE, ADVOCACY AND REPRESENTATION TO ALL MEMBERS OF THE PUBLIC. ALSO EXERCISES A RESPONSIBLE INFLUENCE ON THE DEVELOPMENT OF LOCAL AND NATIONAL POLICIES.

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Classification

- **How:** Provides Human Resources, Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, 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:** EAST RIDING OF YORKSHIRE
- East Riding Of Yorkshire
- Kingston Upon Hull City

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£3,683,337	£3,500,801	£1,790,954	115
2024-03-31	£3,412,320	£3,147,557	£1,608,418	104
2023-03-31	£3,127,403	£2,920,505	£1,343,655	94
2022-03-31	£3,211,995	£3,144,863	£1,136,757	103
2021-03-31	£3,226,469	£3,011,329	£1,069,625	98

Trustees

Name	Role	Appointed
Adam David Ledger		2021-11-08
Andrew Severn		2024-02-19
David William Smith		2022-11-28
Ireneous Ngmenlanaa Soyiri		2025-02-24
Lucy Riley		2025-05-27

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HULL AND EAST RIDING CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1106453

Accounts

citizens advice

Hull & East Riding

Annual Report

2024-25

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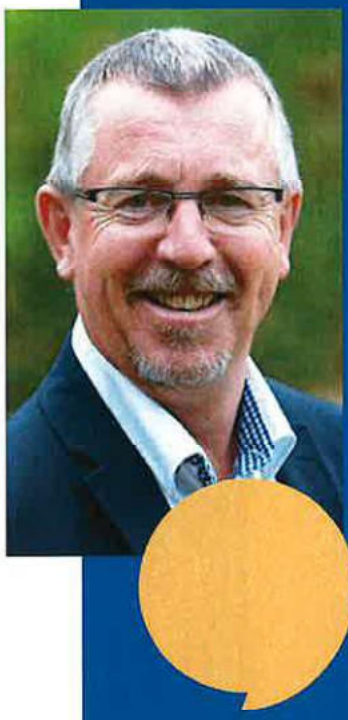
Foreword

James Doyle, Chair of Trustee Board



We are proud to present this year's impact report for Citizens Advice Hull and East Riding. It reflects the extraordinary commitment of our staff, volunteers, trustees, and partners during a period of continued challenge for the communities we serve.

The cost-of-living crisis has continued to impact households across Hull and the East Riding, with many people facing impossible choices about heating, eating, and keeping a roof over their heads. Against this backdrop, demand for our services has grown more complex and urgent. Our advisers supported **24,349 clients** and resolved over **112,000 issues** - the equivalent of one issue every 4.7 minutes. More than half of the people we helped were living with a disability or long-term health condition.

Our **generalist advice service remains the front door to support**. It ensures people can access timely, impartial advice, often at moments of crisis, and it provides a gateway to specialist casework where needed. Alongside this, we delivered targeted projects in hospitals, with Armed Forces communities, through schools and VCSE partners, and in partnership with our local councils, Northern Powergrid and the NHS. These projects demonstrate our ability to innovate, collaborate, and reach people where they are.

The financial value of our work is remarkable. In 2024/25 we delivered **£41.8 million in value to local people and the wider economy**, equating to £1.7 million every fortnight. For every £1 invested in CAHER, we return £2.39 in fiscal savings, £20.67 in wider public value, and £14.30 directly to the people we help.

This year also marked important internal progress. We embedded our new organisational values of **Collaboration, Innovation and Accountability**, invested in digital systems and expanded volunteer opportunities, ensuring our organisation is equipped for the future.

Looking ahead, our Strategic Business Plan 2025-28 sets ambitious aims: to remain agile and responsive, to grow our influence locally and nationally, to deepen collaboration, and to innovate with our people and technology. With the continued support of our funders, partners, and volunteers, we are confident we can meet these aims and remain a trusted champion for our communities.

On behalf of the Board of Trustees and Senior Management Team, thank you to everyone who has supported Citizens Advice Hull and East Riding this year. Together, we are making a real difference in the lives of thousands of local people.

Demand for our services has grown more complex and urgent. Our advisers supported 24,349 clients and resolved over 112,000 issues - the equivalent of one issue every 4.7 minutes. More than half of the people we helped were living with a disability or long-term health condition

Trustees Report

Trustees

J Doyle, Chair

D Smith

A Ledger

A Severn

I Soyiri
Appointed May 2025

L Riley
Appointed May 2025

L Milner *Resigned Oct 2024*

P Fowler *Resigned Oct 2024*

D Waxman *Resigned Nov 2024*

M Golightley *Resigned May 2025*

K Schmidt *Resigned Sept 2025*

Senior Management Team

Tracy Wharvell
Chief Executive

John Connelly
Head of Business Operations & Planning

Kirsty Connor
Head of Specialist Advice Services

Katherine Nickolds
Head of Generalist Advice Services

Stacey Ullyott
Head of Business Development

Company Secretary T Wharvell

Registered office The Wilson Centre, Alfred Gelder Street, Hull, HU1 2AG

Registered company number 05141612 (England and Wales)

Registered charity number 1106453

Independent auditors Smailes Goldie, Chartered Accountants, Statutory Auditor, Regents Court, Princess Street, Hull, HU2 8BA

Bank Lloyds Bank Plc, 1 Grand Buildings, Jameson Street, Hull, HU1 3JX

About Citizens Advice Hull & East Riding

Citizens Advice Hull and East Riding is an independent local charity that has supported our communities for over 86 years.

We provide free, confidential, and impartial advice primarily to residents of Hull and the East Riding, helping people find a way forward with their problems.

As one of 236 local Citizens Advice services, we share national goals: to provide advice for all, campaign on the issues that matter, and champion equality and diversity.

Our charitable object is *"the relief of poverty, sickness, and distress by the advancement of education, the protection and preservation of health, and the promotion of equal opportunities".* We achieve this by providing a free, independent, confidential, impartial information, advice, casework, and representation service helping people resolve their legal, money and other problems.

We strive to reach people early before problems develop, empower self-help, and respond flexibly to emerging needs through innovative approaches and to adopt best practice in quality assurance, service delivery channels, campaigning, and training.

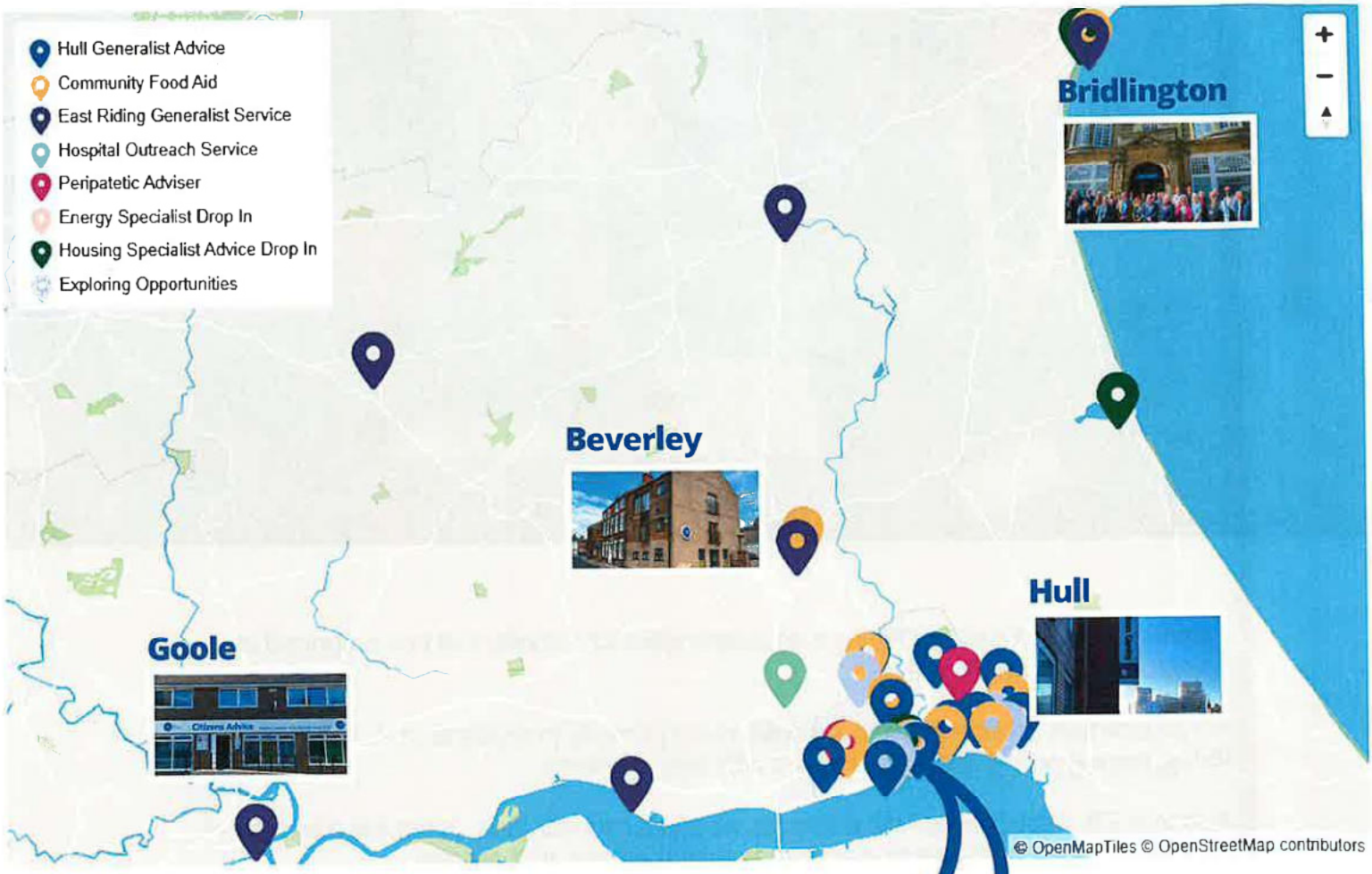
Our data gives unique insight into the challenges facing local communities, enabling us to influence change and inform decision-makers.

None of this would be possible without the support of our volunteers and funders, whose contributions ensure we remain a trusted, accessible service for all.

We have four permanent offices where we help clients with appointments and drop-in sessions in **Hull**, **Beverley**, **Bridlington** and **Goole**.

We also have advisers working at more than 30 outreach locations across the area.

In addition to our general advice service, we work closely with local councils, housing providers, foodbanks, NHS services, and community organisations to make sure people get the support they need across a range of teams and projects.



In the community
Events and media

During 2024/25 we were represented at range of public events arranged by partners including the NHS, Hull City Council, East Riding of Yorkshire Council, local parish councils, the University of Hull and the Department for Work and Pensions. We provide information about our services and recruit new volunteers.

We continued to work with partners and funders to find innovative ways of supporting our communities; thanks to funding from the Leonard Chamberlain Trust, we were able to to put together 'Energy Packs' for drop-in clients in Hull offering energy-efficiency support with items such as air fryers, slow cookers and heated towel airers.

During the year our news was covered by local media outlets including The Yorkshire Post, while members of our teams were also interviewed by broadcast media including BBC Radio Humberside and ITV Calendar on issues including Pension Credit, the cost of living, rights for private tenants and proposed changes to health and disability benefits.

Research and campaigns

We take our commitment to ensure that the voice of our community is heard and that real change can be achieved. We do this by recording the problems our community faces and regularly feeding our clients' own experiences into national and local campaigns.

We work with national Citizens Advice and our own local partners and stakeholders to ensure that trends and common issues are spotted and acted upon. Here are some highlights of our year:

July 2024

We contacted all candidates in the general election to provide them with a snapshot of their constituency. As part of this, we raised issues about the current system for Personal Independence Payment (PIP) and provided insights into the cost of living and the impact on their constituents.

September 2024

After the election, we provided all MPs with an invitation to visit our office, and provided them with a briefing about the work of Citizens Advice, and local data relevant to their constituency.

October 2024

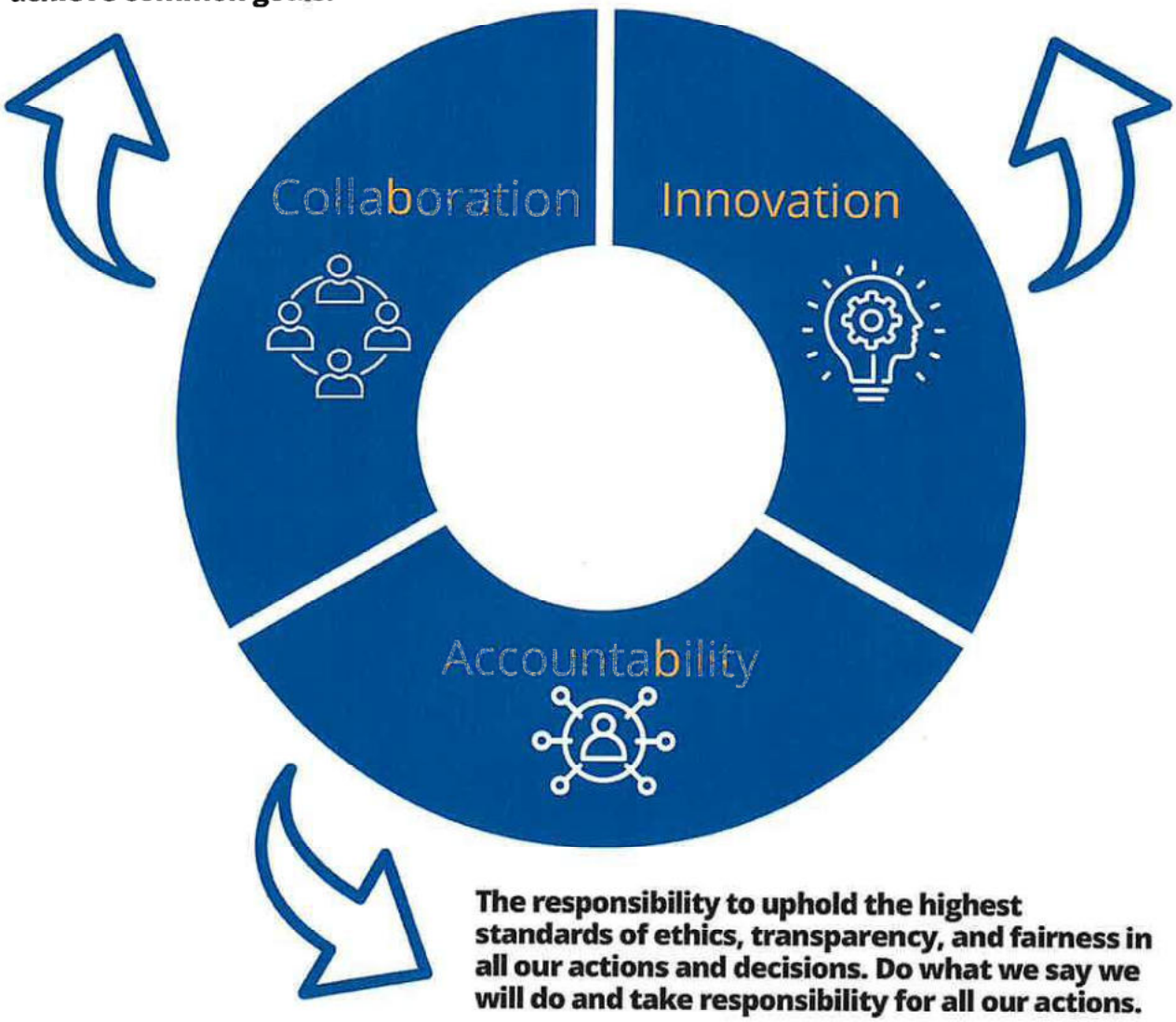
We lobbied MPs during the Budget, calling on them to update Local Housing Allowance in line with 30th percentile of local market rate, reduce the amount deducted from Universal Credit payments and to provide targeted energy bill support.

As part of this, local MPs Karl Turner (Kingston upon Hull East) and Emma Hardy (Hull West and Haltemprice) both wrote to the Chancellor. The reduction of Universal Credit debt recovery was included in the budget – a win for Citizens Advice.

Our values

The commitment to working together, internally and externally, by building partnerships, sharing knowledge, and fostering trust to achieve common goals.

The capacity to think creatively, develop, and introduce groundbreaking solutions to improve services and respond to current and emerging challenges.



The responsibility to uphold the highest standards of ethics, transparency, and fairness in all our actions and decisions. Do what we say we will do and take responsibility for all our actions.

Our vision In order to fight poverty and injustice, be at the forefront of advice, innovation, and influence at local, regional, and national levels.

Our mission We help people, families, and communities by:

- Providing advice that helps people overcome their problems
- Campaigning to ensure that peoples' voices are heard

We are the People's Champion.

Our impact

Our value to society

£41.8m

financial value delivered across Hull and East Riding – equivalent to £1.7m every fortnight.

24,349

clients supported, equating to one in every 13 households in the area.

112,189

issues resolved - roughly one every 4.7 minutes across the year.

For every **£1** invested in Citizens Advice Hull & East Riding...

£2.39

fiscal value returned to government and public services. **Total £8,463,161**

£20.67

public value generated in wider economic and social benefits. **Total £73,243,011**

£14.30

direct value delivered to the people we help. **Total £50,685,515**

Our impact
2024-25: our work in numbers

Savings

£2,783,272 to **housing providers**, by **preventing evictions**.

£1,697,812 for **the NHS** by reducing the use of mental health and GP services and keeping people in work.

The big issues

82% Crisis loans

29% Charitable support

14% Housing

From our surveys

97% Clients would use our service again.

96% Clients would recommend our service to others.

1 in 2 clients have a long-term health condition or disability.

Top advice issues

21% Debt

20% Universal Credit

18% Benefits and Tax Credit

10% Financial services & capability

Binta's Story

We don't just advise our clients – we stand by them every step of the way until their issue is resolved. Here, one of our clients tells how we helped her win a difficult court case against a company selling solar panels that wanted thousands from her despite having provided no services.

Binta with Jon from Citizens Advice Hull & East Riding

I don't know what I would have done without Citizens Advice

When she bought her house in Hull after many years of renting, Binta just wanted to invest in green energy and save money on bills.

But her interest in having solar panels installed went disastrously wrong when she was pressurised into signing a contract she couldn't afford by a company which then took her to court demanding more than £5,000.

Unable to afford a solicitor and with nowhere else to turn, Binta came to Citizens Advice Hull & East Riding, where an amazing team effort from several of our dedicated advisers ended with the case being thrown out of court.

Binta told our Debt Caseworker Jon Wilson, who provides outreach support at Hull County Court: "You took the time to listen to me, provide advice and your willingness to help without asking for a penny amazed me, from the first time I met you.

"I appreciate your patience, professionalism and kindness. You made the journey so easy for me, releasing the stress, pressure, concerns and worries for me and my family."

I wasn't sleeping... it was affecting my health'

Binta's ordeal started when she saw an advert on the internet about a Government grant for solar power. She wanted to improve her home and save money on her energy bills for years to come, so she made enquiries and was contacted by a firm which arranged for someone to visit her at home.

Keen to press ahead with her green dream, she agreed to take out a five-year finance deal on a solar panel package worth more than £8,000. However, she was unable to find an affordable finance plan due to an unpaid energy bill for her house, dating to before she bought it, being wrongly placed on her record.

When she tried to cancel, the firm claimed she had signed a waiver agreeing to pay 60 per cent of the contract and began court proceedings to force her to pay more than £5,500, all while pressuring her to give them money despite having provided no services.

English is a second language for Binta, who is orginally from Gambia, and she found the documentation provided by the firm confusing. But the phonecalls were worse.

She explained: "Different people were calling me every day with threats – I have to pay this, I have to pay that, I have to do this, I have to do that, several times a day.

"I wasn't sleeping, my family wasn't sleeping – it was affecting my health, my family and my work. It was traumatising. It was a horrible experience. They were calling me asking me to pay money and I said 'I'm not paying the money'. They said 'you need to talk to us, we need to come to a mutual agreement'."

Continued on page 14

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But Binta, who works as a housing adviser in Hull, stood her ground. "I said 'you are not going to get the better of me because you did not provide me with any service, you didn't send anyone to do a survey at my property'." She contacted some solicitors, spending £150 on one 20-minute consultation. She was unable to pay more, so a solicitor suggested she contact Citizens Advice.

'I don't know what I would have done'

Binta was supported at our Generalist Advice Unit at our office at The Wilson Centre in Hull, where her initial online defence was submitted, and was then referred to Jon's outreach service at court.

She said: "Jon told me he wasn't a lawyer but he would help me, which I appreciated so much. He asked for all the information, which I gave him. He said 'just tell me everything that happened'."

Jon put together a 41-paragraph Witness Statement plus Exhibits with help from another colleague back at the office, who dug into the depths of The Consumer Contracts (Information, Cancellation and Additional Charges) Regulations.

Jon and Binta then attended a court hearing lasting two hours and 45 minutes, which resulted in the District Judge ordering that every aspect of the claim made against her be dismissed in full.

Binta said: "We wanted to have our own house so we could improve it, and save money on our bills with solar panels, but I don't think I would do anything like this again because they have caused me and my family so much trauma.

"I'm glad it's over because it was a difficult time and I was spending money and taking time off work. When you've got your own place you want to develop it, you want to change it and protect it. I just wanted to make it better for my family and everything went so wrong.

"People like me, people who don't have much, who work hard for their families, are suffering at the hands of these rich people. They're taking advantage of people like myself and getting away with it. They would have taken me to court, put me on the blacklist and they would have made me pay thousands of pounds which I don't have.

"I don't know what I would have done without Jon. I am so grateful to Citizens Advice and the people who fund it."

Feedback from clients

All the help I have received from Citizens Advice has been excellent in resolving all my issues helping to lower stress and anxiety

We were surprised how easy the service was to use. We went expecting to make an appointment, but were shown straight into a waiting room and just a few minutes later had our interview. All extremely good and efficient. Well done, thank you

My contact was very patient and understanding. I never felt judged at any point and she helped me right from the beginning and followed it through right until the end. Very professional and it has made my life a lot better having my issue solved. I can't thank this service enough!

They are efficient, courteous, kind and most helpful in all aspects. I really enjoy going to see them.

I have been crying happy tears because now I have hope and a happier future. Thank you all so much again.

Very helpful staff and very friendly was very understanding, made me feel at and calm, couldn't get this level of service anywhere else - would highly recommend to anybody seeking help to go to Citizens Advice

Our performance in 2024-25

Our Business Development Plan for 2024–2027 set out four strategic aims:

1. **Be agile and responsive in order to remain relevant to our communities.**
2. **Grow local, regional, and national impact to initiate change and influence resources.**
3. **Increase inter-agency collaboration delivering an integrated approach.**
4. **Innovate with our people, processes, and technology to be flexible and sustainable.**

These aims are reviewed annually through our business planning processes. Each year we assess achievements and outcomes, ensuring that our objectives remain focused on our charitable purposes and continue to meet the needs of the communities we serve.

1

Be agile and responsive in order to remain relevant to our communities

In 2024/25, our 107 staff and 119 volunteers continued to deliver high-quality advice amidst growing complexity of client issues. We supported **24,349 clients** (23,572 in 2023/24), resolving **112,189 issues** (92,376 in 2023/24) and opening **35,313 cases** (33,253 in 2023/24). This equates to one issue resolved every 4.7 minutes across the year.

Demand continued to rise in areas such as debt, housing, and benefits, reflecting the increasing pressure of negative household budgets. More than half of our clients reported a disability or long-term health condition, underlining the need for accessible, specialist support.

Access routes also shifted, with **37.3% of clients contacting us by telephone, 23.3% face-to-face**, alongside growing use of email and digital tools. To improve accessibility we expanded our outreach network to **31 venues delivering 56 advice sessions per week**, introduced a new service for deaf clients in Beverley, and piloted a specialist housing advice service.

Quality remained central to our work. Following targeted improvements in monitoring and peer review, our advice services were rated green across all indicators. We successfully retained both the **Advice Quality Standard (AQS)** and the **Specialist Quality Mark (SQM)**. Client satisfaction continues to be strong, with over 97% rating the service positively.

2

Grow local, regional, and national impact to initiate change and influence resources.

We strengthened our influencing role by sharing real-time data and insights with local commissioners, councillors, and MPs. Our evidence informed spending decisions such as the Household Support Fund, highlighted gaps in housing provision, and shaped local financial inclusion strategies.

We increased our visibility through improved digital communications and media engagement. Our social media reach and engagement grew significantly, driving more traffic to our website and raising awareness of key issues affecting communities. We also delivered **12 Advice First Aid training sessions** to 31 VCSE organisations, resulting in new partnership contracts to extend advice capacity in the sector.

3

Increase inter-agency collaboration delivering an integrated approach.

Collaboration remains central to our approach. We strengthened partnerships with local VCSE organisations, health and care providers, and national Citizens Advice communities of practice. We continued to work closely with corporate partners such as Reckitt, Yorkshire Building Society and Stamp Jackson Proctor, while also expanding joint initiatives with Age UK Hull and East Riding, and minority community groups.

We are a key stakeholder in Hull's Poverty Partnership; this group is addressing Health Inequalities across the city and will be working towards making Hull a Marmot City. We are also part of both Hull and the East Riding's Financial Inclusion Networks.

This collaborative ethos has allowed us to secure new outreach opportunities, develop joint bids, and provide integrated support to clients across the region.

4

Innovate with our people, processes, and technology to be flexible and sustainable.

Significant investment was made in modernising our infrastructure and culture. We achieved **Cyber Essentials Plus** accreditation, upgraded IT equipment, migrated to cloud-based data storage, and piloted an enhanced CRM system to streamline client communications.

Our workforce benefited from ICT training on Microsoft 365 and SharePoint, while cultural alignment workshops embedded our new organisational values – **Collaboration, Innovation, and Accountability**. Volunteer roles were expanded to include digital advisers and campaign champions, and recognition initiatives were introduced to celebrate their contribution. In 2024/25, 103 volunteers were recruited, with several progressing into paid roles within CAHER.

Looking forward, we will...

- Continue to strengthen our work in our communities, looking for opportunities to support in their communities.
- Explore how we can better meet the needs of other vulnerable groups.
- Enhance our data offering and ensure we influence decision-makers through our client voice.
- Introduce technology to support staff in advice-giving and improving the client journey.

Our teams and projects

Northern Powergrid Energy Advice

What it does: Delivered in partnership with Northern Powergrid, this project supports households facing fuel poverty and high energy costs. Alongside immediate help with energy issues, the team provide impartial advice on low-carbon technologies, energy efficiency, and income maximisation.

Impact in 2024/25: Advised 1,562 clients on 6,232 energy-related issues through 4,616 sessions. Community engagement has been central, with the team working closely with local partners to increase awareness of energy-saving measures and promote sustainable choices.

Why it matters: This partnership ensures households can access trusted, independent advice on both managing today's fuel costs and planning for a lower-carbon, more affordable future.

Generalist advice service

The **generalist advice service** is the first point of contact for thousands of people each year. We operate from four main offices in Hull, Beverley, Bridlington and Goole as well as many outreach locations whilst also running a telephone advice line service and providing digital advice over email.

In 2024/25, the East Riding Generalist advice service supported **7,471 East Riding residents**, resolving multiple and complex problems for each client, with an average of **3.3 issues per person**. The service has unlocked over **£4.18million in financial gains** for local households.

The Hull Riding Generalist advice service supported **15,673 Hull residents** with **26,836 advice issues**, resolving multiple and complex problems for each client. The service has unlocked over **£8.4 million in financial gains** for local households.

For many, generalist advice is the gateway to stabilising income, tackling urgent issues like benefits, housing, and debt, and being signposted into specialist casework when needed. It remains the front door of advice, ensuring people can access timely, impartial support when problems first arise.

Specialist debt and money advice

What it does: Funded by the Money and Pensions Service (MaPS), this project provides specialist support for people struggling with debt and money management.

Impact in 2024/25: Opened 2,785 cases and advised on more than 17,000 issues. Achieved £8.1 million in debt write-offs, reimbursements, redress, and income gain for clients.

Why it matters: Many people delay seeking help until they are already in crisis, limiting their options. This service helps people resolve urgent problems, reduce debt pressures, and regain financial stability.

Hospital outreach service

What it does: Provides advice within Hull Royal Infirmary and Castle Hill Hospital to patients experiencing life-changing illnesses and injuries.

Impact in 2024/25: Supported over 300 patients to access advice on income, housing, and debt, ensuring people in crisis could focus on their health.

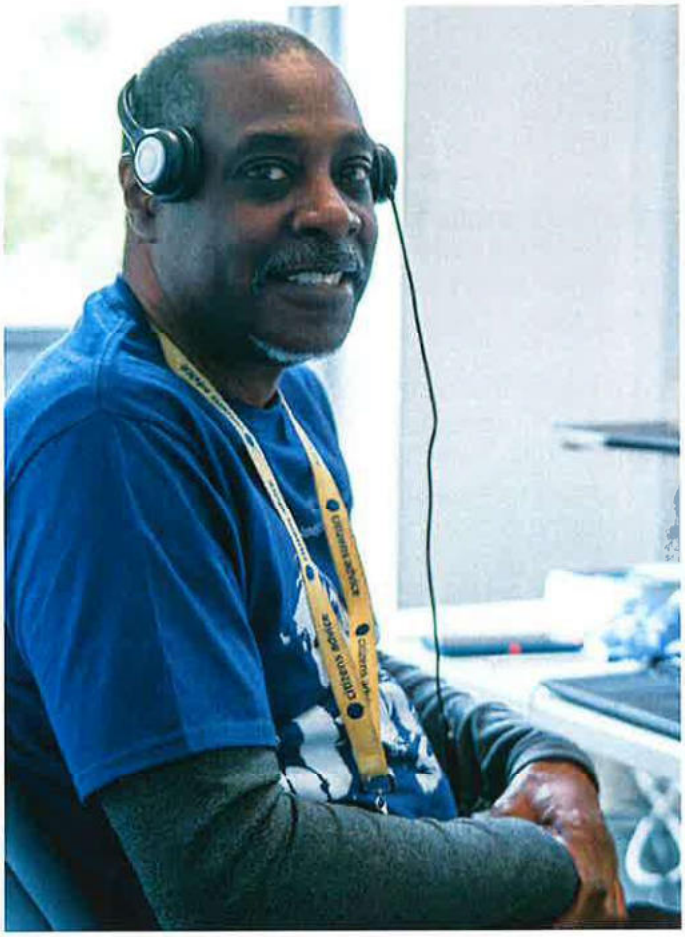
Why it matters: By bringing advice into hospital settings, we reduce stress, improve recovery, and help people maintain stability at home.

Armed Forces Money Advice Project (AFMAP)

What it does: A small project, delivering tailored advice to members of the Armed Forces community in Hull and the East Riding through an intesive casework support service.

Impact in 2024/25: Achieved over 100% of KPIs, generating £44,000 in outcomes in Hull alone and extending reach into Pocklington and Stamford Bridge in the East Riding.

Why it matters: Veterans and their families face unique financial challenges - this project ensures they can access specialist support quickly and effectively.



Help To Claim - Universal Credit support

What it does: This service helps clients decide whether Universal Credit is the right benefit for them and supports them through the online application process up to their first payment. Citizens Advice Hull and East Riding leads the District Partnership for this work.

Impact in 2024/25: Generated an expected £16.6 million in financial outcomes for clients across Hull and the East Riding, ensuring money went directly into the pockets of those most in need.

Why it matters: By guiding clients through the complex UC application process, we help people maximise their income, avoid delays or errors, and stabilise their finances at a critical point in their lives.

Specialist Welfare Benefits Service (East Riding)

What it does: Funded by East Riding of Yorkshire Council, this service provides specialist casework support on welfare benefits and debt. The team of two welfare benefit specialists and one debt caseworker assist with complex cases, including writing and lodging appeals and representing clients at tribunals.

Impact in 2024/25: Supported 258 clients, achieving £1,058,424 in financial gains for residents across the East Riding.

Why it matters: By combining expert welfare rights advice with debt support, the service helps people secure vital income, resolve complex disputes, and reduce financial hardship, making a lasting difference to household stability and wellbeing.

ICB Community Trainer and Adviser

What it does: Funded by Hull Integrated Care Board, this project places an adviser and a trainer in local communities to increase access to advice and build the capacity of VCSE groups. The adviser supports patients recently discharged from hospital, while the trainer delivers "Advice First Aid" sessions to local organisations.

Impact in 2024/25: Kickstarted this exciting new project by delivering regular Advice First Aid training sessions to community groups and organisations. We also provided advice through partnerships with Hull churches and the Home from Hospital service, and began developing new outreach sites with community groups and Hull City Council children's centres.

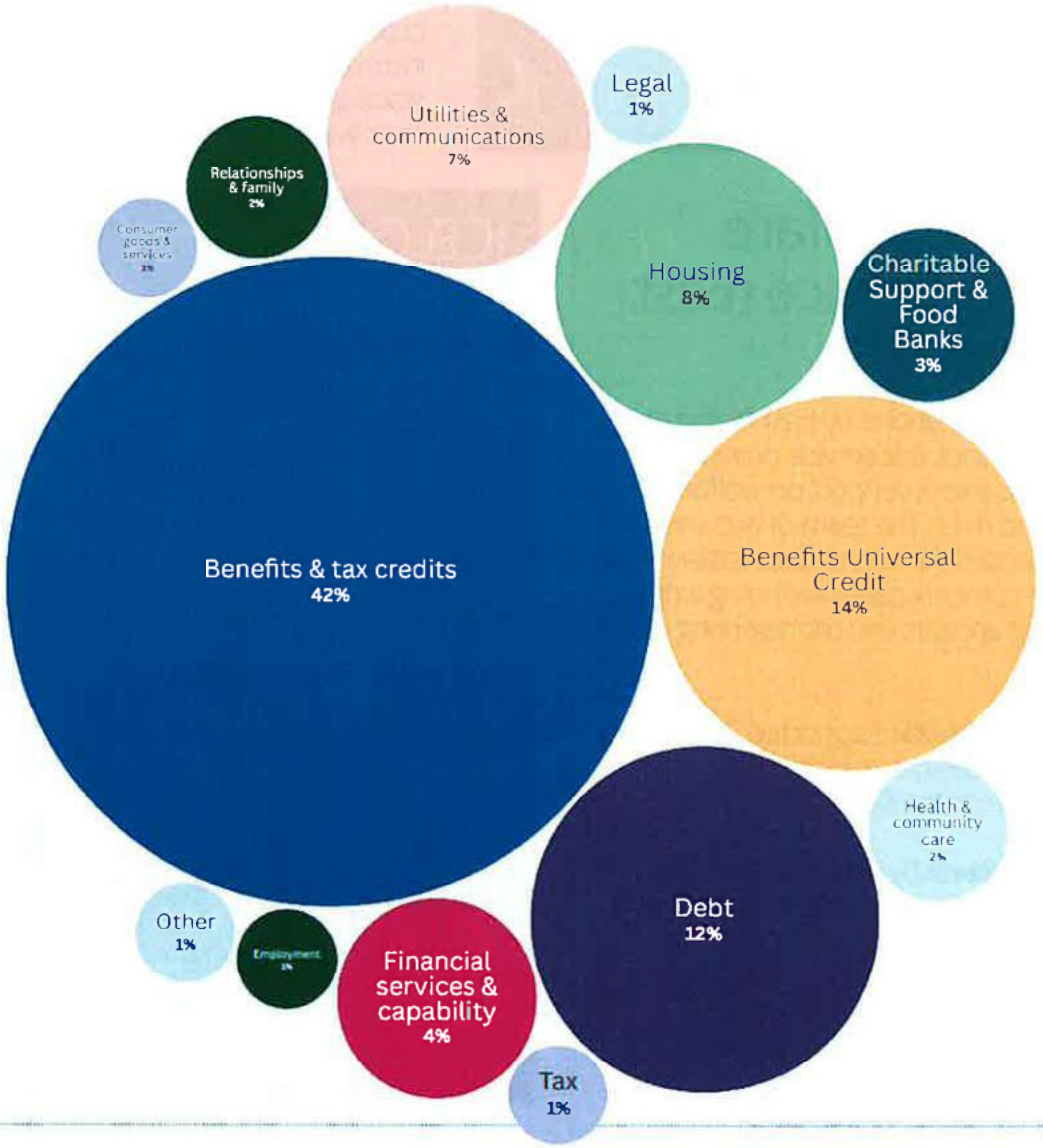
Why it matters: By embedding advice within health and community settings, this project ensures people at vulnerable points in their lives receive timely support, while also equipping local groups with the skills to guide people to the help they need.

Exploring Opportunities (UK Shared Prosperity Fund)

What it does: Funded by the UK Government and administered locally by the Humber Learning Consortium, this project supports people aged 16+ who are unemployed or financially inactive. Through advice casework, it helps clients move closer to work, education, or training by first addressing the financial and practical barriers they face.

Impact in 2024/25: Client demand has been far higher than predicted. Against an expectation of 60 clients, the project received 159 referrals, with 137 appointments accepted. We have supported clients to maximise income and manage debt, generating £626,705 in financial outcomes — an average benefit of £4,574 per client, above target. Welfare benefits remain the top advice issue (56%), followed by debt (12%), housing (8%), and utilities and communication (7%).

Why it matters: The project shows how the cost-of-living crisis continues to impact people's lives. By resolving benefit, debt, and housing issues first, we enable clients to stabilise their finances and take meaningful steps towards employment, training, and greater independence.



James's annual income could rise by more than £10,000

Exploring Opportunities: a client's story

For more than five years, James (name changed) had not left his home due to long-term mental health challenges.

He lived with his mother and survived on a very low income. Everyday life became increasingly difficult. Self-care and keeping up with household tasks felt overwhelming, and his isolation and anxiety grew.

Although a Personal Independence Payment (PIP) claim had been attempted before, it was unsuccessful. With trust already established through a referral partner, James agreed to work with both his key worker and our caseworker.

Together, they supported him through a new PIP application and the completion of a Universal Credit health assessment form. The key worker sat with James during telephone appointments, helping to reassure him and request breaks when needed, while our caseworker guided him through the process.

James's PIP application could increase his income by £101.35 per week (£5,270 per year), while the UC health element could add a further £416.19 per month (£4,994 per year).

In total, his annual income could rise by more than £10,000, giving him the means to pay for carers or support with the upkeep of his home.

Most importantly, James has begun to feel more confident, supported, and open to engaging with further counselling and other services that can help improve his wellbeing.

Foodbank Projects

What it does: Funded by and working in partnership with Trussell Trust and Feeding Britain, we provide on-site advice to people accessing emergency food parcels in foodbanks. Advisers support clients with underlying issues such as benefits, housing, and energy costs, helping them address the root causes of crisis.

Impact in 2024/25: Supported 766 clients through more than 2,300 contacts, securing income gains in excess of £1.3 million. Many of those we see at foodbanks are among the most vulnerable in our communities, often living on negative budgets, facing health challenges, or experiencing acute hardship.

Why it matters: Foodbank clients are often at breaking point, facing multiple complex problems. By embedding advice within foodbanks, we ensure people get immediate relief and longer-term solutions, reducing reliance on emergency food provision and helping to rebuild financial stability.

Our volunteers

We couldn't do what we do without our dedicated army of more than 100 volunteers working across our communities.

Our volunteers come from a range of backgrounds and bring with them different skills and experiences. One thing they have in common is that they find volunteering to be enjoyable and rewarding!

In 2024/25...

We had

113

volunteers working across our offices, projects and outreach locations

They donated

912

hours of dedication and expertise donated every week to help others

The value of their time donated - to Citizens Advice, the economy, the NHS and the volunteers themselves - was..

£1.35 million

...that works out at an incredible £11,951 per volunteer.

Structure, governance & management

Governing document

The organisation is a company limited by guarantee, incorporated on 1 June 2004 and registered as a charity on 26th October 2004. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Governance

Our Trustee Board provides strategic direction and vision for Citizens Advice Hull and East Riding. The Board is made up of individuals who are trustees under charity law and directors of the charitable company. Our Chief Executive, working with the senior management team, is responsible for delivering the Board's vision and day to day operations. Trustees meet quarterly on a regular basis with further meetings being arranged as necessary. Trustees are listed on page 4.

Delegation of Duties

Our Scheme of Delegation of Trustee Board Authority outlines decision making responsibilities. It lists issues reserved for the Board and those areas that are delegated to the Chief Executive Officer, including levels of financial authority, which are supplemented further by detailed financial procedures.

Recruitment and Appointment of new Trustees

Trustee vacancies are advertised using a range of media. It is the Board's aim to find talented individuals who have the skills and experience needed to enable the Trustee Board to provide good leadership and make sound decisions. New trustees are either elected at the Annual General Meeting or appointed at a Trustee Board meeting. Trustees/directors serve for 3 years before being eligible for re-election.

Induction and training of new trustees

Newly appointed trustees are provided with a comprehensive induction on director and trustee responsibilities and obligations, including the Memorandum and Articles of Association, the organisation's strategy, objectives and policies. Induction includes information on national Citizens' Advice, our organisation, and its services. Trustees also meet the Chair, the Chief Executive and senior team and visit local offices to get a better understanding of the service.

Training is available to trustees via external courses, Citizens' Advice and mentoring by established trustees and new trustees are encouraged to discuss more detailed aspects of the organisation's operations with fellow trustees, employees and volunteers.

Trustees are unpaid volunteers, but are reimbursed reasonable expenses, for example travel costs to attend meetings.

Public Benefit

The trustees confirm that they have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of Hull and East Riding Citizens Advice Bureau and in planning activities and setting policies and priorities for the year ahead.

Our charitable objects are:

- to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the East Riding of Yorkshire and Kingston upon Hull and surrounding areas',
- in carrying out its objects and in all aspects of its work, Hull and East Riding Citizens Advice Bureau is committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring **equal access and promoting good relations between all sections of the community.**

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems that they face and improve the policies and practices that affect people's lives

Risk management and internal controls

The trustees are responsible for the effective management of risk, including ensuring that internal controls are in place and are operating as designed.

Our risks are identified and managed in the following ways:

- Our risk management strategy and policies were reviewed and agreed by the Trustee Board during the year;
- Regular reviews are performed by the senior management team and new and emerging risks are reported to the Trustee Board on a quarterly basis;
- Reviews assess the likelihood, impact and relevance of risks, the strategies for managing them and the strength of those strategies. The residual risk is identified and action plans are created to further mitigate risk;
- Budgeting systems and financial reporting which indicate financial performance against budget and forecast are reviewed and agreed by the senior management team and the Trustee Board.
- Risk management is incorporated into our management methodology, with the largest projects being overseen by the Chief Executive and a senior manager to ensure delivery risk is managed, assessed and reported through status reports.

Information assurance

The Trustee Board has approved an information assurance strategy, having identified the risk presented by the significant amounts of client data held. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We are confident that this achieves an appropriate level of compliance to the Data Protection Act, GDPR, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Key risks and uncertainties

The Trustee Board considers these to be the most important risks and uncertainties we face:

- **Sustainable funding**: The uncertain economic climate and continuing public sector funding pressures pose significant risks. A serious loss of funding could force us to reduce or withdraw some of our services at a time when local communities are experiencing financial and economic pressures. We will continue to diversify our funding sources and work to promote the value and impact of our services to funders and to the public.
- **Technology**: Technology underpins much of our delivery across a geographically dispersed service. We continue to develop our digital capability to meet adviser, client and organisational needs. We enhanced our programme to replace ageing technology to meet the demands during and post Covid and will continue this programme as funds allow. Technological failure poses risks to the organisation and the services we provide. We apply management disciplines to manage and mitigate these risks, have established back-up systems, a disaster recovery in the event of failure.
- **Service delivery**: Continuing public sector funding pressures pose risks to service delivery. Our capacity to provide vital services may be reduced or commissioners may seek value for money by seeking to provide more services digitally and/or remotely. We continue to develop and enhance our complementary phone and digital channels to ensure access to our services but remain very conscious of those that face barriers to accessing services remotely.
- **Protection of our data**: We take the protection of our clients' data extremely seriously and are particularly alert to external threats and also to the changing regulatory environment. We review our information governance policies and practices on an annual basis and undertake data privacy impact assessments for new and/or changing services. We apply a two-factor authentication for access to our client and organisational data. We have also achieved Cyber Essentials Plus accreditation, demonstrating that we that we operate to the highest levels of security and resilience with regards to our clients' data and our systems.

Relationships with other charities, organisations and individuals

We enjoy support from a wide range of funders and take great care to ensure that we obtain the maximum value for every pound we spend.

Principal funding sources

The principal funding sources during the year came from East Riding of Yorkshire Council, Hull City Council, the Integrated Care Board, Money Advice and Pensions Service via Citizens Advice, Department of Work and Pensions via Citizens Advice and Northern Power Grid.

Expenditure during the year under review has paid for members of staff who are experienced and well-trained in the relevant areas required to provide accurate, timely advice to clients.

In addition to our principal funders, we would also like to thank Trussell Trust, Reckitt, the Access to Justice Foundation, Headley Trust, Feeding Britain, Yorkshire Building Society, Pocklington Town Council, the Two Ridings Foundation and Stamp, Jackson & Proctor. The Trustees are very grateful for the support which has enabled the organisation to provide services this year.

Support Services

The Trustees are very grateful and would like to thank Pepperells, Stamp, Jackson & Proctor, Williamsons, Pinkney Grunwells and Jean Cockerline for the free legal advice they offer to clients in the weekly Legal Advice Clinics.

Financial review

Financial position

Despite a challenging funding environment, we have continued to improve our overall level of funding. Incoming resources in the year were £3,683,337 (2024: £3,412,320) and of this £2,928,107 related to Restricted funds.

Expenditure was £3,500,801 (2024: £3,147,557) in support of our charitable objectives with a surplus of £182,536 (2024: £264,763)

At 31st March 2025 total fund balances were £1,790,954 (2024: £ 1,608,418)

Reserves Policy

Hull and East Riding Citizens Advice Bureau holds financial reserves to be applied to future activities under the following categories:

- Unrestricted – as protection against the immediate impact of funding changes and to provide cover for unforeseen, essential expenditure. Within our unrestricted reserves we designate reserves which are set aside for planned investment in technology and service development.
- Restricted – to be spent on specific purposes determined by the funder.

The trustees of Hull and East Riding Citizens Advice Bureau Limited believe that the organisation should hold financial reserves in order to ensure that the charity can continue to operate effectively and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising.

Each year our Trustee Board reviews our reserves policy and considers the appropriate level of unrestricted reserves. The Board also considers the reserves position of the charitable company on a quarterly basis when reviewing the management accounts with an analysis of the results by activity and the forecast results for the coming quarters, together with a review of management of debtors, statistical management indicators and cash flow analysis and forecasts.

In determining the appropriate level of reserves the trustees consider the financial risks to the organisation and the likelihood of that risk materialising. Trustees consider that restricted grant funding would meet the exit strategy commitments for that service.

Trustees consider that it is prudent to set aside Reserves within a range of 3 to 6 months operating costs which is reviewed annually.

As at 31 March 2025 our Unrestricted Funds freely available ('free reserves') were £1,292,608 (2024: £1,233,724) equating to 4.4 months of total operating expenditure. Our restricted funds were £192,651 (2024: £221,811) representing the balance of ongoing funding and projects. These balances can only be applied in accordance with funders' conditions and are not covered by our reserves policy.

Statement of trustees' responsibilities

The trustees (who are also the directors of Hull and East Riding Citizens Advice Bureau Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

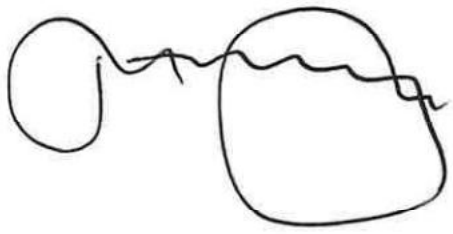
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.



1. 12. 25

James Doyle - Chair of Trustees

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureau Limited

Opinion

We have audited the financial statements of Hull and East Riding Citizens Advice Bureau Limited (the 'charitable company') for the year ended 31st March 2025 which comprise the Statement of Financial Activities, the Balance Sheet , the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the trustees' annual report, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the [strategic report or the] directors' report included within the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set on page 27, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor responsibilities for the audit of the financial statements

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was focused specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charity Act 2011, the Companies Act 2006, tax legislation, data protection, anti-bribery, employment, safeguarding regulations and health and safety legislation. An understanding of these laws and regulations and the extent of compliance was obtained through discussion with management and inspecting legal and regulatory correspondence.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls we:

- performed analytical procedures to identify any unusual or expected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statements disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Bramall BSc., FCA (Senior Statutory Auditor)
for and behalf of Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
HU2 8BA

Date: 1/12/2025

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2025 (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from:					
Donations & legacies	3	52,865	2,000	54,865	56,834
Charitable activities	4	652,704	2,926,107	3,578,811	3,331,398
Investment income	5	40,882	-	40,882	14,574
Other income	6	8,779	-	8,779	9,514
TOTAL INCOME		755,230	2,928,107	3,683,337	3,412,320
EXPENDITURE ON					
Charitable activities					
Advice and Information	7	554,241	2,946,560	3,500,801	3,147,557
TOTAL EXPENDITURE		554,241	2,946,560	3,500,801	3,147,557
NET INCOME/ (EXPENDITURE)		200,989	(18,453)	182,536	264,763
Transfers Between Funds		10,707	(10,707)	-	-
NET MOVEMENT IN FUNDS		211,696	(29,160)	182,536	264,763
Reconciliation of Funds					
Funds brought forward at 1 April 2024		1,386,607	221,811	1,608,418	1,343,655
Funds carried forward 31 March 2025		1,598,303	192,651	1,790,954	1,608,418

A comparative Statement of Financial Activities is found in Note 2
The Statement of Financial Activities includes all gains and losses recognised in the year.
All of the Charity's activities derive from continuing operations.

Hull and East Riding Citizens Advice Bureau Limited

BALANCE SHEET
AS AT 31 MARCH 2025

	note	2025 £	2024 £
FIXED ASSETS			
Tangible Assets	12	168,201	16,756
		168,201	16,756
CURRENT ASSETS			
Debtors	13	179,537	299,226
Cash at bank and in hand		1,605,627	1,479,161
		1,785,164	1,778,387
CREDITORS: Amounts falling due within one year	14	(162,411)	(186,725)
NET CURRENT ASSETS		1,622,753	1,591,662
TOTAL ASSETS LESS CURRENT LIABILITIES		1,790,954	1,608,418
TOTAL NET ASSETS		1,790,954	1,608,418
FUNDS			
Restricted income funds	15	192,651	221,811
Unrestricted income funds			
General fund	15	1,458,303	1,246,607
Designated fund	15	140,000	140,000
TOTAL FUNDS	15	1,790,954	1,608,418

The notes on pages 35 - 50 form part of these accounts.

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.

name: James Doyle
role: Chair of Trustees

1.12.25

Company Registration Number : 05141612 (England & Wales)

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2025

	note	2025 £	2024 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		182,536	264,763
Adjusted for:			
Depreciation charge	12	12,274	4,259
Investment Income	5	(40,882)	(14,574)
Decrease/(increase) in debtors	13	119,689	(75,727)
(Decrease)/increase in creditors	14	(24,314)	(52,087)
Net cash flows from operating activities		249,303	126,634
Cash flows from investing activities			
Interest receivable and similar incoming resources	5	40,882	14,574
Tangible fixed assets additions	12	(163,719)	(21,014)
Net cash flows from investing activities		(122,837)	(6,440)
Net increase/(decrease) in cash and cash equivalents		126,466	120,194
Cash and cash equivalents at 1 April 2024		1,479,161	1,358,967
Cash and cash equivalents at 31 March 2025		1,605,627	1,479,161

All of the cash flows are derived from continuing operations during the above two periods.

There is no debt in the company and therefore no reconciliation of Net Debt is provided.

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

Hull and East Riding Citizens Advice Bureau is well placed to manage our liabilities as they fall due and the business risks we face. The Trustees have considered the challenges presented to the Charity in preparing their financial forecasts. Our review demonstrates that the Charity is anticipating generating income in the coming year and beyond that, and has sufficient financial resources to enable the Charity meet its obligations as they fall due for a period of at least 12 months from the date of signing of these accounts. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds and any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the delivery of specific deliverables is deferred until the criteria for income recognition are met.

The value of services provided by volunteers are not included.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly and general costs are apportioned on an appropriate basis e.g. per capita or estimated usage.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and accounting costs

Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Individual fixed assets costing £4,000 or more are capitalised at cost.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

- Plant and machinery etc	33% on cost
- Leasehold Improvements	straight line over the life of the lease

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

When employees have rendered service to the company, short term employee benefits and termination benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The company operated a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Donated goods

Gift in kind donations are valued using the current market value of the donated services

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

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

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2. Comparative Statement of Financial Activities Year Ended 31 March 2024 (Including Income And Expenditure Account)

	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Income from:			
Donations & legacies	56,834	-	56,834
Charitable activities	424,114	2,907,284	3,331,398
Investment income	14,574	-	14,574
Other income	9,514	-	9,514
TOTAL INCOME	505,036	2,907,284	3,412,320
EXPENDITURE ON			
Charitable activities			
Advice and Information	341,275	2,806,282	3,147,557
TOTAL EXPENDITURE	341,275	2,806,282	3,147,557
NET INCOME/ (EXPENDITURE)	163,761	101,002	264,763
Transfers Between Funds	33,440	(33,440)	-
NET MOVEMENT IN FUNDS	197,201	67,562	264,763
Reconciliation of Funds			
Funds brought forward at 1 April 2023	1,189,406	154,249	1,343,655
Funds carried forward 31 March 2024	1,386,607	221,811	1,608,418

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Donations - In Kind	50,000	-	50,000	50,000	-	50,000
Donations - other	2,865	2,000	4,865	6,834	-	6,834
Total	52,865	2,000	54,865	56,834	-	56,834

4. Income from Charitiable Activities

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
Advice & Information Services:						
Funder	£	£	£	£	£	£
Access to Justice Foundation	-	87,822	87,822	-	87,829	87,829
Armed Forces Covenant Trust	-	51,400	51,400	-	47,862	47,862
Citizens Advice - Armed Forces	-	-	-	2,000	-	2,000
Citizens Advice - Debt Modernisation	-	-	-	-	41,455	41,455
Citizens Advice - Energy projects	-	-	-	319	-	319
Citizens Advice - Help to Claim	-	509,087	509,087	-	340,307	340,307
Citizens Advice - Money Advice Service	-	639,264	639,264	-	605,433	605,433
Citizens Advice - Pension Wise	-	451,247	451,247	-	433,805	433,805
Citizens Advice - The Guardian	-	13,197	13,197	-	39,591	39,591
Citizens Advice - Yorkshire Builing Society	15,411	-	15,411	18,900	-	18,900
East Riding Food bank	-	44,542	44,542	-	43,917	43,917
East Riding of Yorkshire Council - East Riding Specialists	280,895	-	280,895	400,895	-	400,895
East Riding of Yorkshire Council - Household Support Fund	-	8,000	8,000	-	-	-
Feeding Britain	-	27,500	27,500	-	-	-
Grantscape - Withernsea Cost of Living	-	-	-	-	36,767	36,767
Henry Smith	-	60,000	60,000	-	74,700	74,700
Hull Armed Forces	-	36,000	36,000	-	36,000	36,000
Hull City Council - General Advice Service	-	550,000	550,000	-	550,000	550,000
Hull City Council - Health Inequalities	80,000	-	80,000	-	-	-
Hull Food bank	-	82,753	82,753	-	43,073	43,073
Humber Learning Consortium	-	131,434	131,434	-	103,305	103,305
NHS Foundation Trust	-	-	-	-	2,805	2,805
Northern Power Grid	276,398	-	276,398	-	222,720	222,720
Pocklington Town Council	-	1,500	1,500	-	3,000	3,000
Reckitts	-	125,000	125,000	-	50,000	50,000
River Church Hull	-	5,000	5,000	-	-	-
Smile foundation - Other	-	-	-	-	3,000	3,000
Smile foundation - Training	-	-	-	2,000	-	2,000
Stamp Jackson Proctor - Hospital Outreach	-	40,562	40,562	-	43,942	43,942
The Headley Trust	-	10,000	10,000	-	20,000	20,000
Two Ridings Community Foundation - Know your Neighbourhood	-	51,799	51,799	-	47,586	47,586
Withernsea Big Local	-	-	-	-	9,192	9,192
Your Consortium	-	-	-	-	20,995	20,995
Total	652,704	2,926,107	3,578,811	424,114	2,907,284	3,331,398

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Income from bank deposits	40,882	-	40,882	14,574	-	14,574
	40,882	-	40,882	14,574	-	14,574

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Other Income	8,779	-	8,779	9,514	-	9,514
Total	8,779	-	8,779	9,514	-	9,514

7. Analysis of Expenditure on Charitable Activities

Advice & information services:	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Direct costs	519,965	2,760,823	3,280,788
Allocated Support Costs (see below)	33,267	176,860	210,127
Governance Costs	1,009	8,877	9,886
Total Resources Expended	554,241	2,946,560	3,500,801

	Staff Costs £	Other Costs £	Total 2025 £
Allocated Support Costs comprise	191,413	18,714	210,127

Prior year	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Advice & information services:			
Direct costs	326,421	2,682,739	3,009,160
Allocated Support Costs (see below)	14,123	116,129	130,252
Governance Costs	731	7,414	8,145
Total Resources Expended	341,275	2,806,282	3,147,557

	Staff Costs £	Other Costs £	Total 2024 £
Allocated Support Costs comprise	117,119	13,133	130,252

8. Net Income/(Expenditure) for the year

This is stated after charging/(crediting):	Total 2025 £	Total 2024 £
Staff pension Contributions	54,598	45307
Operating Leases	94,400	106,946
Depreciation	12,274	4,259
Audit Fees	8,880	8,132

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

9. Staff costs

Staff costs during the year were as follows:	Total 2025	Total 2024
	£	£
Wages & Salaries	2,620,323	2,243,898
Social Security Costs	225,343	196,696
Pension Costs	54,598	45,307
Termination payments	-	9,228
	2,900,264	2,495,129

1 employee has employee benefits between £60,000 and £70,000 in the year (2024: 1)

The average number of employees during the year was

	2025	2024
	No.	No.
Management	4	4
Advice and advocacy	84	76
Admin & support	27	24
Total	115	104

Key Management Personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total emoluments of the key management personnel were £235,382 (2024: £218,879)

10. Trustee Remuneration and expenses

Trustees were reimbursed travel expenses in the year of £1,006. (2024: £nil)

11. Corporation tax

The charity is exempt from corporation tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

12. Fixed assets: tangible assets

	Freehold Property £	Leashold Improvements £	Plant & Machinery £	Total £
Cost				
At 1 April 2024	1	16,912	250,759	267,672
Additions	-	163,719	-	163,719
At 31 March 2025	1	180,631	250,759	431,391
Depreciation				
At 1 April 2024	-	4,031	246,885	250,916
Charge for the year	-	10,907	1,367	12,274
At 31 March 2025	-	14,938	248,252	263,190
Net Book Value				
At 31 March 2025	1	165,693	2,507	168,201
At 31 March 2024	1	12,881	3,874	16,756

13. Debtors

	2025 £	2024 £
Trade debtors	145,986	194,783
Other debtors	-	22,284
Prepayments	22,756	28,284
Accrued income	10,795	53,875
	179,537	299,226

14. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade Creditors	87,058	54,955
Taxation and social security costs	8,944	48,362
Accruals	9,000	18,868
Deferred Income	31,337	-
Other Creditors	26,072	64,540
	162,411	186,725

15. Funds

	Balance 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Gains & (Losses) £	Transfers £	Balance 31 March 2025 £
Unrestricted funds:						
General Funds	1,246,607	755,230	(554,241)	-	10,707	1,458,303
Designated Funds	140,000	-	-	-	-	140,000
Total unrestricted funds	1,386,607	755,230	(554,241)	-	10,707	1,598,303
Restricted Funds:						
Access to Justice Foundation	87,829	87,822	(75,838)	-	-	99,813
Armed Forces Covenant Trust	-	51,400	(51,400)	-	-	-
Citizens Advice - BEIS	18,146	-	-	-	-	18,146
Citizens Advice - Help to Claim	-	509,087	(509,087)	-	-	-
Citizens Advice - Money Advice Service	-	639,264	(639,264)	-	-	-
Citizens Advice - Pension Wise	-	451,247	(451,247)	-	-	-
Citizens Advice - The Guardian	-	13,197	(13,197)	-	-	-
Client donation for Bridlington office	-	2,000	-	-	-	2,000
East Riding Food bank	-	44,542	(44,542)	-	-	-
East Riding of Yorkshire Council - Household Support Fund	-	8,000	(8,000)	-	-	-
Feeding Britain	-	27,500	(9,588)	-	-	17,912
Fixed Asset Fund	3,874	-	(1,367)	-	-	2,507
Henry Smith	14,975	60,000	(65,398)	-	-	9,577
Hull Armed Forces Forum	-	36,000	(25,782)	-	(10,218)	-
Hull City Council - General Advice Service	22,466	550,000	(558,632)	-	-	13,834
Hull Food bank	-	82,753	(80,441)	-	-	2,312
Humber Learning Consortium	-	131,434	(130,945)	-	(489)	-
Jane Powell Legacy	9,394	-	-	-	-	9,394
Pocklington Town Council	1,500	1,500	(1,500)	-	-	1,500
Reckitts	60,248	125,000	(173,670)	-	-	11,578
River Church Hull	-	5,000	(922)	-	-	4,078
Stamp Jackson Proctor - Hospital Outreach	3,379	40,562	(43,941)	-	-	-
The Headley Trust	-	10,000	(10,000)	-	-	-
Two Ridings Community Foundation - Know your Neighbourhood	-	51,799	(51,799)	-	-	-
Total restricted funds	221,811	2,928,107	(2,946,560)	-	(10,707)	192,651
Total funds	1,608,418	3,683,337	(3,500,801)	-	-	1,790,954

15. Funds (Prior year comparative)

	Balance 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2024 £
Unrestricted funds:					
General Funds	1,189,406	505,036	(341,275)	(106,560)	1,246,607
Designated Funds	-	-	-	140,000	140,000
Total unrestricted funds	1,189,406	505,036	(341,275)	33,440	1,386,607
Restricted Funds:					
Access to Justice Foundation	-	87,829	-	-	87,829
Armed Forces Covenant Trust	-	47,862	(47,862)	-	-
Citizens Advice - BEIS	18,146	-	-	-	18,146
Citizens Advice - Debt Modernisation	-	41,455	(37,353)	(4,102)	-
Citizens Advice - Help to Claim	-	340,307	(340,307)	-	-
Citizens Advice - Money Advice Service	-	605,433	(573,148)	(32,285)	-
Citizens Advice - Pension Wise	-	433,805	(433,163)	(642)	-
Citizens Advice - The Guardian	-	39,591	(39,591)	-	-
East Riding Food bank	-	43,917	(43,917)	-	-
Fixed Asset Fund	-	-	(228)	4,102	3,874
Grantscape - Withernsea Cost of Living	-	36,767	(36,767)	-	-
Henry Smith	-	74,700	(59,725)	-	14,975
Hull Armed Forces Forum	-	36,000	(36,000)	-	-
Hull City Council - General Advice Service	-	550,000	(527,534)	-	22,466
Hull Food bank	-	43,073	(43,073)	-	-
Humber Learning Consortium	-	103,305	(103,305)	-	-
Jane Powell Legacy	9,394	-	-	-	9,394
NHS Foundation Trust	-	2,805	(2,805)	-	-
Northern Power Grid	-	222,720	(222,207)	(513)	-
Pocklington Town Council	-	3,000	(1,500)	-	1,500
Reckitts	112,009	50,000	(101,761)	-	60,248
Screwfix Foundation	2,200	-	(2,200)	-	-
Smile Foundation	-	3,000	(3,000)	-	-
Stamp Jackson Proctor - Hospital Outreach	-	43,942	(40,563)	-	3,379
The Headley Trust	12,500	20,000	(32,500)	-	-
Two Ridings Community Foundation - Know your Neighbourhood	-	47,586	(47,586)	-	-
Withernsea Big Local	-	9,192	(9,192)	-	-
Your Consortium	-	20,995	(20,995)	-	-
Total restricted funds	154,249	2,907,284	(2,806,282)	(33,440)	221,811
Total funds	1,343,655	3,412,320	(3,147,557)	-	1,608,418

15. Funds (continued)

The specific purposes for which the funds are to be applied are as follows:

DESIGNATED FUNDS:

£140,000 has been transferred from General Funds to Designated Funds to cover the costs of a Volunteer Strategy over the next couple of years.

RESTRICTED FUNDS:

Access to Justice Foundation
Specialist debt and housing casework to BME or low-income communities.

Armed Forces Covenant Trust
A fund to provide a specialist advice service to serving personnel, veterans and their families.

Citizens Advice - BEIS

Funding to cover transitioning to new ways of working to accommodate remote working during and post Covid.

Citizens Advice - Debt Modernisation
A fund to renew equipment for our advice services.

Citizens Advice - Help to Claim
Help to Claim is funded by the Department for Work and Pensions via Citizens Advice National. It is a project to help Universal support claimants with the initial claims process.

Citizens Advice - Money Advice Service

A face to face debt advice service funded from the Money Advice and Pension Service via National Citizens Advice.

Citizens Advice - Pension Wise
Pension Wise is funded by the Money Advice and Pension Service via Citizens Advice National to provide guidance to over 50's on the new government pension options made available from April 2015. This service is provided across Hull, East Riding, Scunthorpe and Grimsby.

Citizens Advice - The Guardian
A fund from the Guardian Newspaper to expand adviceline capacity.

Client donation for Bridlington office
£2000 towards cost at the Bridlington office.

East Riding Food bank
Advice in foodbanks based in the East Riding.

East Riding of Yorkshire Council - Household Support Fund
A fund to provide advice services to clients in receipt of Household Support funds.

Feeding Britain
A fund to provide advice services for clients at risk of food poverty

Fixed Asset Fund
The fixed asset fund are funds to cover the cost of fixed assets funded from other restricted funds that will be depreciated over a period of years.

Grantscape - Withernsea Cost of Living
The provision of an advice service based in Withernsea.

Henry Smith
Funding for a court outreach service.

Hull Armed Forces Forum
Armed Forces Hull is funded by the Hull Military Covenant to provide a specialist advice service to serving personnel, veterans and their families in the Hull area.

Hull City Council - General Advice Service
A fund to deliver generalist advice services from the Wilson Centre.

Hull Food bank
Advice in foodbanks based in Hull.

Humber Learning Consortium
Part of the Building Better Opportunities programme, this fund delivers financial inclusion advice to clients referred from Key Workers in Hull and the East Riding.

Jane Powell Legacy
A legacy fund received during 2017 and is restricted to be used at one specific branch.

NHS Foundation Trust
An advice line for employees of an NHS trust.

Northern Power Grid
An ad vice service to customers of Northern Powergrid who are in or at risk of fuel poverty.

Pocklington Town Council
A donation to support an outreach advice service in the Pocklington Area.

Reckitts
A fund to increase advice capacity across our services.

River Church Hull
A fund to provide an advice outreach

Screwfix Foundation
A grant from the Screwfix foundation for repairs and maintenance.

Smile Foundation
A fund for management time to develop a proof of concept about how our data could be better used.

Reckitts
A fund to increase advice capacity across our services.

River Church Hull
A fund to provide an advice outreach

Screwfix Foundation
A grant from the Screwfix foundation for repairs and maintenance.

Smile Foundation
A fund for management time to develop a proof of concept about how our data could be better used.

Stamp Jackson Proctor - Hospital Outreach
Stamp Jackson Procter Solicitors fund a hospital outreach to provide weekly advice surgeries in Hull Royal Infirmary and Castle Hill Hospital. The service is for patients and their families who have suffered traumatic, life changing illnesses or accidents.

The Headley Trust
A fund to increase advice capacity across our services.

Two Ridings Community Foundation - Know your Neighbourhood
A fund to train up volunteers for advice work.

Withernsea Big Local
The provision of advice based in Withernsea and to support the recruitment and training of up to 5 local volunteers to a Level 2 advice qualification.

Your Consortium
Part of the Building Better Opportunities programme, this fund provides Keyworker support delivers advice to residents in the East Riding.

Restricted Transfer of Funds
£10,218 transfer of funds out of restricted relates to a project where performance obligations have been met and so surplus funds are eligible for transfer to General funds.

£489 transfer of funds out of restricted relates to a project where performance obligations have been met and so surplus funds are eligible for transfer to General funds.

16. Analysis of net assets between funds

Current reporting period	General funds	Designated funds	Restricted funds	Total
Tangible fixed assets	165,695	-	2,506	168,201
Current assets	1,360,195	140,000	284,969	1,785,164
Current liabilities	(67,587)		(94,824)	(162,411)
Total	1,458,303	140,000	192,651	1,790,954

Previous reporting period	General funds	Designated funds	Restricted funds	Total
Tangible fixed assets	12,883	-	3,873	16,756
Current assets	1,241,765	140,000	396,622	1,778,387
Current liabilities	(8,041)	-	(178,684)	(186,725)
Total	1,246,607	140,000	221,811	1,608,418

17. Analysis of Cash and Cash Equivalents

	At 1 April 2024	cashflow	at 31 March 2025
Cash at bank and in hand	1,479,161	126,466	1,605,627
Total	1,479,161	126,466	1,605,627

	At 1 April 2023	cashflow	at 31 March 2024
Cash at bank and in hand	1,358,967	120,194	1,479,161
Total	1,358,967	120,194	1,479,161

18. Financial instruments

	2025 £	2024 £
Categorisation of financial instruments		
Financial assets that are debt instruments measured at amortised cost	1,762,408	1,750,103
Financial liabilities measured at amortised cost	131,074	186,725

Financial assets that are debt instruments measured at amortised cost consist of cash, trade and other debtors and accrued income.

Financial liabilities measured at amortised cost consist of trade & other creditors and accruals

19. Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property	
	2025	2024
	£	£
Less than one year	43,000	24,932
One to five years	84,000	-
over five years	-	-
	127,000	24,932

20. Ultimate Controlling Party

The company is under the control of the directors as a body and as such is not controlled by any individual.

21. Related Parties

There were no related party transactions during the year. (2024: £nil)

citizens advice

Hull & East Riding

www.hullandeastridingcab.org.uk

Hull & East Riding Citizens Advice Bureau
Private Company Limited by Guarantee – Registered Number 5141612 England
Registered Office: The Wilson Centre, Alfred Gelder Street, HU1 2AG
Authorised and regulated by the Financial Conduct Authority FRN: 617637
Registered Charity Number 1106453

Our values: Collaboration, Innovation and Accountability

HULL AND EAST RIDING CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1106453

Accounts

REGISTERED COMPANY NUMBER: 05141612 (England and Wales)
REGISTERED CHARITY NUMBER: 1106453

Report of the Trustees and Financial Statements for the Year Ended 31st March 2024

For Hull and East Riding Citizens Advice Bureau Limited
(A Company Limited by Guarantee)

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Hull and East Riding Citizens Advice Bureau Limited

Report of the Trustees for the year ended 31st March 2024

TRUSTEES

J Doyle, Chair	
L Milner, Vice Chair	
A Ledger	
D Smith	
M Golightley	
D Waxman	Appointed 9/11/23
A Severn	Appointed 19/2/24
K Schmidt	Appointed 19/8/24
P Fowler	Appointed 9/11/23
B Jones, Treasurer	Resigned 6/11/23
A Wilkinson	Resigned 9/5/23
C Vertigans	Resigned 17/1/24

COMPANY SECRETARY T Wharvell

REGISTERED OFFICE
The Wilson Centre
Alfred Gelder Street
Hull
East Yorkshire
HU1 2AG

REGISTERED COMPANY NUMBER 05141612 (England and Wales)

REGISTERED CHARITY NUMBER 1106453

INDEPENDENT AUDITORS
Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
East Yorkshire
HU2 8BA

BANKERS
Lloyds Bank Plc
1 Grand Buildings
Jameson Street
Hull
HU1 3JX

CHIEF EXECUTIVE AND SENIOR MANAGEMENT TEAM

Tracy Wharvell	Chief Executive
John Connelly	Head of Specialist Advice Services
Stacey Provan	Head of Generalist Advice Services
Katherine Nickolds	Head of Partnerships Projects (job share)
Kirsty Connor	Head of Partnerships Projects (job share)

Trustees' Report

Welcome to the Trustees' Annual Report and Audited Financial Statements for the year ended 31 March 2024.

About Citizens Advice Hull and East Riding

We are an independent charity working primarily for the residents of the City of Kingston Upon Hull and the East Riding of Yorkshire and operating under the name Citizens Advice Hull and East Riding. We have served our local communities for 84 years. We are here for everyone, supporting people to find a way forward.

As a member of the national charity Citizens Advice along with a further 247 local Citizens Advice Services, we form a national service sharing the same goals of:

- providing free, confidential, and impartial advice – available to all
- helping people overcome their problems and campaign on the big issues when their voice needs to be heard
- valuing diversity, championing equality and challenging discrimination

We strive to

- reach people as early as possible, providing information, advice and support before problems develop.
- empower people to self-help by increasing their knowledge and confidence
- encouraging people to seek advice early and tackle difficulties as they arise.

We recognise the significant challenges faces our communities, and our plans enable us to flexibility respond to local needs through innovative approaches and to adopt best practice in quality assurance, service delivery channels, campaigning, and training.

Every Citizens Advice Bureau is a local independent charity. Without funding and the support of our volunteers Citizens Advice Hull and East Riding could not continue to provide services in the City of Hull and the East Riding of Yorkshire.

Citizens Advice Hull and East Riding achieves its Charitable Object, namely

'The relief of poverty, sickness, and distress by the advancement of education and the protection and preservation of health and the promotion of equal opportunities'

by providing a free, independent, confidential, impartial information, advice, casework, and representation service helping people resolve their legal, money and other problems.

Our data gives us a unique insight into the problems facing communities in Hull and the East Riding enabling us to remain active in using these experiences to lobby for change.

In all aspects of our work, we are committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access, and promoting good relations between all sections of the community.

The Values guiding us in our work are:

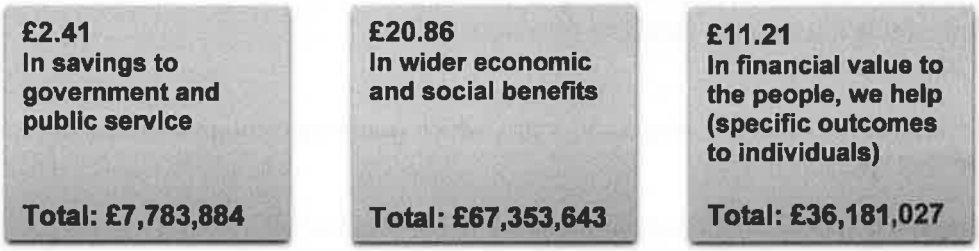
Collaboration
Working together, we can achieve more, sharing ideas, knowledge, and experience to solve problems. We respect everyone.

Innovation
We are empowered to try new things to grow our impact. We are responsive and agile to change.

Accountability
We do what we say we will do. We take responsibility for our actions and achieve the highest quality standards. We work for a charity and use our resources effectively.

Our value to Society

For every £1 invested in our service in 20023/24 we generated:



In 2023/24 our service helped over 23,572 people face to face, by phone, e mail and web chat and opened 33,263 cases on their behalf.

People sought our help on 92,376 advice issues and the top 5 issues were:

- Benefits - including tax credits and Universal Credit (36,438)
- Debt (19,098)
- Financial services and capability (11,055) up 17% on 2022/23
- Utilities and Communications (6,341) up 39% on 2022/23
- Housing (5,095) up 3% on 2022/23

Objectives and activities

Our Vision
In order to fight poverty and injustice, be at the forefront of advice, innovation, and influence at local, regional and national levels.

Our Mission
We help people, families, and communities by:

- Providing advice that helps people overcome their problems
- Campaigning to ensure that peoples' voices are heard

Our Aims
Our current Business Development Plan, which covers the period 2024 – 2027 and has 4 aims

1. Be agile and responsive in order to remain relevant to our communities.
2. Grow local, regional, and national impact to initiate change and influence resources

3. Increase inter-agency collaboration delivering an integrated approach
4. Innovate with our people, processes, and technology to be flexible and sustainable

We review our aims, objectives, and activities each year through our Business Planning processes. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of key activities and the benefit they have brought to those groups of people we are set up to help. The review also helps us ensure our aim objectives and activities remain focused on our stated purposes.

Achievement and performance

In 2023/24 we developed, as part of the invest to grow strategy and to achieve our aims, the business architecture was reviewed, and the following strategies were developed:

- Volunteer Strategy,
- Advice and Quality Strategy,
- Workforce Strategy,
- Communication, Research and Campaigns Strategy,
- Communications Information Systems Strategy (CIS),
- Liability and Capability Audit.

Each of the above strategy have a 3 year 'road map', which guide us through a period of transformational change.

Progress made against specific organisation aims are described below.

Aim 1 - Be agile and responsive in order to remain relevant to our communities.

Our staff and volunteers respond magnificently to the new way of working while continuing to deliver high quality advice for the ever-increasing complexity of issues being presented, and we thank them for their dedication and hard work.

In 2023/24 over 122 employees and 124 (83 in 2022/23)) volunteers worked with Citizens Advice Hull and East Riding to help 23,572 clients to find solutions to their financial, housing, employment, and other legal problems. We are seeing an increased complexity of the issues our clients face, this is increasing the time we spent with each client, reducing our ability to meet the high demand for our services. In 2023/24, we helped clients find answers to 92,376 advice issues. Below are the top issues in 2023/24 with 2022/23 in brackets:

- 17% (23%) of enquiries related to Universal Credit
- 20.8% (22.6%) of enquiries were about Debt problems
- 22.4% (21%) of enquiries were about Benefits and Tax Credit problems
- 12% (9.4%) of enquiries were about financial services, capability, and skills
- 5.5% (4.9%) Housing
- 6.9% (4.5%) Utilities and communications
- 2.9% (2.8%) Charitable Support

57% (52%) of our clients had a disability or long-term health condition. This was an increase of 5% on 2022/23.

Providing information and advice across multiple channels is important to ensure accessibility of our services. The shift of how clients seek advice continues with 56% (51%) by telephone, 22% (21%) by face to face 2% (2%) by webchat, 4% (4%) letter and 16% (17%) e-mail.

Client satisfaction remained high with 94% of client using the service finding the service good or excellent and 95% of clients would recommend the service to others. For clients using specialist services, 99% indicated the service received was good or excellent with 100% of casework clients would use the service again.

Two clients said about our service

"I just think that you make a situation that many struggle and get wound up about so much easier to deal with. The lady who helped me didn't in any way make me feel uncomfortable and was so helpful she really took away a lot of the distress I'd been feeling and gave me the answers to many of the questions I'd been struggling with."

"I have found the service afforded to me very helpful and it has taken a lot of anxiety away from me. The service has been most appreciated."

We delivered our face-to-face services from our 4 offices in Hull, Goole, Bridlington, and Beverley, working from 21 outreaches across Hull and the East Riding. We moved to more centrally located premises in Beverley, which has increased footfall. The primary funders of our generalist advice services are **Kingston upon Hull City Council, the East Riding of Yorkshire Council and Hull Integrated Care Board**.

Unfortunately funding from Withernsea Big Local which provide a much needed local to approximately 400 residences ended. The Hospital Outreach Service funded by **Stamp Jackson Proctor** delivers an advice service within Hull Royal Infirmary and Castle Hill Hospital to approximately 300 patients who have experienced life-changing illnesses and injuries. Our service in Hull Foodbank Project and East Riding Foodbank Project increased ensuring advice service delivery was taken to clients in most need.

We innovated by:

- the introduction of a Chatbot to our website, this empowered 1124 people to self-help.
- Creating learning materials on debt and welfare advice for voluntary, community organisations in the East Riding to access and upskill their workforce.
- We delivered 'Money Matters' training to the Voluntary Sector in Hull to enable community groups to support people with their communities, funded by **Hull City Council.**

The **Money Advice and Pensions Service** (via Citizens Advice) and **East Riding of Yorkshire Council** are the main funders of specialist debt and money advice, we help 3,683 clients with their debt problems. Debt Relief Orders and Council tax arrears and fuel debts are the biggest single problems. For example, did 3,081 debt relief orders, supported 2,422 people with council tax arrears and dealt with 1,674 fuel debt issues. Our data suggests that people simply putting off addressing their debt problems until they are in crisis, this reduces the options for clients when they come seeking help.

The **East Riding of Yorkshire Council** funded the Specialist Welfare Benefits service which support 258 clients in the East Riding. The work of this small team has resulted in financial gains for the year of £1,058,424 for East Riding residents.

Thanks to the **Henry Smith Fund**, which enabled us to continue the Court Outreach project, where we have supported people to remain in their home.

Universal Support – Help to Claim service advises clients on whether Universal Credit is the appropriate benefit and assists them through the online claim process to the point of first payment was 17% of all enquiries. The team exceeded their KPIs, and client satisfaction and quality are rated green. We are the District Partnership lead.
Benefits cases (excluding Universal Credit) were 22.4% (21%) of all enquiries and amounted to 7,155 clients. With more clients are seeking support with Personal Independence Payments, as people try to increase their income because of the Cost-of-Living crisis plunging people into a negative household budget.

Case study
The client, who solely received Universal Credit due to poor mental health, sought our assistance at Hull Combined Court. Unemployed at the time but was ready to return to work following his GP's recommendations. Had mortgage arrears of £13,510 and a total mortgage balance of £242,042 with a monthly instalment of £1,850, the mortgage company sought possession.

Presenting the case to the District Judge, we obtained a possession extension of 35 days instead of the usual 28. Advising the client to consider making a payment offer upon securing employment, we cautioned about the impending Notice of Eviction after 35 days, urging him to contact us promptly upon receiving it. In case affordability remained an issue, selling the property was suggested.

Returning weeks later after receiving an eviction notice, the client sought alternatives to save their house. We introduced the Breathing Space scheme, halting eviction for 60 days and temporarily preventing the mortgage company from pursuing arrear actions. After this period, the mortgage company could reissue the eviction notice, allowing a potential additional month in the property post-moratorium.

During Breathing Space, the client secured employment with a £51,000 annual salary. Assessing his financial situation, we conducted a detailed analysis to determine affordability for the monthly mortgage payment and arrears. The courts mandated a minimum payment of £73.76 towards the arrears using the "Norgan" calculation. The client comfortably afforded the £1,850 mortgage instalment and contributed £100 towards the arrears, leaving surplus income.

Northern Powergrid Energy – The team have dealt with complex and challenging cases. With 26.4% clients needing assistance with their energy bill, as they had a fuel debt issue. For the financial year the Fuel Poverty advice program has advised 1562 clients with 6232 advice issues over 4616 client advice sessions.

Hull Armed Forces Money Advice Project (AFMAP)
This project achieved 102% of its key performance indicators for the year. The AFMAP team works hard with other agencies in Hull to connect with the Armed Forces community in trying times. Year to date outcomes is an impressive £44,000. We have improved our direct referral support to Hull 4 Heroes, SSAFA and OP COURAGE (NHS) agencies. Housing has replaced Debts as the main referral issue.

East Riding Armed Forces Money Advice Project (AFMAP)

This project achieved 113% of its key performance indicator for the year, with a dispersed client base across the East Riding; this is a superb effort. More clients from the Pocklington and the Stamford Bridge area have been supported.

Pension Wise – This project is delivered in partnership with North Yorkshire Citizens Advice. The project achieved 101% of its key performance indicators. Client Satisfaction at the Year End was 99%, which is in line with National Average and Quality Assurance at the Year End was 92% against an expected pass rate of 85%.

Exploring Opportunities - Hull UK Shared Prosperity Fund, 2023. The project via advice casework aims to move clients closer to employment and financial stability and is open to anyone aged 16 and above, financially inactive, unemployed, and seeking work, education or training. We have received 89 referrals and appointments were accepted by 69 of those clients and generated £181,232 in financial outcomes to the end of March 2024

Exploring Opportunities – East Riding UK Shared Prosperity Fund this project has taken over from the **Building Better Opportunities Action Towards Inclusion** which can to an end in June. The project via advice casework aims to move clients closer to employment and financial stability and is open to anyone aged 16 and above, financially inactive, unemployed, and seeking work, education, or training. Benefits continue to be the main advice area, with over 60% of clients with benefits advice needs requesting help with personal independence payment benefit.

Case Study

Zak had been in work for the last 40 years and had not claimed benefits. Due to a life event, he was no longer able to work. He found out by googled he could claim Job seekers allowance at £90.50 per week, and thought this was his full entitlement.
His partner had a small income from a part-time job. Zak and his partner were struggling financially, they asked for help from friends and family to meet their daily living costs including rent. Whilst people were happy to help, this was not sustainable in the long-term. Zak was not able to go back to work.

A partner agency referred them to Citizens Advice.
We identified and helped them make the claim:

- **Universal Credit including elements for rent and health £735.17 pcm**
- **Council Tax reduction £1444.40 per year**
- **Personal Independence payment £81.90 per week**
- **Discretionary housing payment £42.98 per week**
- **Water support bills capped at £364 annually making a saving of approx. £130 per year**

Once the Personal Independence payment was awarded, we will support Zak's partner to apply for carer's allowance.

In total the client was better off by £1400 per calendar month.

Having this stability meant he could focus on recovery and undertake some training courses, as he wants to return to work.

We received re-accreditation with Advice Quality Standard (AQS) in May 2024 and our Advice Quality Audit remain green at 77%.

Aim 2 - Grow local, regional, and national impact to initiate change and influence resources

We have taken great strides in using our data and insights to influence at a local level for example:

- to inform a how Household Support funds in both Hull and East Riding.
- The East Riding of Yorkshire Council's council tax benefit review
- To identify the need for more specialist housing advice – accumulating in a successful bid to Access to Justice for a housing advice contract.
- inputted into both Local Authorities financial inclusion committees.
- The Health and Care Partnership committee to inform their approach to Health Inequalities.
- Supporting the delivery of the Affordable Warmth Strategy

We are regularly contributor to local media channels on subjects that impact our clients and the implication of national policy. For example, Debt, Winter fuel allowance, Energy. In partnership with Reckitt, we undertook a social media campaign 'Switch On to' – debt, energy, scams. We have over 170,000 people looking at our campaign. We delivered a joint media campaign 'Money on your mind' with HEY Mind following a successful event for employers looking at Debt and Mental Health. Creating advice blogs

We contribute regularly to the cost-of-living supplement in Hull Daily Mail. We gave interviews to 'Wave Radio@ and BBC Humberside.

We regularly attend events to promote our service, volunteering and the sector including Forum, Carers Week, Peel Project Community Health Fair, and Springhead over 50's event.

At local and national level, we take part in Communities of Practice

- Designated Safeguarding Officer network Led by Humber Learning Consortium
- Population Health Community of Practice
- Health Community of Practice – led by National Citizens Advice
- Justice Community of Practice – led by National Citizens Advice

We work in partnership with the Integrated Neighbourhood Team pilot to support people with advice and information to live independently in their own home.

Aim 3 – Increase inter-agency collaboration delivering an integrated approach

We are an active member of Voluntary, Community and Social Enterprise (VCSE) networks in Hull and East Riding, the Armed Forces Network, Poverty Truth Commission, Food Partnerships, Financial Inclusion Networks in both Hull and East Riding. Giving us the opportunity to connect and collaborate more closely with the wider VCSE sector, in particular organisations.

We work in partnership with Age UK Hull and East Riding on a volunteer project, and work in partnership to support HCAS, to provide information and advice to minority communities.

We have a positive working relationship with corporate supporters such as **Reckitt, Yorkshire Building Society and Stamp, Proctor, and Jackson** to deliver services to hard-to-reach groups.

Aim 4 Innovate with our people, processes, and technology to be flexible and sustainable

In 2023/24 we invested sustainability in our technological infrastructure, through the implementation of our Communications, Information Systems Strategy. We gained Cyber Essentials and have put in place solid foundations for our future. In 2024/25, with build on our success with Cyber Essentials and achieved Cyber Essentials Plus.

We reviewed our quality process and embedded a new approach in 2023/24 which led to being rated Green for our quality of advice.

The Safety, Health, Environment and Fire committee was established, in 2022/23 which strengthen our approach to Health and Safety following the return of our staff to our offices.

The Wellbeing Group as established the group undertook culture change training and were instrumental in starting our work on the values.

The Workforce Strategy was agreed by the Trustee Board in February 2024 and provides the roadmap for developing our people.

Trustees completed the GDPR and SCRM training, with new Trustees completing a comprehensive induction.

A Joint Forum was established, to cover all collective bargaining and consultation matters. The Joint Forum's membership is Trustees, Unite Representative and the Chief Executive Officer. The joint forum is the sole negotiating body concerning collective bargaining issues.

Our volunteers help support our service and give so much more to us than their time. We are grateful to them all. Through the developed our three-year volunteer strategy co-produced with our volunteers, we will increase the diversity of our volunteers, the roles we offer and provide more flexible opportunities. This will enable more volunteers to support the generalist advice service and the wider services we provide.

We have provided fast-track opportunities to law students for many years, in the past three cohorts we have piloted opportunities to embed this within the timetable and this year offered the placement as part of the 'Real World Law Module'. In the past Year four volunteers have progressed to take up paid posts within the Generalist advice service in Hull, two are law students.

Looking forward to 2024/25

We will continue to deliver transformational change within our organisation, using the Strategies we have developed to underpin our Business Development Plan.

- Volunteer Strategy,
- Advice and Quality Strategy,

- Workforce Strategy,
- Communication, Research and Campaigns Strategy,
- Information and Communications Systems Strategy (ICS),

We will continue to develop our influencing and partnership work building our successes during 2024/25

Structure, governance and management

Governing document

The organisation is a company limited by guarantee, incorporated on 1 June 2004 and registered as a charity on 26th October 2004. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

Governance

Our Trustee Board provides strategic direction and vision for Citizens Advice Hull and East Riding. The Board is made up of individuals who are trustees under charity law and directors of the charitable company. Our Chief Executive, working with the senior management team, is responsible for delivering the Board's vision and day to day operations. Trustees meet quarterly on a regular basis with further meetings being arranged as necessary. Trustees are listed on page 1.

Delegation of Duties

Our Scheme of Delegation of Trustee Board Authority outlines decision making responsibilities. It lists issues reserved for the Board and those areas that are delegated to the Chief Executive Officer, including levels of financial authority, which are supplemented further by detailed Financial Procedures.

Recruitment and appointment of new trustees

Trustee vacancies are advertised using a range of media. It is the Board's aim to find talented individuals who have the skills and experience needed to enable the Trustee Board to provide good leadership and make sound decisions. New trustees are either elected at the Annual General Meeting or appointed at a Trustee Board meeting. Trustees/directors serve for 3 years before being eligible for re-election.

Induction and training of new trustees

Newly appointed trustees are provided with a comprehensive induction on director and trustee responsibilities and obligations, including the Memorandum and Articles of Association, the organisation's strategy, objectives and policies. Induction includes information on national Citizens' Advice, our organisation, and its services. Trustees also meet the Chair, the Chief Executive and senior team and visit local offices to get a better understanding of the service.

Training is available to trustees via external courses, Citizens' Advice and mentoring by established trustees and new trustees are encouraged to discuss more detailed aspects of the Bureau's operations with fellow trustees, employees and volunteers.

Trustees are unpaid volunteers, but are reimbursed reasonable expenses, for example travel costs to attend meetings.

Public Benefit

The trustees confirm that they have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of Hull and East Riding Citizens Advice Bureau and in planning activities and setting policies and priorities for the year ahead.

Our charitable objects are:

- to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the East Riding of Yorkshire and Kingston upon Hull and surrounding areas";

- in carrying out its objects and in all aspects of its work, Hull and East Riding Citizens Advice Bureau is committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems that they face and improve the policies and practices that affect people's lives

Risk Management and internal controls

The trustees are responsible for the effective management of risk, including ensuring that internal controls are in place and are operating as designed.

Our risks are identified and managed in the following ways:

- Our risk management strategy and policies were reviewed and agreed by the Trustee Board during the year;
- Regular reviews are performed by the senior management team and new and emerging risks are reported to the Trustee Board on a quarterly basis;
- Reviews assess the likelihood, impact and relevance of risks, the strategies for managing them and the strength of those strategies. The residual risk is identified and action plans are created to further mitigate risk;
- Budgeting systems and financial reporting which indicate financial performance against budget and forecast are reviewed and agreed by the senior management team and the Trustee Board.
- Risk management is incorporated into our management methodology, with the largest projects being overseen by the Chief Executive and a senior manager to ensure delivery risk is managed, assessed and reported through status reports.

Information assurance

The Trustee Board has approved an information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We are confident that this achieves an appropriate level of compliance to the Data Protection Act, GDPR, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Key risks and uncertainties

The Trustee Board considers these to be the most important risks and uncertainties we face:

Sustainable funding

The uncertain economic climate and continuing public sector funding pressures pose significant risks. A serious loss of funding could force us to reduce or withdraw some of our services at a time when local communities are experiencing financial and economic pressures. We will continue to diversify our funding sources and work to promote the value and impact of our services to funders and to the public.

Technology

Technology underpins much of our delivery across a geographically dispersed service. We continue to develop our digital capability to meet adviser, client and organisational needs. We enhanced our programme to replace ageing technology to meet the demands during and post Covid and will continue this programme as funds allow. Technological failure poses risks to the organisation and the services we provide. We apply management disciplines to manage and mitigate these risks, have established back-up systems, a disaster recovery plan and have tested emergency systems to ensure prompt reestablishment of services in the event of failure.

Service delivery

Continuing public sector funding pressures pose risks to service delivery. Our capacity to provide vital services may be reduced or commissioners may seek value for money by seeking to provide more services digitally and/or remotely. We continue to develop and enhance our complementary phone and digital channels to ensure access to our services but remain very conscious of those that face barriers to accessing services remotely.

Protection of our data

We take the protection of our clients' data extremely seriously and are particularly alert to external threats and also to the changing regulatory environment. We review our information governance policies and practices on an annual basis and undertake data privacy impact assessments for new and/or changing services. We apply a 2 factor authentication for access to our client and organisational data.

Relationships with other charities, organisations and individuals

We enjoy support from a wide range of funders and take great care to ensure that we obtain the maximum value for every pound we spend.

Principal funding sources

The principal funding sources during the year came from East Riding of Yorkshire Council, Hull City Council, the Money Advice and Pensions Service via Citizens Advice, Department of Work and Pensions via Citizens Advice, Northern Power Grid and Reckitts

Expenditure during the year under review has paid for members of staff who are experienced and well-trained in the relevant areas required to provide accurate, timely advice to clients.

In addition to our principal funders, we would also like to thank the Hull Armed Forces Forum, the Armed Forces Covenant Trust, the Access to Justice Foundation, the Two Ridings Foundation and Stamp, Jackson & Proctor.

The Trustees are very grateful for the support which has enabled the organisation to provide services this year.

Support Services

The Trustees are very grateful and would like to thank Pepperells, Stamp, Jackson & Proctor, Williamsons, Pinkney Grunwells and Jean Cockerline for the free legal advice they offer to clients in the weekly Legal Advice Clinics.

Financial review

Financial position

Despite a challenging funding environment, we have continued to maintain our overall level of funding. Incoming resources in the year were £3,412,320 (2023: £3,127,403) and of this £2,907,284 related to Restricted funds.

Expenditure was £3,147,557 (2023: £2,920,505) in support of our charitable objectives with a surplus of £264,763 (2023: £206,898)

At 31st March 2024 total fund balances were £1,608,418 (2023: £1,343,655)

Remuneration policy

The overall policy on remuneration within Citizens Advice Hull and East Riding is as follows:

- Trustees are voluntary and not remunerated. Out-of-pocket expenses paid to Trustees are shown as part of Note 10 to the Financial Statements;
- Staff remuneration is reviewed as an important element of the annual budget process. The salary increase applies to all staff, including the Chief Executive and senior management team;

Reserves Policy

Hull and East Riding Citizens Advice Bureau holds financial reserves to be applied to future activities under the following categories:

- **Unrestricted** – as protection against the immediate impact of funding changes and to provide cover for unforeseen, essential expenditure. Within our unrestricted reserves we designate reserves which are set aside for planned investment in technology and service development.
- **Restricted** – to be spent on specific purposes determined by the funder.

The trustees of Hull and East Riding Citizens Advice Bureau Limited believe that the organisation should hold financial reserves in order to ensure that the charity can continue to operate effectively and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising.

Each year our Trustee Board reviews our reserves policy and considers the appropriate level of unrestricted reserves. The Board also considers the reserves position of the charitable company on a quarterly basis when reviewing the management accounts with an analysis of the results by activity and the forecast results for the coming quarters, together with a review of management of debtors, statistical management indicators and cash flow analysis and forecasts.

In determining the appropriate level of reserves the trustees consider the financial risks to the organisation and the likelihood of that risk materialising. Trustees consider that restricted grant funding would meet the exit strategy commitments for that service.

Trustees consider that it is prudent to set aside Reserves within a range of 3 to 6 months operating costs which is reviewed annually.

As at 31 March 2024 our Unrestricted Funds freely available ('free reserves') were £1,233,724 (2023: £1,189,405) equating to 4.7 months of total operating expenditure. Our restricted funds were £221,811 (2023: £154,249) representing the balance of ongoing funding and projects. These balances can only be applied in accordance with funders' conditions and are not covered by our reserves policy.

Investment Policy and Performance

At the Balance Sheet date the charitable company only held cash investments. Funds surplus to immediate requirements are placed on short-term deposit at our bankers. The returns on these funds are improving with recent increases to interest rates. Income generated in 2023/24 amounted to £14,574 (2022/23 £2,416).

Going Concern

Hull and East Riding Citizens Advice Bureau is well placed to manage our liabilities as they fall due and the business risks we face. The Trustees have considered the challenges presented to the Charity in preparing their financial forecasts. Our review demonstrates that the Charity is anticipating generating income in the year ending 31 March 2025 and beyond that, has sufficient financial resources to enable the Charity meet its obligations as they fall due for a period of at least 12 months from the date of signing of these accounts. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Statement of trustees' responsibilities

The trustees (who are also the directors of Hull and East Riding Citizens Advice Bureau Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

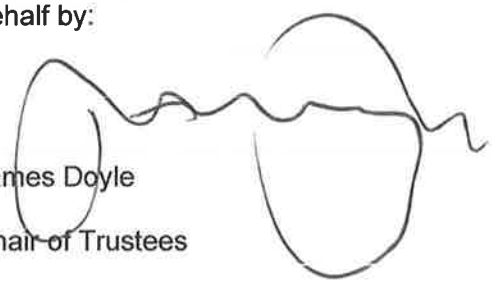
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Auditors

The auditors, Smailes Goldie Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting. The auditors will be subject to a tender process in the upcoming year.

Approved by order of the Board of Trustees on 18/11/24 and signed on its behalf by:



James Doyle

Chair of Trustees

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureua Limited

Opinion

We have audited the financial statements of Hull and East Riding Citizens Advice Bureau Limited (the 'charitable company') for the year ended 31st March 2024 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2024, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the Report of the Trustees, other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureua Limited

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

Responsibilities of trustees

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

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

Auditor responsibilities for the audit of the financial statements

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the Charity Act 2011, the Companies Act 2006, tax legislation, data protection, anti-bribery, employment, safeguarding regulations and health and safety legisation. An understanding of these laws and regulations and the extent of compliance was obtained through discussion with management and inspecting legal and regulatory correspondence.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureua Limited

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.

Due to the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Bramall BSc., FCA (Senior Statutory Auditor)
for and behalf of Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
HU2 8BA

Date: _____

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024 (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income from:					
Donations & legacies	3	56,834	-	56,834	116,691
Charitable activities	4	424,114	2,907,284	3,331,398	3,006,142
Investment income	5	14,574	-	14,574	2,416
Other income	6	9,514	-	9,514	2,154
TOTAL INCOME		505,036	2,907,284	3,412,320	3,127,403
EXPENDITURE ON					
Charitable activities					
Advice and Information	7	341,275	2,806,282	3,147,557	2,920,505
TOTAL EXPENDITURE		341,275	2,806,282	3,147,557	2,920,505
NET INCOME/ (EXPENDITURE)		163,761	101,002	264,763	206,898
Transfers Between Funds		33,440	(33,440)	-	-
NET MOVEMENT IN FUNDS		197,201	67,562	264,763	206,898
Reconciliation of Funds					
Funds brought forward at 1 April 2023		1,189,406	154,249	1,343,655	1,136,757
Funds carried forward 31 March 2024		1,386,607	221,811	1,608,418	1,343,655

A comparative Statement of Financial Activities is found in Note 2
The Statement of Financial Activities includes all gains and losses recognised in the year.
All of the Charity's activities derive from continuing operations.

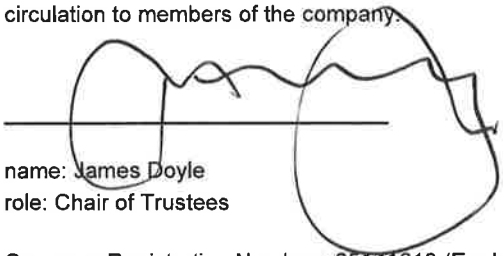
Hull and East Riding Citizens Advice Bureau Limited

BALANCE SHEET
AS AT 31 MARCH 2024

	note	2024 £	2023 £
FIXED ASSETS			
Tangible Assets	12	16,756	1
		16,756	1
CURRENT ASSETS			
Debtors	13	299,226	223,499
Cash at bank and in hand		1,479,161	1,358,967
		1,778,387	1,582,466
CREDITORS: Amounts falling due within one year	14	(186,725)	(238,812)
NET CURRENT ASSETS		1,591,662	1,343,654
TOTAL ASSETS LESS CURRENT LIABILITIES		1,608,418	1,343,655
TOTAL NET ASSETS		1,608,418	1,343,655
FUNDS			
Restricted income funds	15	221,811	154,249
Unrestricted income funds			
General fund	15	1,246,607	1,189,406
Designated fund	15	140,000	-
TOTAL FUNDS	15	1,608,418	1,343,655

The notes on pages 23 - 38 form part of these accounts.

These accounts are prepared in accordance with the special provisions of part 15 of the Companies Act 2006 relating to small companies and constitute the annual accounts required by the Companies Act 2006 and are for circulation to members of the company.



name: James Doyle
role: Chair of Trustees

Company Registration Number : 05141612 (England & Wales)

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2024

	note	2024 £	2023 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		264,763	206,898
Adjusted for:			
Depreciation charge	12	4,259	-
Investment Income	5	(14,574)	(2,416)
Decrease/(increase) in debtors	13	(75,727)	14,456
(Decrease)/increase in creditors	14	(52,087)	61,457
Net cash flows from operating activities		126,634	280,395
Cash flows from investing activities			
Interest receivable and similar incoming resources	5	14,574	2,416
Tangible fixed assets additions	12	(21,014)	-
Net cash flows from investing activities		(6,440)	2,416
Net increase/(decrease) in cash and cash equivalents		120,194	282,811
Cash and cash equivalents at 1 April 2023		1,358,967	1,076,156
Cash and cash equivalents at 31 March 2024		1,479,161	1,358,967

All of the cash flows are derived from continuing operations during the above two periods.

There is no debt in the company and therefore no reconciliation of Net Debt is provided.

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

Hull and East Riding Citizens Advice Bureau is well placed to manage our liabilities as they fall due and the business risks we face. The Trustees have considered the challenges presented to the Charity in preparing their financial forecasts. Our review demonstrates that the Charity is anticipating generating income in the coming year and beyond that, and has sufficient financial resources to enable the Charity meet its obligations as they fall due for a period of at least 12 months from the date of signing of these accounts. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds and any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the delivery of specific deliverables is deferred until the criteria for income recognition are met.

The value of services provided by volunteers are not included.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly and general costs are apportioned on an appropriate basis e.g. per capita or estimated usage.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and accounting costs

Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Individual fixed assets costing £4,000 or more are capitalised at cost.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Plant and machinery etc	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

When employees have rendered service to the company, short term employee benefits and termination benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The company operated a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Donated goods

Gift in kind donations are valued using the current market value of the donated services

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

2. Comparative Statement of Financial Activities Year Ended 31 March 2023 (Including Income And Expenditure Account)

	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Income from:			
Donations & legacies	51,691	65,000	116,691
Charitable activities	429,267	2,576,875	3,006,142
Investment income	2,416	-	2,416
Other income	2,154	-	2,154
TOTAL INCOME	485,528	2,641,875	3,127,403
EXPENDITURE ON			
Charitable activities			
Advice and Information	378,293	2,542,212	2,920,505
TOTAL EXPENDITURE	378,293	2,542,212	2,920,505
NET INCOME/ (EXPENDITURE)	107,235	99,663	206,898
Transfers Between Funds	50,951	(50,951)	-
NET MOVEMENT IN FUNDS	158,186	48,712	206,898
Reconciliation of Funds			
Funds brought forward at 1 April 2022	1,031,220	105,537	1,136,757
Funds carried forward 31 March 2023	1,189,406	154,249	1,343,655

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
Donations	56,834	-	56,834	51,691	65,000	116,691
Total	56,834	-	56,834	51,691	65,000	116,691

4. Income from Charitiable Activities

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
Advice & Information Services:						
Funder	£	£	£	£	£	£
Access to Justice Foundation	-	87,829	87,829	-	-	-
Armed Forces Covenant Trust	-	47,862	47,862	-	-	-
Citizens Advice - Against Gambling Harm	-	-	-	-	500	500
Citizens Advice - Armed Forces	2,000	-	2,000	-	-	-
Citizens Advice - Cost of Living	-	-	-	15,000	-	15,000
Citizens Advice - Debt Modernisation	-	41,455	41,455	-	-	-
Citizens Advice - Energy projects	319	-	319	-	14,334	14,334
Citizens Advice - Help to Claim	-	340,307	340,307	-	345,415	345,415
Citizens Advice - Money Advice Service	-	605,433	605,433	-	614,415	614,415
Citizens Advice - Pension Wise	-	433,805	433,805	-	454,735	454,735
Citizens Advice - The Guardian	-	39,591	39,591	-	-	-
Citizens Advice - Yorkshire Builing Society	18,900	-	18,900	-	-	-
East Riding Armed Forces Forum	-	-	-	-	23,800	23,800
East Riding Food bank	-	43,917	43,917	-	32,591	32,591
East Riding of Yorkshire Council - East Riding Specialists	400,895	-	400,895	280,900	-	280,900
East Riding of Yorkshire Council - Household Support Fund	-	-	-	-	45,000	45,000
Grantscape - Withernsea Cost of Living	-	36,767	36,767	-	-	-
Henry Smith	-	74,700	74,700	-	44,400	44,400
Hull Armed Forces	-	36,000	36,000	-	35,583	35,583
Hull City Council - General Advice Service	-	550,000	550,000	133,367	475,000	608,367
Hull Food bank	-	43,073	43,073	-	7,131	7,131
Humber Learning Consortium	-	103,305	103,305	-	52,887	52,887
NHS Foundation Trust	-	2,805	2,805	-	-	-
Northern Power Grid	-	222,720	222,720	-	108,545	108,545
Pocklington Town Council	-	3,000	3,000	-	1,500	1,500
Reckitts	-	50,000	50,000	-	75,000	75,000
Smile Foundation - Armed Forces	-	-	-	-	5,000	5,000
Smile foundation - Other	-	3,000	3,000	-	16,651	16,651
Smile foundation - Training	2,000	-	2,000	-	-	-
Stamp Jackson Proctor - Hospital Outreach	-	43,942	43,942	-	39,350	39,350
The Headley Trust	-	20,000	20,000	-	30,000	30,000
Two Ridings Community Foundation - Know your Neighbourhood	-	47,586	47,586	-	9,781	9,781
Withernsea Big Local	-	9,192	9,192	-	14,562	14,562
Your Consortium	-	20,995	20,995	-	130,695	130,695
Total	424,114	2,907,284	3,331,398	429,267	2,576,875	3,006,142

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
Income from bank deposits	14,574	-	14,574	2,416	-	2,416
	14,574	-	14,574	2,416	-	2,416

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
Other Income	9,514	-	9,514	2,154	-	2,154
Total	9,514	-	9,514	2,154	-	2,154

7. Analysis of Expenditure on Charitable Activities

Advice & information services:	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Direct costs	326,421	2,682,739	3,009,160
Allocated Support Costs (see below)	14,123	116,129	130,252
Governance Costs	731	7,414	8,145
Total Resources Expended	341,275	2,806,282	3,147,557

	Staff Costs £	Other Costs £	Total 2024 £
Allocated Support Costs comprise	117,119	13,133	130,252

Prior year	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Advice & information services:			
Direct costs	331,388	2,425,277	2,756,665
Allocated Support Costs (see below)	46,454	109,517	155,971
Governance Costs	451	7,418	7,869
Total Resources Expended	378,293	2,542,212	2,920,505

	Staff Costs £	Other Costs £	Total 2023 £
Allocated Support Costs comprise	139,453	16,518	155,971

8. Net Income/(Expenditure) for the year

This is stated after charging/(crediting):	Total 2024 £	Total 2023 £
Staff pension Contributions	45,307	38864
Operating Leases	106,946	35,200
Depreciation	4,259	-
Audit Fees	8,132	7,782

9. Staff costs

Staff costs during the year were as follows:	Total 2024	Total 2023
	£	£
Wages & Salaries	2,243,898	2,134,475
Social Security Costs	196,696	174,424
Pension Costs	45,307	38,864
Termination payments	9,228	13,393
	2,495,129	2,361,156

1 employee has employee benefits between £60,000 and £70,000 in the year (2023: 0)

The average number of employees during the year was

	2024	2023
	No.	No.
Management	4	5
Advice and advocacy	76	66
Admin & support	24	23
Total	104	94

Key Management Personnel include all persons that have authority and responsibility for planning, directing and controlling the activities of the charity. The total emoluments of the key management personnel were £218,879 (2023: £211,574)

10. Trustee Remuneration and expenses

Neither the Trustees nor any persons connected with them received any remuneration or reimbursed expenses during the year (2023: £87 travel expense)

11. Corporation tax

The charity is exempt from corporation tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

12. Fixed assets: tangible assets

	Freehold Property £	Leashold Improvements £	Plant & Machinery £	Total £
Cost				
At 1 April 2023	1	-	246,657	246,658
Additions	-	16,912	4,102	21,014
At 31 March 2024	1	16,912	250,759	267,672
Depreciation				
At 1 April 2023	-	-	246,657	246,657
Charge for the year	-	4,031	228	4,259
At 31 March 2024	-	4,031	246,885	250,916
Net Book Value				
At 31 March 2024	1	12,881	3,874	16,756
At 31 March 2023	1	-	-	1

13. Debtors

	2024 £	2023 £
Trade debtors	194,783	169,454
Other debtors	22,284	22,600
Prepayments	28,284	14,055
Accrued income	53,875	17,390
	299,226	223,499

14. Creditors: Amounts falling due within one year

	2024 £	2023 £
Trade Creditors	54,955	12,503
Taxation and social security costs	48,362	32,006
Accruals	18,868	114,198
Deferred Income	-	23,245
Other Creditors	64,540	56,860
	186,725	238,812

15. Funds

	Balance 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Gains & (Losses) £	Transfers £	Balance 31 March 2024 £
Unrestricted funds:						
General Funds	1,189,406	505,036	(341,275)	-	(106,560)	1,246,607
Designated Funds	-	-	-	-	140,000	140,000
Total unrestricted funds	1,189,406	505,036	(341,275)	-	33,440	1,386,607
Restricted Funds:						
Access to Justice Foundation	-	87,829	-	-	-	87,829
Armed Forces Covenant Trust	-	47,862	(47,862)	-	-	-
Citizens Advice - BEIS	18,146	-	-	-	-	18,146
Citizens Advice - Debt Modernisation	-	41,455	(37,353)	-	(4,102)	-
Citizens Advice - Help to Claim	-	340,307	(340,307)	-	-	-
Citizens Advice - Money Advice Service	-	605,433	(573,148)	-	(32,285)	-
Citizens Advice - Pension Wise	-	433,805	(433,163)	-	(642)	-
Citizens Advice - The Guardian	-	39,591	(39,591)	-	-	-
East Riding Food bank	-	43,917	(43,917)	-	-	-
Fixed Asset Fund	-	-	(228)	-	4,102	3,874
Grantscape - Withernsea Cost of Living	-	36,767	(36,767)	-	-	-
Henry Smith	-	74,700	(59,725)	-	-	14,975
Hull Armed Forces Forum	-	36,000	(36,000)	-	-	-
Hull City Council - General Advice Service	-	550,000	(527,534)	-	-	22,466
Hull Food bank	-	43,073	(43,073)	-	-	-
Humber Learning Consortium	-	103,305	(103,305)	-	-	-
Jane Powell Legacy	9,394	-	-	-	-	9,394
NHS Foundation Trust	-	2,805	(2,805)	-	-	-
Northern Power Grid	-	222,720	(222,207)	-	(513)	-
Pocklington Town Council	-	3,000	(1,500)	-	-	1,500
Reckitts	112,009	50,000	(101,761)	-	-	60,248
Screwfix Foundation	2,200	-	(2,200)	-	-	-
Smile Foundation	-	3,000	(3,000)	-	-	-
Stamp Jackson Proctor - Hospital Outreach	-	43,942	(40,563)	-	-	3,379
The Headley Trust	12,500	20,000	(32,500)	-	-	-
Two Ridings Community Foundation - Knov	-	47,586	(47,586)	-	-	-
Withernsea Big Local	-	9,192	(9,192)	-	-	-
Your Consortium	-	20,995	(20,995)	-	-	-
Total restricted funds	154,249	2,907,284	(2,806,282)	-	(33,440)	221,811
Total funds	1,343,655	3,412,320	(3,147,557)	-	-	1,608,418

15. Funds (Prior year comparative)

	Balance 1 April 2022 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2023 £
Unrestricted funds:					
General Funds	1,031,220	485,528	(378,293)	50,951	1,189,406
Designated Funds	-	-	-	-	-
Total unrestricted funds	1,031,220	485,528	(378,293)	50,951	1,189,406
Restricted Funds:					
Citizens Advice - Against Gambling Harm	-	500	(500)	-	-
Citizens Advice - BEIS	18,146	-	-	-	18,146
Citizens Advice - Energy projects	-	14,334	(6,833)	(7,501)	-
Citizens Advice - Help to Claim	-	345,415	(345,415)	-	-
Citizens Advice - Money Advice Service	-	614,415	(570,965)	(43,450)	-
Citizens Advice - Pension Wise	-	454,735	(454,735)	-	-
East Riding Armed Forces Forum	-	23,800	(23,800)	-	-
East Riding Food bank	-	32,591	(32,591)	-	-
East Riding of Yorkshire Council - Household Support Fund	-	45,000	(45,000)	-	-
Henry Smith	-	44,400	(44,400)	-	-
Hull Armed Forces Forum	-	35,583	(35,583)	-	-
Hull City Council - General Advice Service	-	475,000	(475,000)	-	-
Hull Food bank	-	7,131	(7,131)	-	-
Humber Learning Consortium	-	52,887	(52,887)	-	-
Jane Powell Legacy	9,394	-	-	-	9,394
National lottery - Help Through Crisis	-	-	-	-	-
National lottery - Reaching Communities	58,564	-	(58,564)	-	-
Northern Power Grid	-	108,545	(108,545)	-	-
Pocklington Town Council	-	1,500	(1,500)	-	-
Reckitts	-	140,000	(27,991)	-	112,009
Screwfix Foundation	2,200	-	-	-	2,200
Smile Foundation	-	16,651	(16,651)	-	-
Smile Foundation - Armed Forces	-	5,000	(5,000)	-	-
Stamp Jackson Proctor - Hospital Outreach	-	39,350	(39,350)	-	-
The Headley Trust	-	30,000	(17,500)	-	12,500
Two Ridings Community Foundation - Know your Neighbourhood	-	9,781	(9,781)	-	-
Withernsea Big Local	17,233	14,562	(31,795)	-	-
Your Consortium	-	130,695	(130,695)	-	-
Total restricted funds	105,537	2,641,875	(2,542,212)	(50,951)	154,249
Total funds	1,136,757	3,127,403	(2,920,505)	-	1,343,655

15. Funds (continued)

The specific purposes for which the funds are to be applied are as follows:

DESIGNATED FUNDS:

£140,000 has been transferred from General Funds to Designated Funds to cover the costs of a Volunteer Strategy over the next couple of years.

RESTRICTED FUNDS:

Access to Justice Foundation
Specialist debt and housing casework to BME or low-income communities.

Armed Forces Covenant Trust
A fund to provide a specialist advice service to serving personnel, veterans and their families.

Citizens Advice - Against Gambling Harm
A fund to gather evidence to challenge unfair policy and practices in the gambling industry.

Citizens Advice - BEIS
Funding to cover transitioning to new ways of working to accommodate remote working during and post Covid.

Citizens Advice - Debt Modernisation
A fund to renew equipment for our advice services.

Citizens Advice - Energy projects
Energy Project funding is for one-to-one energy advice.

Citizens Advice - Help to Claim
Help to Claim is funded by the Department for Work and Pensions via Citizens Advice National. It is a project to help Universal support claimants with the initial claims process.

Citizens Advice - Money Advice Service
A face to face debt advice service funded from the Money Advice and Pension Service via National Citizens Advice.

Citizens Advice - Pension Wise
Pension Wise is funded by the Money Advice and Pension Service via Citizens Advice National to provide guidance to over 50's on the new government pension options made available from April 2015. This service is provided across Hull, East Riding, Scunthorpe and Grimsby.

Citizens Advice - The Guardian
A fund from the Guardian Newspaper to expand adviceline capacity.

East Riding Armed Forces Forum
Armed Forces East Riding is funded by the East Riding of Yorkshire Council to provide a specialist advice service to serving personnel, veterans and their families in the East Riding area.

East Riding Food bank
Advice in foodbanks based in the East Riding.

East Riding of Yorkshire Council - Household Support Fund
A fund to provide advice services to clients in receipt of Household Support funds.

Fixed Asset Fund
The fixed asset fund are funds to cover the cost of fixed assets funded from other restricted funds that will be depreciated over a period of years.

Grantscape - Withernsea Cost of Living
The provision of an advice service based in Withernsea.

Henry Smith
Funding for a court outreach service.

Hull Armed Forces Forum
Armed Forces Hull is funded by the Hull Military Covenant to provide a specialist advice service to serving personnel, veterans and their families in the Hull area.

Hull City Council - General Advice Service
A fund to deliver generalist advice services from the Wilson Centre.

Hull Food bank
Advice in foodbanks based in Hull.

Humber Learning Consortium
Part of the Building Better Opportunities programme, this fund delivers financial inclusion advice to clients referred from Key Workers in Hull and the East Riding.

Jane Powell Legacy
A legacy fund received during 2017 and is restricted to be used at one specific branch.

National lottery - Help Through Crisis
A fund to help identify people at immediate need of crisisand provide support for a more stable future.

National lottery - Reaching Communities
a fund to work within communities to provide advice an support on issue that matter to them.

NHS Foundation Trust
An advice line for employees of an NHS trust.

Northern Power Grid
An ad vice service to customers of Northern Powergrid who are in or at risk of fuel poverty.

Pocklington Town Council
A donation to support an outreach advice service in the Pocklington Area.

Reckitts
A fund to increase advice capacity across our services.

Screwfix Foundation
A grant from the Screwfix foundation for repairs and maintenance.

Smile Foundation
A fund for management time to develop a proof of concept about how our data could be better used.

Smile Foundation - Armed Forces
A fund to supplement the Armed Forces work to provide a specialist advice service to serving personnel, veterans and their families in the Hull area.

Stamp Jackson Proctor - Hospital Outreach
Stamp Jackson Procter Solicitors fund a hospital outreach to provide weekly advice surgeries in Hull Royal Infirmary and Castle Hill Hospital. The service is for patients and their families who have suffered traumatic, life changing illnesses or accidents.

The Headley Trust
A fund to increase advice capacity across our services.

Two Ridings Community Foundation - Know your Neighbourhood
A fund to train up volunteers for advice work.

Withernsea Big Local
The provision of advice based in Withernsea and to support the recruitment and training of up to 5 local volunteers to a Level 2 advice qualification.

Your Consortium
Part of the Building Better Opportunities programme, this fund provides Keyworker support delivers advice to residents in the East Riding.

Restricted Transfer of Funds
£32,285 of the transfer of funds is out of restricted and into unrestricted and relates to a Citizens Advice National funded scheme which has no funder return. As the grant is restricted due to a performance related condition, once that condition is met, the remainder of the grant is deemed unrestricted.

The £4,102 transfer of Restricted funds between the debt modernisation fund and the fixed asset fund is for funds which have been spent but capitalised. The total sum of the debt modernisation fund was spent and the capitalisation element has been put to the fixed asset fund to be released in accordance with the depreciation policy.

16. Analysis of net assets between funds

Current reporting period	General funds	Designated funds	Restricted funds	Total
Tangible fixed assets	12,883	-	3,873	16,756
Current assets	1,241,765	140,000	396,622	1,778,387
Current liabilities	(8,041)		(178,684)	(186,725)
Total	1,246,607	140,000	221,811	1,608,418

Previous reporting period	General funds	Designated funds	Restricted funds	Total
Tangible fixed assets	1	-	-	1
Current assets	1,226,481	-	355,985	1,582,466
Current liabilities	(37,076)	-	(201,736)	(238,812)
Total	1,189,406	-	154,249	1,343,655

17. Analysis of Cash and Cash Equivalents

	At 1 April 2023	cashflow	at 31 March 2024
Cash at bank and in hand	1,358,967	120,194	1,479,161
Total	1,358,967	120,194	1,479,161

	At 1 April 2022	cashflow	at 31 March 2023
Cash at bank and in hand	1,076,156	282,811	1,358,967
Total	1,076,156	282,811	1,358,967

18. Financial instruments

	2024 £	2023 £
Categorisation of financial instruments		
Financial assets that are debt instruments measured at amortised cost	1,750,103	1,568,411
Financial liabilities measured at amortised cost	186,725	215,567

Financial assets that are debt instruments measured at amortised cost consist of cash, trade and other debtors and accrued income.

Financial liabilities measured at amortised cost consist of trade & other creditors and accruals

19. Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for each of the following periods:

	Property	
	2024	2023
	£	£
Less than one year	44,400	24,932
One to five years	85,250	-
over five years	-	-
	129,650	24,932

20. Ultimate Controlling Party

The company is under the control of the directors as a body and as such is not controlled by any individual.

21. Related Parties

There were no related party transactions during the year. (2023: £nil)

HULL AND EAST RIDING CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1106453

Accounts

REGISTERED COMPANY NUMBER: 05141612 (England and Wales)
REGISTERED CHARITY NUMBER: 1106453

Report of the Trustees and Financial Statements for the Year Ended 31st March 2023 for

Hull and East Riding Citizens Advice Bureau Limited
(A Company Limited by Guarantee)

Hull and East Riding Citizens Advice Bureau Limited

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for the year ended 31st March 2023

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Hull and East Riding Citizens Advice Bureau Limited

Reference and Administrative Details
for the Year Ended 31st March 2023

TRUSTEES

J Doyle, Chair	
Bryan Jones, Treasurer	
L Milner, Vice Chair	
C Vertigans	
A Ledger	
Richard Primmer	(resigned 9th May 2022)
David Smith	(appointed 28th November 2022)
Malcolm Golightly	(appointed 28th November 2022)
Adele Wilkinson	(appointed 28th November 2022 resigned 9th May 2023)

COMPANY SECRETARY

Mrs T Wharvell

REGISTERED OFFICE

The Wilson Centre
Alfred Gelder Street
Hull
East Yorkshire
HU1 2AG

REGISTERED COMPANY NUMBER

05141612 (England and Wales)

REGISTERED CHARITY NUMBER

1106453

INDEPENDENT AUDITORS

Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
East Yorkshire
HU2 8BA

BANKERS

Lloyds Bank Plc
1 Grand Buildings
Jameson Street
Hull
HU1 3JX

CHIEF EXECUTIVE AND SENIOR MANAGEMENT TEAM

Lesley Thornley	Chief Executive– retired 22nd July 2022
Tracy Wharvell	Chief Executive – appointed 4th July 2022
John Connelly	Head of Specialist Advice Services
Stacey Provan	Head of Generalist Advice Services
Andy Coish	Head of Partnerships Projects

Citizens Advice Hull and East Riding is the trading name of Hull and East Riding Citizens Advice Bureau Limited.

Hull and East Riding Citizens Advice Bureau Limited

Report of the Trustees
for the year ended 31st March 2023

Welcome to the Trustees' Annual Report and Audited Financial Statements for the year ended 31 March 2023.

About Citizens Advice Hull and East Riding

We are an independent charity working primarily for the residents of the City of Kingston Upon Hull and the East Riding of Yorkshire and operating under the name Citizens Advice Hull and East Riding. We have served our local communities for over 84 years. We are here for everyone:

As a member of the national charity Citizens Advice along with a further 259 local Citizens Advice Services, we form a national service sharing the same goals:

- We provide free, confidential and impartial advice – available to all
- We help people overcome their problems and campaign on the big issues when their voices need to be heard
- We value diversity, championing equality and challenging discrimination

We strive to reach people as early as possible, providing information, advice and training before problems develop. Increasing knowledge and confidence to seek advice and tackle difficulties as they arise. Where possible, enabling people to help themselves.

In line with our membership body, Citizens Advice, we recognise the significant challenges ahead. Our plans include the flexibility to respond to local needs through innovative approaches and to adopt best practices in quality assurance, service delivery channels, campaigning and training.

Every Citizens Advice is a local independent charity. Without funding and the support of our volunteers, Citizens Advice Hull and East Riding could not continue to provide its services in the City of Hull and the East Riding of Yorkshire.

Citizens Advice Hull and East Riding achieves its Charitable Object, namely:

'The relief of poverty, sickness and distress by the advancement of education and the protection and preservation of health and the promotion of equal opportunities

by providing free, independent, confidential, impartial information, advice, casework and representation services, helping people resolve their legal, money and other problems. Our data gives us a unique insight into the issues facing Hull and the East Riding communities, enabling us to continue using these experiences to lobby for change in local and national policies and procedures. In all aspects of our work, we are committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

Our value to society

citizens advice Hull & East Riding

For every £1 invested in our service in 2022/23, we generated:

£2.94
in savings to government and public services (fiscal benefits)
Total:£8,592,804

£24.40
in wider economic and social benefits (public value)
Total: £71,258,097

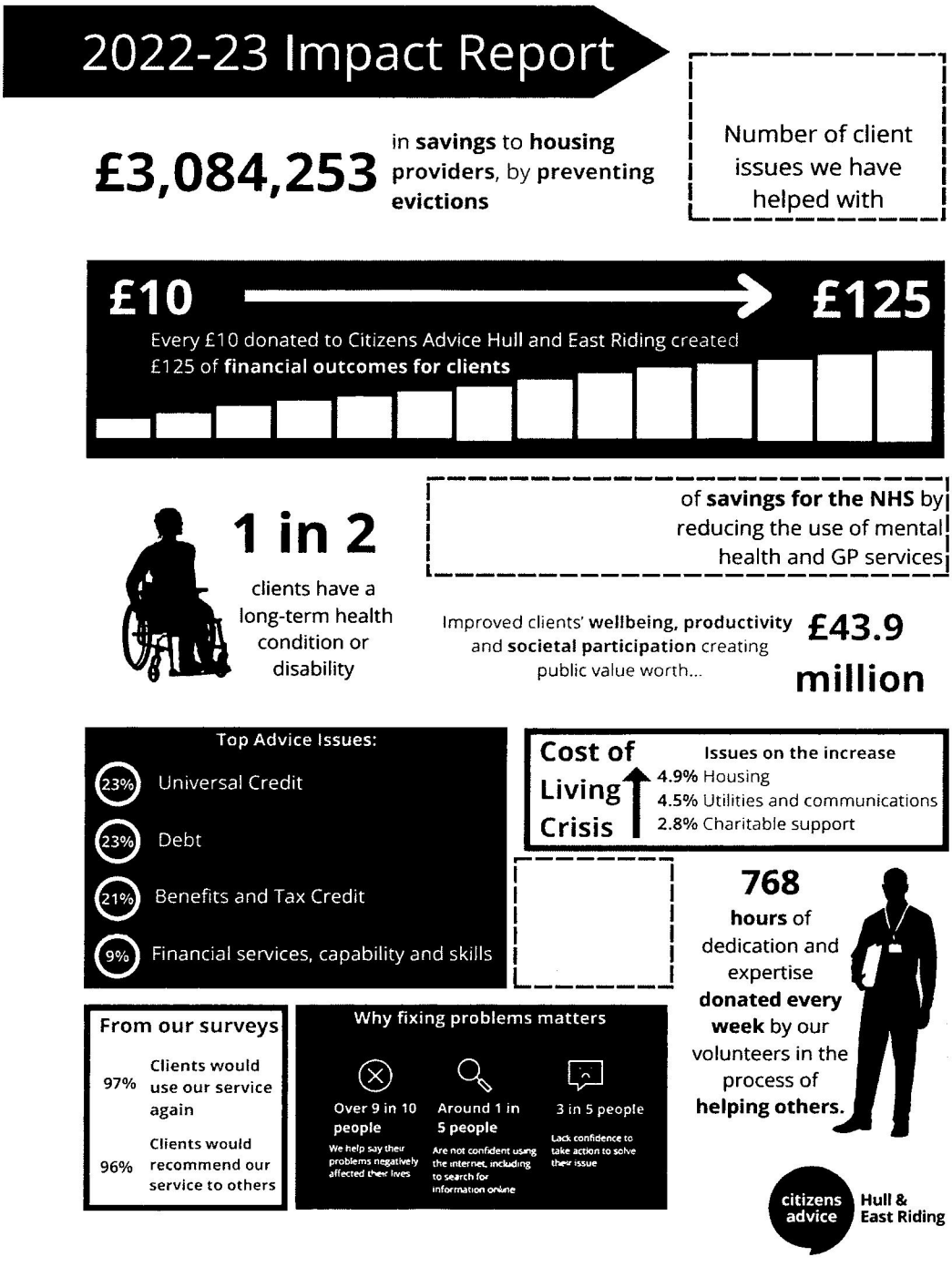
£12.48
in financial value to the people we help (specific outcomes to individuals)
Total: £36,459,154

In 2022/23, our service helped over 24,385 people face to face, by phone, e-mail and web chat – a slight increase on the 2021/22 level of 24,322 and opened 34,787 cases on their behalf, a rise of 7% on 32,448 2021/22.

People sought our help on over 100,000 advice issues, and the top 6 issues were:

- Benefits (including tax credits and Universal Credit) (44,103)
- Debt (22,705)
- Financial services and capability (9,436)
- Housing (4,934)
- Utilities and Communication (4,565)
- Charitable support and foodbank (2,844)

Utilities and Communications, charitable support and food banks are in the top 6 for the first time, reflecting the cost of living crisis affecting our communities.



Hull and East Riding Citizens Advice Bureau Limited

Report of the Trustees
for the year ended 31st March 2023

Objectives and activities

Our Vision: In order to fight poverty and injustice, be at the forefront of advice, innovation and influence at local, regional and national levels.

Our Mission

We help people, families and communities by:

- Providing advice that helps people overcome their problems
- Campaigning to ensure that peoples' voices are heard

Our Strategic Aims

Our strategy covers the period 2020 – 2023 and has five key aims.

1. We will make high quality information and advice accessible
2. We will be influential
3. We will develop and retain skilful and knowledgeable teams
4. We will be sustainable and effective
5. We will embed equality, diversity and inclusion in all we do

We review our aims, objectives and activities each year through our Strategic and Business Planning processes. This review looks at what has been achieved and the outcomes from the previous 12 months. The review looks at the success of key activities and the benefit they have brought to those groups of people we are set up to help. The review also helps us ensure our aim, objectives and activities remain focused on our stated purposes. The review in February 2023 concluded with a change to the strategic aims for 2023-26:

Aim 1 – Be agile and responsive in order to remain relevant to our communities.
Aim 2 – Grow local, regional and national impact to initiate change and influence resources
Aim 3 – Increase inter-agency collaboration, delivering an integrated approach.
Aim 4 – Innovate with our people, processes and technology to be flexible and sustainable.

Achievement and performance

Clients slowly started to return to using our face-to-face services, with a 10% increase in people seeking in-person advice. However, a legacy of the pandemic was a significant loss of volunteers, with a minimum capacity to recruit, train and support the development of new volunteers. The Board agreed on the Volunteer Strategy 2023-2026 in November, providing a way forward to increasing volunteering numbers, along with a significant donation from Reckitt. We increased our volunteer numbers from 83 to 90, a significant step towards reversing this downward trend; the Volunteer Strategy will continue to give focus and ensure the prominence of volunteers in our organisation.

Our strategic approach to volunteer recruitment and retention has been viewed as exemplary by National Citizens Advice, so much so that we were invited to lead a community of practice sessions for the wider Citizens Advice network.

With the impact of the cost of living crisis, clients were faced with soaring energy bills; we saw an increasing number of clients with negative household budgets, households increasingly dependent on charitable support and making difficult choices about eating, heating or keeping a roof over their heads. More people in work who have sunk into poverty for the first time are seeking our help.

Progress made against specific organisation objectives is described below.

We will make high quality information and advice accessible.

During the year, over 100 employees and 90 volunteers worked with Citizens Advice Hull and East Riding to help over 24,385 clients find solutions to their financial, housing, employment and other legal problems. Once again, our dedicated team have responded to the increasingly complex financial and social justice issues our clients face, helping those in vulnerable circumstances to access the financial help and legal rights to which they are entitled. In 2022/23, we helped clients find answers to 100,659 (103,014) advice issues (prior year figures in brackets):

- 23% (31%) of enquiries related to Universal Credit
- 22.6% (22.5%) of enquiries were about Debt problems
- 21% (20%) of enquiries were about Benefits and Tax Credit problems
- 9.4% (7%) of enquiries were about financial services, capability and skills

- 4.9% Housing
- 4.5% Utilities and communications
- 2.8% Charitable support

52% (50%) of our clients had a disability or long-term health condition. This was an increase of 2% on 2021/22.

Our staff and volunteers continued to respond magnificently to the ever increasing complexity of the issues being presented, and we thank them for their dedication and hard work.

We aim to provide information and advice across multiple channels. There was a shift in how clients sought advice with a reduction in telephone to 51% (65%) as we opened face-to-face post-pandemic with 21% (11%) using face-to-face a 10% increase on 2021/22. 2% by web chat, 4% letter and 17% (16%) e-mail advice.

Client satisfaction remains high, with 95% of clients using the generalist advice finding the service good or excellent and 96% of clients recommending the service to others. For clients using our specialist services, 95% of clients said the service was good or excellent, 97% would use the service again, and 98% stated the outcomes of the casework were better or the same as our worker had advised them.

Client's voice:
"I was very embarrassed admitting to being scammed but the lady was easy to talk to, gave good advice and was very understanding. This was my first ever visit, and I would certainly tell others to use this service if needed"

We return to delivering our face-to-face services from our 4 offices in Hull, Goole, Bridlington and Beverley, working from 19 outreaches across Hull and the East Riding. The primary funders of our generalist advice services are Kingston upon Hull City Council, the East Riding of Yorkshire Council and Hull Integrated Care Board. However, we secured additional funding from Withernsea Big Local to provide a much needed local service (supporting 389 Withernsea residents), and the Hospital Outreach Service funded by Stamp Jackson Proctor delivers an advice service within Hull Royal Infirmary and Castle Hill Hospital to over 300 patients who have experienced life-changing illnesses and injuries. Securing funding with both the Hull Foodbank Project and East Riding Foodbank Project ensured advice service delivery was taken to clients in most need.

Each month, over 2000 local calls are made to our telephone Adviceline service. Only 15-20% are answered due to our limited resources. Thanks to additional funding from the Headley Trust and Reckitt's, we have increased adviceline capacity and enabled an additional 2100 people per annum to be assisted.

Client numbers increased on the previous year with over 24,300 clients being assisted with 34,787 cases. The cost of living crisis has resulted in more people requiring charitable support, with requests for food and energy vouchers.

Client's voice:
"I have always had support and knowledgeable information from Citizens Advice to enable me to resolve problems regarding financial matters and that of my legal rights ref housing and assistance dog. I couldn't have managed physically and emotionally without their help every time"

Our data suggests that some people who may have been simply putting off addressing their problems, particularly in debt, clients are presenting at a crisis point which can increase the complexity of resolving the problem. No fault eviction appears to be on the increase. Private Renters are being disproportionately affected by the cost of living environment and changes to Landlord Taxation. Private renters are enduring an increase in cost being passed on to them.

The **Money Advice and Pensions Service** (via Citizens Advice) and East Riding of Yorkshire Council are the main funders of specialist debt and money advice. Debt cases increased by 6% to 4,723 (4,454) due to increased funding from the East Riding Council. Debt amounted to over 22.6% of all enquiries. Debt Relief Orders and Council tax arrears remain the biggest single problems, amounting to 15% and 13.7% of all debt issues.

Thanks to the support of **The Henry Smith Funded**, the Court Outreach project has assisted 91 Clients.

Benefits cases (excluding Universal Credit) were 21% (19.7%) of all enquiries and amounted to 7624 (7,279) clients, an increase on the previous year. The second largest benefit enquiry from our clients in 2022/23 were Personal Independence Payments (PIP) (17.3% (14%) of all benefit issues), Council Tax reduction (4%) and Attendance Allowance (4.7% of all benefit issues).

Other significant areas of advice included Housing 4.9% (7%), Financial services, products and capability 9.4% (7%), and 4.5% Utilities and communications, respectively.

Universal Support – Help to Claim service advises clients on whether Universal Credit is the appropriate benefit and assists them through the largely online claim process to the point of first payment was 23% (31%) of all enquiries. The team exceeded their KPIs, and client satisfaction and quality are rated green. We are the District Partnership lead.

Northern Powergrid Energy – The team have dealt with complex and challenging cases. The majority of clients (87%) needed some kind of assistance with their energy bill, and 29% also had a fuel and/or other debt issue. There was a slight increase (14% to 17%) in beneficiaries needing assistance making formal complaints to their supplier. 36% (up from 9%) of beneficiaries required some form of charitable assistance (fuel vouchers, food parcel vouchers and/or charitable trust applications). The success of the first year of the project has led to us being asked to increase our output (with additional funding) from May 23 –March 24.

Anne's story
Anne is a 77 year old widow who came to a drop-in session for support with her energy bills. Anne had been using a torch at home rather than switch lights on and eating cold food rather than using fuel to warm it up. Anne was told by her supplier that her bill would be £100 per month but they then took £347 from her bank account leaving her without any money. Anne told us how she was struggling emotionally since the death of her husband, and how she felt unable to deal with this issue by herself. After making several attempts to contact her supplier, the adviser was able to determine that Anne was in credit by over £300 and the £347 taken from her bank account was in error.

We helped Anne have her monthly direct debit reduced, be added to the Priority Service Register, and referred her to the Northern Powergrid Energy Team for advice on having smart meters fitted. This would enable accurate bills to avoid the issue occurring again in the future.

We provided a voucher from the Household Support Fund to buy essential items whilst she waited for the refund. We also supported Anne to make a claim for single person discount and Council Tax Reduction as she had become entitled to this since the death of her husband. This led to a reduction of over £200 for the year.

Anne told us she was extremely grateful for all of the help she had received from the advisers.

Hull Armed Forces Money Advice Project – The team are working hard with other agencies in Hull to connect with the Armed Forces community in trying times. A Research Project, in partnership with Hull CC and other partners, is in development to investigate potential gender inequalities due to life within the Armed Forces Community. We hope that the next Armed Forces Community Covenant Grant Scheme will fund this project. We responded to a call for evidence in relation to the effects of Military Service and any difficulties people are facing accessing welfare assistance as a result. We also took part in the Veterans Office Veterans Pilot, which could lead to a £3.5m Campaign to support Veterans Communities based on the evidence of the Pilot Scheme.

East Riding Armed Forces Money Advice Project – With a dispersed client base across East Riding, the team are working hard with other agencies in East Riding to connect with the Armed Forces community, ensuring the right referral and signposting partnerships are received. Using referrals from the other sections within the organisation, we have captured the true picture of Armed Forces community needs in our region. This enabled us to secure a further 2 years of funding through the Armed Forces Community Covenant Trust, equating to £99k over the next 2 years.

Pension Wise – This project is delivered in partnership with North Yorkshire Citizens Advice. Following Leads Citizens Advice's withdrawal from the partnership, CAHER started to deliver the service in the Leeds area during the year. Client satisfaction remains high at 96%, which is in line with the national averages.

Building Better Opportunities Action – Towards Inclusion This project came to an end in June 2023. The project was a huge success caseworkers carried out 4510 client sessions and supported clients with 3932 advice issues. The project supported some of the most vulnerable clients in our region, with 72% of clients having a disability or long-term health condition.

Building Better Opportunities – Exploring Opportunities (Humber)
The ESF/Lottery funding for this project ceased in March 2023; the success of this project resulted in the project being recommissioned for 2023-2-25. At the end of the project partnership meeting, the team received universal and glowing praise from all other partners for the incredible interventions they have achieved for participants.

Community Connect, a project working in the communities of Orchard Park, Bransholme and part of East Hull to support people to overcome financial and digital exclusion; this project ended in July 2022.

As part of the Hull Ukraine Refugee network, we delivered benefits assistance to a number of Ukrainian refugees in partnership with DWP and Hull CC.

We will be influential.

Our data and information have been used to inform Household Support funds in both Hull and East Riding. Our data has formed the basis for a number of communications with local MPs and other partners. We have worked in partnership with both Local Authorities and have inputted into their respective financial inclusion committees.

We have contributed nationally and locally to highlighting the challenges of Universal Credit (UC), highlighting the pressures local people are facing to Stakeholders and funders.

Case studies used by national Citizens Advice's regional Best Practice Lead for Universal Credit for regional reports and also to highlight the case for ongoing Face 2 Face advice nationally with the Department of Work and Pensions DWP.

Our website has been refreshed, introducing client referral points, the client's voice, client case studies and client issues, which are becoming increasingly common within our communities.

With Reckitt's, we launched a social media campaign on Scam awareness and energy efficiency.

Martin's story:
Martin is single with mild learning disabilities and has a history of rough sleeping. He lives in a privately rented House of Multiple Occupancy (HMO) and is receiving Universal Credit. His social worker referred Martin to us as he was struggling to manage his money. Due to his previously unstable living conditions and the rising costs of living, Martin was finding it very difficult to keep on top of his finances. He was behind with his essential bills and had become reliant on food parcels.

Our adviser worked closely with Martin's social worker, and in partnership, we were able to help him set up regular payments for his essential bills, which was not something he felt able to do by himself. We also secured financial support from the Household Support Fund to enable Martin to buy some food and essential clothing times.

We were able to check that Martin was in receipt of the correct amount of benefits and made a referral to our debt team to deal with his non-priority debts.

Going forward Martin found it much easier to keep on top of his finances and freed himself from the cycle of relying on food parcels.

We will develop and retain skilful and knowledgeable teams.

Our work would not be possible without the dedication, commitment and hard work of volunteers and staff. This year, that resilience has been tested more than any other. During the year, Citizens Advice Hull and East Riding employed over 100 paid staff. At 31 March 2023, 90 volunteers were supporting our work in roles such as Trustee, Adviser, Trainee Adviser, Receptionist and Administrator. On average, our volunteers give 2070 hours of their time per month – the equivalent of an additional 12.9 FTEs.

Trustees have completed the GDPR and SCMS training, and we will review the new modular EDI training package from National Citizens Advice to identify further development opportunities. We developed and delivered an in-house specialist housing advice workshop to all staff & volunteers.

We continue to review our processes involved in the recruitment and retention of volunteers with the aim of increasing the percentage of volunteers that stay with us and developing new opportunities.

Staff and volunteers have worked very successfully from home, returning to the office on a hybrid working model as restrictions eased. We have adapted our recruitment and induction processes to reflect remote working situations and continue to review the best models of working that will support the effective delivery of advice to our clients and the aspirations of our staff and volunteers.

In the People survey:

- 94% of staff and volunteers reported understanding their role and responsibility. This is higher than the national average (92%).
- 86% of staff and volunteers feel that they are treated with fairness and respect.
- 88% would recommend working or volunteering for Citizens Advice Hull and East Riding.

We will be sustainable and effective

As an independent charity we are responsible for raising our own income to provide services to residents in our local communities. We have strategic objectives to meet the requirements of our core grants and contracts, and to diversify our funding to enable us to meet increasing demand, extend the ranges of advice services we can offer and reduce our reliance on any one funder.

Structure, governance and management

Governing document

The organisation is a company limited by guarantee, incorporated on 1 June 2004 and registered as a charity on 26th October 2004. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

"The Company's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the East Riding of Yorkshire and Kingston upon Hull and surrounding areas"

Governance

Our Trustee Board provides strategic direction and vision for Citizens Advice Hull and East Riding. The Board is made up of individuals who are trustees under charity law and directors of the charitable company. Our Chief Executive, working with the senior management team, is responsible for delivering the Board's vision and day to day operations. Trustees meet quarterly on a regular basis with further meetings being arranged as necessary. Trustees are listed on page 1.

Delegation of Duties

Our Scheme of Delegation of Trustee Board Authority outlines decision making responsibilities. It lists issues reserved for the Board and those areas that are delegated to the Chief Executive Officer, including levels of financial authority, which are supplemented further by detailed Financial Procedures.

Recruitment and appointment of new trustees

Trustee vacancies are advertised using a range of media. It is the Board's aim to find talented individuals who have the skills and experience needed to enable the Trustee Board to provide good leadership and make sound decisions. New trustees are either elected at the Annual General Meeting or appointed at a Trustee Board meeting. Trustees/directors serve for 3 years before being eligible for re-election.

Induction and training of new trustees

Newly appointed trustees are provided with a comprehensive induction on director and trustee responsibilities and obligations, including the Memorandum and Articles of Association, the organisation's strategy, objectives and policies. Induction includes information on national Citizens' Advice, our organisation, and its services. Trustees also meet the Chair, the Chief Executive and senior team and visit local offices to get a better understanding of the service.

Training is available to trustees via external courses, Citizens' Advice and mentoring by established trustees and new trustees are encouraged to discuss more detailed aspects of the Bureau's operations with fellow trustees, employees and volunteers.

Trustees are unpaid volunteers, but are reimbursed reasonable expenses, for example travel costs to attend meetings.

Public Benefit

The trustees confirm that they have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of Hull and East Riding Citizens Advice Bureau and in planning activities and setting policies and priorities for the year ahead.

Our charitable objects are:

- to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the East Riding of Yorkshire and Kingston upon Hull and surrounding areas";

- in carrying out its objects and in all aspects of its work, Hull and East Riding Citizens Advice Bureau is committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems that they face and improve the policies and practices that affect people's lives

Risk Management and internal controls

The trustees are responsible for the effective management of risk, including ensuring that internal controls are in place and are operating as designed.

Our risks are identified and managed in the following ways:

- Our risk management strategy and policies were reviewed and agreed by the Trustee Board during the year;
- Regular reviews are performed by the senior management team and new and emerging risks are reported to the Trustee Board on a quarterly basis;
- Reviews assess the likelihood, impact and relevance of risks, the strategies for managing them and the strength of those strategies. The residual risk is identified and action plans are created to further mitigate risk;
- Budgeting systems and financial reporting which indicate financial performance against budget and forecast are reviewed and agreed by the senior management team and the Trustee Board.
- Risk management is incorporated into our management methodology, with the largest projects being overseen by the Chief Executive and a senior manager to ensure delivery risk is managed, assessed and reported through status reports.

Information assurance

The Trustee Board has approved an information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We are confident that this achieves an appropriate level of compliance to the Data Protection Act, GDPR, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Key risks and uncertainties

The Trustee Board considers these to be the most important risks and uncertainties we face:

Sustainable funding

The uncertain economic climate and continuing public sector funding pressures pose significant risks. A serious loss of funding could force us to reduce or withdraw some of our services at a time when local communities are experiencing financial and economic pressures. We will continue to diversify our funding sources and work to promote the value and impact of our services to funders and to the public.

Technology

Technology underpins much of our delivery across a geographically dispersed service. We continue to develop our digital capability to meet adviser, client and organisational needs. We enhanced our programme to replace ageing technology to meet the demands during and post Covid and will continue this programme as funds allow. Technological failure poses risks to the organisation and the services we provide. We apply management disciplines to manage and mitigate these risks, have established back-up systems, a disaster recovery plan and have tested emergency systems to ensure prompt reestablishment of services in the event of failure.

Service delivery

Continuing public sector funding pressures pose risks to service delivery. Our capacity to provide vital services may be reduced or commissioners may seek value for money by seeking to provide more services digitally and/or remotely. We continue to develop and enhance our complementary phone and digital channels to ensure access to our services but remain very conscious of those that face barriers to accessing services remotely.

Protection of our data

We take the protection of our clients' data extremely seriously and are particularly alert to external threats and also to the changing regulatory environment. We review our information governance policies and practices on an annual basis and undertake data privacy impact assessments for new and/or changing services. We apply a 2 factor authentication for access to our client and organisational data.

Plans for the future

Our Strategic Plan sets out our Aims and Objectives for the next three years and builds on the momentum for change which has already been created.

Our vision for the future requires us to focus relentlessly on clients' needs – current, past, and potential and on the wider injustices in our society. We need it to be easier for our clients to get advice and support in whatever way they want it, whether that's face to face, online or on the phone.

Hull and East Riding Citizens Advice Bureau Limited faces increasing competition from private, public sector and voluntary advice services for scarce financial resources and it is therefore a priority that we can demonstrate a high quality, value for money service, which exceeds clients' expectations by empowering them to live independent, fulfilling and resilient lives.

We recognise the significant challenges ahead and our plans include the flexibility to respond to local needs through innovative approaches and to adopt best practice adopted in quality assurance, service delivery and channels, campaigning and training.

During 2023/24 our main focus will be to provide our services to local residents by adapting our service delivery models to meet the most demand, diversifying funding, and increasing accessibility through improved telephone and digital means.

We will develop a modernised volunteering offer, reviewing our recruitment, training and development opportunities.

We will enhance our local research and intelligence in key topics such as anti-poverty, social justice and financial inclusion, sharing our intelligence with key stakeholders and partners.

Alongside this we will continue to focus on our financial goals which are fundamental to our continuing success including a diverse and resilient funding base, value for money services and proven impact and social return.

Relationships with other charities, organisations and individuals

We enjoy support from a wide range of funders and take great care to ensure that we obtain the maximum value for every pound we spend.

Principal funding sources

The principal funding sources during the year came from the Money Advice and Pensions Service via Citizens Advice, Department of Work and Pensions via Citizens Advice, Hull Integrated Care Board Commissioning Group, East Riding of Yorkshire Council, Hull City Council and Northern Power Grid, Reckitt

Expenditure during the year under review has paid for members of staff who are experienced and well-trained in the relevant areas required to provide accurate, timely advice to clients.

In addition to our principal funders, we would also like to thank Hull Armed Forces Forum, East Riding Armed Forces Forum, Withernsea Big Local, Humber Learning Consortium, Your Consortium, Two Ridings Community Foundation, Stamp, Jackson & Proctor.

Report of the Trustees
for the year ended 31st March 2023

The Trustees are very grateful for the support which has enabled the organisation to provide services this year.

Support Services

The Trustees are very grateful and would like to thank Pepperells, Stamp, Jackson & Proctor, Williamsons, Pinkney Grunwells and Jean Cockerline for the free legal advice they offer to clients in the weekly Legal Advice Clinics.

Financial review

Financial position

Despite a challenging funding environment, we have continued to maintain our overall level of funding. Incoming resources in the year were £3,127,403 (2022: £3,211,995) and of this £2,641,875 related to project related activities.

Expenditure was £2,920,505 in support of our charitable objectives with a surplus of £206,898 (2022: £67,132)

At 31st March 2023 total fund balances were £1,343,655 (2022: £1,136,757)

Remuneration policy

The overall policy on remuneration within Citizens Advice Hull and East Riding is as follows:

- Trustees are voluntary and not remunerated. Out-of-pocket expenses paid to Trustees are shown as part of Note 9 to the Financial Statements;
- Staff remuneration is reviewed as an important element of the annual budget process. The salary increase applies to all staff, including the Chief Executive and senior management team;

Reserves Policy

Hull and East Riding Citizens Advice Bureau holds financial reserves to be applied to future activities under the following categories:

- **Unrestricted** – as protection against the immediate impact of funding changes and to provide cover for unforeseen, essential expenditure. Within our unrestricted reserves we designate reserves which are set aside for planned investment in technology and service development.
- **Restricted** – to be spent on specific purposes determined by the funder.

The trustees of Hull and East Riding Citizens Advice Bureau Limited believe that the organisation should hold financial reserves in order to ensure that the charity can continue to operate effectively and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising.

Each year our Trustee Board reviews our reserves policy and considers the appropriate level of unrestricted reserves. The Board also considers the reserves position of the charitable company on a quarterly basis when reviewing the management accounts with an analysis of the results by activity and the forecast results for the coming quarters, together with a review of management of debtors, statistical management indicators and cash flow analysis and forecasts.

In determining the appropriate level of reserves the trustees consider the financial risks to the organisation and the likelihood of that risk materialising. Trustees consider that restricted grant funding would meet the exit strategy commitments for that service.

Trustees consider that it is prudent to set aside Reserves within a range of 3 to 6 months operating costs which is reviewed annually.

As at 31 March 2023 our Unrestricted Funds freely available ('free reserves') were £1,189,405 (2022: £1,031,219) equating to 4.9 months of total operating expenditure. Our restricted funds were £154,249 representing the balance of ongoing funding and projects. These balances can only be applied in accordance with funders' conditions and are not covered by our reserves policy.

Report of the Trustees
for the year ended 31st March 2023

Investment Policy and Performance

At the Balance Sheet date the charitable company only held cash investments. Funds surplus to immediate requirements are placed on short-term deposit at our bankers. The returns on these funds are improving with recent increases to interest rates. Income generated in 2022/23 amounted to £2,416 (2021/22 £113).

Going Concern

Hull and East Riding Citizens Advice Bureau is well placed to manage our liabilities as they fall due and the business risks we face. The Trustees have considered the challenges presented to the Charity in preparing their financial forecasts. Our review demonstrates that the Charity is anticipating generating income in the year ending 31 March 2024 and beyond that, has sufficient financial resources to enable the Charity meet its obligations as they fall due for a period of at least 12 months from the date of signing of these accounts. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Statement of trustees' responsibilities

The trustees (who are also the directors of Hull and East Riding Citizens Advice Bureau Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Auditors

The auditors, Smailes Goldie Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting. The auditors will be subject to a tender process in the upcoming year.

Approved by order of the Board of Trustees on 6/11/23 and signed on its behalf by:

L. R. Milner

James ~~A Doyle~~ L. R. MILNER

Vice Chair of Trustees

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureau Limited

Opinion

We have audited the financial statements of Hull and East Riding Citizens Advice Bureau Limited (the 'charitable company') for the year ended 31st March 2023 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31st March 2023 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006

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

- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

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

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

Report of the Independent Auditors to the Members of
Hull and East Riding Citizens Advice Bureau Limited

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

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

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

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was focused on specific laws and regulations which we considered may have a direct material effect on the charity, the financial statements or the operations of the charitable company, including the Companies Act 2006, the Charities Act 2011, tax legislation, data protection, anti-bribery, employment, safeguarding regulations and health and safety legislation. An understanding of these laws and regulations and the extent of compliance was obtained through discussion with management and inspecting legal and regulatory correspondence.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing charity's financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the charitable company's legal advisors.

Due to the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission, or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report
This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Bramall BSc., FCA (Senior Statutory Auditor)
for and on behalf of Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
East Yorkshire
HU2 8BA

Date_____

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 MARCH 2023 (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2023 M £	Total 2022 £
Income and endowments from:					
Donations & legacies	3	51,691	65,000	116,691	53,675
Charitable activities	4	429,267	2,576,875	3,006,142	3,157,615
Investment income	5	2,416	-	2,416	113
Other income	6	2,154	-	2,154	592
TOTAL INCOME		485,528	2,641,875	3,127,403	3,211,995
EXPENDITURE ON					
Charitable activities					
Advice and Information	7	378,293	2,542,212	2,920,505	3,144,863
TOTAL EXPENDITURE		378,293	2,542,212	2,920,505	3,144,863
NET INCOME/ (EXPENDITURE)		107,235	99,663	206,898	67,132
Transfers Between Funds		50,951	(50,951)	-	-
NET MOVEMENT IN FUNDS		158,186	48,712	206,898	67,132
Reconciliation of Funds					
Funds brought forward at 1 April 2022		1,031,220	105,537	1,136,757	1,069,625
Funds carried forward 31 March 2023		1,189,406	154,249	1,343,655	1,136,757

A comparative Statement of Financial Activites is found in Note 2

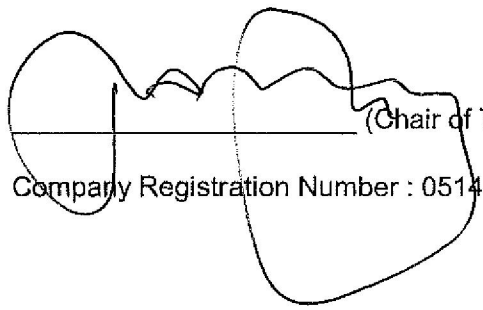
All of the Charity's activities derive from continuing operations during the above two periods.

Hull and East Riding Citizens Advice Bureau Limited

BALANCE SHEET
AS AT 31 MARCH 2023

	note	2023 £	2022 £
FIXED ASSETS			
Tangible Assets	12	1	1
CURRENT ASSETS			
Debtors	13	223,499	237,955
Cash at bank and in hand		1,358,967	1,076,156
		1,582,466	1,314,111
CREDITORS: Amounts falling due within one year	14	(238,812)	(177,355)
NET CURRENT ASSETS		1,343,654	1,136,756
TOTAL NET ASSETS		1,343,655	1,136,757
FUNDS			
Restricted income funds	17	154,249	105,537
Designated funds	17	-	-
Unrestricted funds	17	1,189,406	1,031,220
TOTAL FUNDS		1,343,655	1,136,757

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime. They were approved by the Trustees, and authorised for issue on 6th November and signed on their behalf by



(Chair of Trustees)

Company Registration Number : 05141612 (England & Wales)

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2023

	note	2023 £	2022 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		206,898	67,132
Adjusted for:			
Depreciation charge	12	-	2,526
Investment income	5	(2,416)	(113)
Decrease/(increase) in debtors	13	14,456	(72,769)
(Decrease)/increase in creditors	14	61,457	8,775
Net cash flows from operating activities		280,395	5,551
Cash flows from investing activities			
Interest receivable and similar income	5	2,416	113
Purchase of tangible fixed assets	12	-	-
Net cash flows from investing activities		2,416	113
Net increase/(decrease) in cash and cash equivalents		282,811	5,664
Cash and cash equivalents at 1 April 2022		1,076,156	1,070,492
Cash and cash equivalents at 31 March 2023	19	1,358,967	1,076,156

All of the cash flows are derived from continuing operations during the above two periods.

There is no debt in the company and therefore no reconciliation of Net Debt is provided.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

April 2021

Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

Hull and East Riding Citizens Advice Bureau is well placed to manage our liabilities as they fall due and the business risks we face. The Trustees have considered the challenges presented to the Charity in preparing their financial forecasts. Our review demonstrates that the Charity is anticipating generating income in the year ending 31 March 2024 and beyond that, and has sufficient financial resources to enable the Charity meet its obligations as they fall due for a period of at least 12 months from the date of signing of these accounts. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds and any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the delivery of specific deliverables is deferred until the criteria for income recognition are met.

The value of services provided by volunteers are not included.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly and general costs are apportioned on an appropriate basis e.g. per capita or estimated usage.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and accounting costs

Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Individual fixed assets costing £1,000 or more are capitalised at cost.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Plant and machinery etc	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

When employees have rendered service to the company, short term employee benefits and termination benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The company operated a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Donated goods

Gift in kind donations are valued using the current market value of the donated services

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

2. Comparative Statement of Financial Activities Year Ended 31 March 2022 (Including Income And Expenditure Account)

	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Income and endowments from:			
Donations & legacies	51,675	2,000	53,675
Charitable activities	1,114,958	2,042,657	3,157,615
Investments	113	-	113
Other Income	592	-	592
TOTAL INCOMING RESOURCES	1,167,338	2,044,657	3,211,995
RESOURCES EXPENDED			-
Charitable activities			
Advice and Information	1,054,080	2,090,783	3,144,863
TOTAL RESOURCES EXPENDED	1,054,080	2,090,783	3,144,863
NET INCOME/ (EXPENDITURE)	113,258	(46,126)	67,132
Transfers between funds	6,293	(6,293)	-
NET MOVEMENT IN FUNDS	119,551	(52,419)	67,132
Reconciliation of Funds			
Funds brought forward at 1 April 2021	911,669	157,956	1,069,625
Funds carried forward 31 March 2022	1,031,220	105,537	1,136,757

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted	Total 2023	Total 2022
	£	£	£	£
Donations	51,691	65,000	116,691	53,675
Total	51,691	65,000	116,691	53,675

Included within donations are gift in kind services totalling £50,000 (2022: £50,000).

4. Income from Charitable Activity

Advice & Information Services:

Funder	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
CCG - Social Prescribing	-	-	-	533,464
Citizens Advice - Against Gambling Harm	-	500	500	-
Citizens Advice - Cost of Living	15,000	-	15,000	-
Citizens Advice - Energy projects	-	14,334	14,334	16,150
Citizens Advice - Help to Claim	-	345,415	345,415	496,261
Citizens Advice - Money Advice Service	-	614,415	614,415	645,378
Citizens Advice - Pension Wise	-	454,735	454,735	473,400
East Riding Armed Forces Forum	-	23,800	23,800	24,000
East Riding Food bank	-	32,591	32,591	-
East Riding of Yorkshire Council - East Riding Specialists	280,900	-	280,900	280,900
East Riding of Yorkshire Council - Household Support Fund	-	45,000	45,000	-
Henry Smith	-	44,400	44,400	-
Hull Armed Forces Forum	-	35,583	35,583	36,418
Hull City Council - General Advice Service	133,367	475,000	608,367	292,000
Hull Food bank	-	7,131	7,131	-
Humber Learning Consortium	-	52,887	52,887	48,911
National lottery - Help Through Crisis	-	-	-	55,672
National lottery - Reaching Communities	-	-	-	89,243
Northern Power Grid	-	108,545	108,545	-
Pocklington Town Council	-	1,500	1,500	-
Reckitts	-	75,000	75,000	-
Smile Foundation	-	16,651	16,651	-
Smile Foundation - Armed Forces	-	5,000	5,000	-
Stamp Jackson Proctor - Hospital Outreach	-	39,350	39,350	30,700
The Headley Trust	-	30,000	30,000	-
Two Ridings Community Foundation - Know your Neighbourhood	-	9,781	9,781	-
Withernsea Big Local	-	14,562	14,562	30,569
Your Consortium	-	130,695	130,695	104,549
Total	429,267	2,576,875	3,006,142	3,157,615

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2023	March 2022
	£	£	£	£
Interest receivable on bank deposits	2,416	-	2,416	113
Total	2,416	-	2,416	113

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Other Income	2,154	-	2,154	592
Total	2,154	-	2,154	592

7. Resources Expended

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
Advice & information services:	£	£	£	£
Direct costs	331,388	2,425,277	2,756,665	3,007,797
Allocated Support Costs (see note 7b)	46,454	109,517	155,971	129,003
Governance Costs	451	7,418	7,869	8,063
Total Resources Expended	378,293	2,542,212	2,920,505	3,144,863

7b. Support Costs	Staff Costs	Other Costs	Total 2023	Total 2022
	£	£	£	£
Allocated Support Costs	139,453	16,518	155,971	129,003

8. Net incoming/outgoing resources

Net incoming resources for the year include:

	2023	2022
	£	£
Staff Pension contributions	38,864	40,650
Operating Leases	35,200	102,695
Depreciation	-	2,526
Audit fees	7,782	6,790

9. Trustees remuneration and expenses

Throughout this year and the prior year no Trustees, nor any persons connected with them:
- received any benefits in kind
- received any remuneration from the charity

Travel expenses of £87 were paid to trustees during the year (2022: £13).

10. Staff Costs

Staff costs during the year were:

	2023	2022
	£	£
Wages and salaries	2,134,475	2,126,638
Social security costs	174,424	172,475
Pension costs	38,864	40,650
Termination payments	13,393	-
	2,361,156	2,339,763

The average number of employees during the year was

	2023	2022
	No.	No.
Management	5	5
Advice and advocacy	66	74
Admin & support	23	24
Total	94	103

0 employees received emoluments in excess of £60,000 during the year. During the prior year 1 employee received emoluments of between £70,000 - £80,000."

The total emoluments received by key management personnel were £211,574 (2022: £192,800).

11. Taxation

No tax was charged in the year (2022 - £nil)

12. Tangible Fixed Assets

	Freehold Property	Plant & Machinery	Total
Cost			
At 1 April 2022	1	246,657	246,658
Additions	-	-	-
At 31 March 2023	1	246,657	246,658
Depreciation			
At 1 April 2022	-	246,657	246,657
charge for the year	-	-	-
At 31 March 2023	-	246,657	246,657
Net Book Value			
At 1 April 2022	1	-	1
At 31 March 2023	1	-	1

13. Debtors

	2023	2022
	£	£
Trade Debtors	169,454	208,959
Accrued Income	17,390	4,038
Prepayments	14,055	15,844
Other Debtors	22,600	9,114
Total	223,499	237,955

14. Creditors

	2023	2022
	£	£
Trade Creditors	12,503	19,795
Taxation & social security	32,006	58,929
Accruals	114,198	77,237
Deferred Income	23,245	5,641
Other Creditors	56,860	15,753
Total	238,812	177,355

15. Commitments Under Operating Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023 £	2022 £
Land & buildings		
Within 1 year	24,932	33,400
Total	24,932	33,400

16. Charity status

The Charity is a Charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the Charity in the event of liquidation.

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023

	Balance 1 April 2022 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2023 £
Unrestricted funds:					
General Funds	1,031,220	485,528	(378,293)	50,951	1,189,406
Designated Funds	-	-	-	-	-
Pension reserve	-	-	-	-	-
Total unrestricted funds	1,031,220	485,528	(378,293)	50,951	1,189,406
Restricted Funds:					
Citizens Advice - Against Gambling Harm	-	500	(500)	-	-
Citizens Advice - BEIS	18,146	-	-	-	18,146
Citizens Advice - Energy projects	-	14,334	(6,833)	(7,501)	-
Citizens Advice - Help to Claim	-	345,415	(345,415)	-	-
Citizens Advice - Money Advice Service	-	614,415	(570,965)	(43,450)	-
Citizens Advice - Pension Wise	-	454,735	(454,735)	-	-
East Riding Armed Forces Forum	-	23,800	(23,800)	-	-
East Riding Food bank	-	32,591	(32,591)	-	-
East Riding of Yorkshire Council - Household Support Fund	-	45,000	(45,000)	-	-
Henry Smith	-	44,400	(44,400)	-	-
Hull Armed Forces Forum	-	35,583	(35,583)	-	-
Hull City Council - General Advice Service	-	475,000	(475,000)	-	-
Hull Food bank	-	7,131	(7,131)	-	-
Humber Learning Consortium	-	52,887	(52,887)	-	-
Jane Powell Legacy	9,394	-	-	-	9,394
National lottery - Help Through Crisis	-	-	-	-	-
National lottery - Reaching Communities	58,564	-	(58,564)	-	-
Northern Power Grid	-	108,545	(108,545)	-	-
Pocklington Town Council	-	1,500	(1,500)	-	-
Reckitts	-	140,000	(27,991)	-	112,009
Screwfix	2,200	-	-	-	2,200
Smile Foundation	-	16,651	(16,651)	-	-
Smile Foundation - Armed Forces	-	5,000	(5,000)	-	-
Stamp Jackson Proctor - Hospital Outreach	-	39,350	(39,350)	-	-
The Headley Trust	-	30,000	(17,500)	-	12,500
Two Ridings Community Foundation - Know your Neighbourhood	-	9,781	(9,781)	-	-
Withernsea Big Local	17,233	14,562	(31,795)	-	-
Your Consortium	-	130,695	(130,695)	-	-
Total restricted funds	105,537	2,641,875	(2,542,212)	(50,951)	154,249
Total funds	1,136,757	3,127,403	(2,920,505)	-	1,343,655

17. Funds (Prior year comparative)

	Balance 1 April 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2022 £
Unrestricted funds:					
General Funds	911,669	1,167,338	(1,054,080)	6,293	1,031,220
Designated Funds	-	-	-	-	-
Total unrestricted funds	911,669	1,167,338	(1,054,080)	6,293	1,031,220
Restricted Funds:					
Citizens Advice - BEIS	18,146	-	-	-	18,146
Citizens Advice - Energy projects	-	16,150	(9,857)	(6,293)	-
Citizens Advice - Help to Claim	-	496,261	(496,261)	-	-
Citizens Advice - Money Advice Service	-	636,785	(636,785)	-	-
Citizens Advice - Pension Wise	-	473,400	(473,400)	-	-
East Riding Armed Forces Forum	-	26,000	(26,000)	-	-
Fixed Asset Fund	1,861	-	(1,861)	-	-
Hull Armed Forces Forum	-	36,418	(36,418)	-	-
Humber Learning Consortium	-	48,911	(48,911)	-	-
Jane Powell Legacy	9,394	-	-	-	9,394
National lottery - Help Through Crisis	41,154	55,672	(96,826)	-	-
National lottery - Reaching Communities	74,710	89,243	(105,389)	-	58,564
Screwfix	2,200	-	-	-	2,200
Stamp Jackson Proctor - Hospital Outreach	-	30,700	(30,700)	-	-
Withernsea Big Local	10,491	30,569	(23,827)	-	17,233
Your Consortium	-	104,549	(104,549)	-	-
Total restricted funds	157,956	2,044,657	(2,090,783)	(6,293)	105,537
Total funds	1,069,625	3,211,995	(3,144,863)	-	1,136,757

17. Funds (continued)

The specific purposes for which the funds are to be applied are as follows:

DESIGNATED FUNDS:

There are no designated funds balance taken from the general funds of the charity:

RESTRICTED FUNDS:

Citizens Advice - BEIS
Funding to cover transitioning to new ways of working to accommodate remote working during and post Covid

Citizens Advice - Bureau Grant
A grant provided by Citizens Advice to enable the Trustee Board to obtain professional advice in relation to TUPE and Pension Liability

Citizens Advice - Energy projects

Energy Project funding is for one-to-one energy advice.

Citizens Advice - Help to Claim
Help to Claim is funded by the Department for Work and Pensions via Citizens Advice National. It is a project to help Universal support claimants with the initial claims process.

Citizens Advice - Pension Wise
Pension Wise is funded by the Money Advice and Pension Service via Citizens Advice National to provide guidance to over 50's on the new government pension options made available from April 2015. This service is provided across Hull, East Riding, Scunthorpe and Grimsby.

East Riding Armed Forces

Armed Forces East Riding is funded by the East Riding of Yorkshire Council to provide a specialist advice service to serving personnel, veterans and their families in the East Riding area.

East Riding Foodbank

A fund to provide advice services is the East Riding Foodbank

East Riding of Yorkshire Council - Household Support Fund

A fund to provide advice services to clients in receipt of Household Support funds

Fixed Asset Fund

The fixed asset fund is a provision from within the Social Prescribing fund which is to fund the development and deployment of an online client portal in order to assist with the delivery of the Social Prescribing project.

Henry Smith

Funding for a court outreach service.

Hull Armed Forces

Armed Forces Hull is funded by the Hull Military Covenant to provide a specialist advice service to serving personnel, veterans and their families in the Hull area.

Hull City Council - General Advice Service
A fund to deliver generalist advice services from the Wilson Centre

Hull Foodbank

A fund to provide advice services is the Hull Foodbank

Humber Learning Consortium

Part of the Building Better Opportunities programme, this fund delivers financial inclusion advice to clients referred from Key Workers in Hull and the East Riding

Jane Powell Legacy

A legacy fund received during 2017 and is restricted to be used at one specific branch.

National Lottery - Breakthrough - Help Through Crisis

Breakthrough - Help through Crisis is a partnership project across Hull and the East Riding aimed at identifying and advising people at immediate risk of crisis and providing support towards a more stable future. The project is funded by Big Lottery over five years.

National lottery - Reaching Communities - Community Connect

Community Connect is a project funded by the National Lottery Community Fund. Community Connect works within communities providing advice, support and information on the issues that matter to them, with the overall aim of reducing financial and digital exclusion and empowering residents to help themselves.

Northern PowerGrid

A fund to provide advice to customers of Northern Power grid

Pocklington Town Council

A donation to support an outreach advice service in the Pocklington Area

Reckitts

A fund to increase advice capacity across our services

Screwfix

A grant from the Screwfix foundation for repairs and maintenance

Smile Foundation

a fund for management time to develop a proof of concept about how our data could be better used

Smile Foundation - Armed Forces

A fund to supplement the Armed Forces work to provide a specialist advice service to serving personnel, veterans and their families in the Hull area.

Stamp Jackson Proctor - Hospital Outreach

Stamp Jackson Procter Solicitors fund a hospital outreach to provide weekly advice surgeries in Hull Royal Infirmary and Castle Hill Hospital. The service is for patients and their families who have suffered traumatic, life changing illnesses or accidents.

The Headley Trust

A fund to increase advice capacity across our services

Two Ridings Community Foundation - Know your Neighbourhood

A fund to train up volunteers for advice work.

Withernsea Big Local

The provision of advice based in Withernsea and to support the recruitment and training of up to 5 local volunteers to a Level 2 advice qualification.

Your Consortium

Part of the Building Better Opportunities programme, this fund provides Keyworker support delivers advice to residents in the East Riding

18. Analysis of Net Assets Between Funds

	Tangible fixed assets	Current assets	Current Liabilities	Total funds 2023
Unrestricted	1	1,226,481	(37,076)	1,189,406
Designated	-	-	-	-
Restricted	-	355,985	(201,736)	154,249
Total	1	1,582,466	(238,812)	1,343,655

	Tangible fixed assets	Current assets	Current Liabilities	Total funds 2022
Unrestricted	1	1,127,914	(96,695)	1,031,220
Designated	-	-	-	-
Restricted	-	186,197	(80,660)	105,537
Total	1	1,314,111	(177,355)	1,136,757

19. Analysis of Cash and Cash Equivalents

	At 1 April 2022	cashflow	at 31 March 2023
Cash at bank and in hand	1,076,156	282,811	1,358,967
Total	1,076,156	282,811	1,358,967

	At 1 April 2021	cashflow	at 31 March 2022
Cash at bank and in hand	1,070,492	5,664	1,076,156
Total	1,070,492	5,664	1,076,156

20. Financial instruments

	2023 £	2022 £
Categorisation of financial instruments		
Financial assets that are debt instruments measured at amortised cost	1,568,411	1,298,267
Financial liabilities measured at amortised cost	215,567	171,714
Financial liabilities at fair value through income or expenditure	0	0

Financial assets that are debt instruments measured at amortised cost consist of cash, trade and other debtors and accrued income.

Financial liabilities measured at amortised cost consist of trade & other creditors and accruals

Financial liabilities measured at fair value consist of provisions.

21. Related Party Transactions

There were no related party transactions during the year (2022 - £nil)

22. Ultimate Controlling Party

In the opinion of the trustees, no one party controls the company.

HULL AND EAST RIDING CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1106453

Accounts

Smailes Goldie Group
CREATING ADVANTAGE

Smailes Goldie
Copy

REGISTERED COMPANY NUMBER: 05141612 (England and Wales)
REGISTERED CHARITY NUMBER: 1106453

Hull and East Riding Citizens Advice Bureau Limited

(A Company Limited by Guarantee)

Financial Statements

31st March 2022

SD-0207084-1-6

Hull and East Riding Citizens Advice Bureau Limited

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for the year ended 31st March 2022

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Hull and East Riding Citizens Advice Bureau Limited

Reference and Administrative Details
for the Year Ended 31st March 2022

TRUSTEES

RJ Crellin	resigned 8th November 2021
J Doyle, Chair	appointed as Chair 16th March 2022
Bryan Jones, Treasurer	
T Wharvell, Chair	resigned 14th March 2022
R Primmer, Vice Chair	resigned 9th May 2022
C Vertigans	appointed 8th November 2021
A Ledger	appointed 8th November 2021
L Milner Vice Chair	appointed 8th November 2021

COMPANY SECRETARY

Ms L J Thornley	
Mrs T Wharvell	appointed 4th July 2022

REGISTERED OFFICE

The Wilson Centre
Alfred Gelder Street
Hull
East Yorkshire
HU1 2AG

REGISTERED COMPANY NUMBER

05141612 (England and Wales)

REGISTERED CHARITY NUMBER

1106453

INDEPENDENT AUDITORS

Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
East Yorkshire
HU2 8BA

BANKERS

Lloyds Bank Plc
1 Grand Buildings
Jameson Street
Hull
HU1 3JX

CHIEF EXECUTIVE AND
SENIOR MANAGEMENT TEAM

Lesley Thornley	Chief Executive – retired 22nd July 2022
Tracy Wharvell	Chief Executive – appointed 4th July 2022
John Connelly	Head of Specialist Advice Services
Stacey Provan	Head of Generalist Advice Services
Andy Coish	Head of Partnerships Projects

Citizens Advice Hull and East Riding is the trading name of Hull and East Riding Citizens Advice Bureau Limited.

Hull and East Riding Citizens Advice Bureau Limited

Report of the Trustees
for the year ended 31st March 2022

Trustees' Report

Welcome to the Trustees' Annual Report and Audited Financial Statements for the year ended 31 March 2022.

About Citizens Advice Hull and East Riding

We are an independent charity working primarily for the residents of the City of Kingston Upon Hull and the East Riding of Yorkshire and operating under the name Citizens Advice Hull and East Riding. We have served our local communities for over 83 years. We are here for everyone:

As a member of the national charity Citizens Advice along with a further 259 local Citizens Advice Services, we form a national service sharing the same goals:

- We provide free, confidential and impartial advice – available to all
- We help people overcome their problems and campaign on the big issues when their voices need to be heard
- We value diversity, championing equality and challenging discrimination

We strive to reach people as early as possible, providing information, advice and training before problems develop. Increasing knowledge and confidence to seek advice and tackle difficulties as they arise. Where possible enabling people to help themselves.

In line with our membership body Citizens Advice, we recognise the significant challenges ahead and our plans include the flexibility to respond to local needs through innovative approaches and to adopt best practice in quality assurance, service delivery channels, campaigning and training.

Citizens Advice Hull and East Riding achieves its Charitable Object, namely

'The relief of poverty, sickness and distress by the advancement of education and the protection and preservation of health and the promotion of equal opportunities'

by providing a free, independent, confidential, impartial information, advice, casework and representation service helping people resolve their legal, money and other problems. Our data gives us a unique insight into the problems facing communities in Hull and the East Riding enabling us to remain active in using these experiences to lobby for change in local and national policies and procedures. In all aspects of our work, we are committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

In 2021/22 our service helped over 24,322 people face to face, by phone, e mail and web chat – a 6% increase on 2020/21 level of 23,061– and opened 32,448 cases on their behalf, an increase of 11% on 2020/21.

People sought our help on over 103,000 advice issues and the top 6 issues were:

- Benefits (including tax credits and Universal Credit)
- Debt
- Financial services and capability
- Housing
- Employment
- Relationships and family

Every Citizens Advice Bureau is a local independent charity. Without funding and the support of our volunteers Citizens Advice Hull and East Riding could not continue to provide its services in the City of Hull and the East Riding of Yorkshire.

Objectives and activities

Our Vision is for a fair society for all, free from the effects of poverty and injustice.

Hull and East Riding Citizens Advice Bureau Limited

Report of the Trustees
for the year ended 31st March 2022

Our Mission

We help people, families and communities by:

- Providing advice that helps people overcome their problems
- Campaigning to ensure that peoples' voices are heard

Our Strategic Aims

Our current strategy, which covers the period 2020 – 2023 has 5 key aims.

1. We will make high quality information and advice accessible
2. We will be influential
3. We will develop and retain skilful and knowledgeable teams
4. We will be sustainable and effective
5. We will embed equality, diversity and inclusion in all we do

We review our aims, objectives and activities each year through our Strategic and Business Planning processes. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of key activities and the benefit they have brought to those groups of people we are set up to help. The review also helps us ensure our aim objectives and activities remain focused on our stated purposes.

Achievement and performance

In 2021/22 the coronavirus pandemic continued to dominate the way our service was delivered. The transition to delivering services virtually, by shifting to homeworking, expanding our phone, email and webchat advice channels, ensured people continued to receive the help they needed. Our staff and volunteers continued to respond magnificently, to the new way of working.

Despite the challenges of Covid, we maintained our progress in our aims to help more people to access the advice they need, improve policies and practices and to become more sustainable and effective.

During the year over 100 employees and 83 (132) volunteers worked with Citizens Advice Hull and East Riding to help over 24,323 clients to find solutions to their financial, housing, employment and other legal problems. Once again our dedicated team have responded to the increasingly complex financial and social justice issues our clients face, helping those in vulnerable circumstances to access the financial help and legal rights to which they are entitled. In 2021/22, we helped clients find answers to 103,014 (102,454) advice issues (prior year figures in brackets):

- 31% (16%) of enquiries related to Universal Credit
- 22.5% (15%) of enquiries were about Debt problems
- 20% (16%) of enquiries were about Benefits and Tax Credit problems
- 7% (17%) of enquiries were about financial services, capability and skills

50% of our clients had a disability or long term health condition. This was an increase of 8% on 2020/21.

Progress made against specific organisation objectives is described below.

We will make high quality information and advice accessible

We aim to provide information and advice across multiple channels. The shift of how clients seek advice continued with 65% by telephone, 2% by web-chat, 4% letter and 16% e-mail. 11% of advice was delivered face to face when it was feasible to open up services again. 84% of clients found the service

easy to access between April 2021 – March 2022. This remains at the same level as last year and is significantly higher than the national average for LCA's (76%).

Restrictions experienced by our Partners and community outreach locations meant that we were unable to work from our usual extensive outreach venues and face to face advice has been focussed largely in our four permanent offices in Hull, Bridlington, Beverley and Goole. The primary funders of our generalist advice services are Kingston upon Hull City Council, the East Riding of Yorkshire Council and Hull Clinical Commissioning Group.

Client numbers increased on the previous year with over 24,300 clients being assisted with 32,448 enquiries. Our data suggests that some people who may have been simply putting off addressing their problems, particularly in debt, where there was a ban on bailiff enforcement, eviction, or repayment holidays which were part of the response to the pandemic, are now seeking advice as these measure come to an end.

The Money Advice and Pensions Service (via Citizens Advice) and East Riding of Yorkshire Council are the main funders of specialist debt and money advice. With an increase to 4,454 (4,300) Debt cases amounted to over 22.5% of all enquiries – a 7.5% increase on the previous year. Debt Relief Orders and Council tax arrears and fuel debts are the biggest single problems, amounting to 19% and 13.5% of all debt issues.

Benefits cases (excluding Universal Credit) were 19.7% of all enquiries, and amounted to 7,279 (4,538) clients an increase on the previous year. The second largest benefit enquiry from our clients in 2021/22 were Personal Independence Payments (PIP) (14% of all benefit issues), Council Tax reduction (4%) and Employment Support Allowance (ESA) (4% of all benefit issues). Other significant areas of advice included Housing 7% (5%), Financial services, products and capability 17% (11%), Employment 7% (5%) and Relationships and family 5% respectively.

Our Universal Support – Help to Claim service advises clients on whether Universal Credit is the appropriate benefit and assists them through the largely on-line claim process to the point of first payment was 31% of all enquires. The team opened 6,391 (6,250) cases on behalf of clients addressing 32,056 (30,000) issues. When combining general legacy benefits and Universal credit together, benefits now amount to 50.8% (32%) of all cases dealt with by the staff and volunteers.

AFMAP Female client statistic's when mapped against the general population, demography of the Armed Forces suggest that there is a distinct disadvantage of service in the military, association with the Armed Forces through marriage and accessibility to Veteran facing charities.

As part of the Hull Ukraine Refugee network we delivered benefits assistance to a number of Ukrainian refugees, in partnership with DWP and Hull CC.

We continued to reach out to vulnerable communities who often find it difficult to access services and face an increased risk of experiencing exclusion. Examples of our specialised and targeted support include:

- Armed forces personnel, veterans and their families;
- Debt duty desk at Hull Combined Court for those people facing eviction or repossession;
- Help Through Crisis, a Big Lottery funded project working with a wide range of partners across Hull and the East Riding;
- Hospital Outreach, where we provide specialised and tailored advice to patients in Hull Royal and Castle Hill hospitals who have experienced a traumatic health event;
- Key work support and financial inclusion advice for people for hard to reach groups, to encourage and enable them to seek training and jobs;
- Community Connect, a project working in the communities of Orchard Park, Bransholme and part of East Hull to support people to overcome financial and digital exclusion.

Client satisfaction and positive feedback remains high with 95% of clients rating the service as "good or excellent" and 97% would recommend the service to others.

We received re-accreditation with Advice Quality Standard (AQS) in June 2021 and our Advice Quality Audit remain green at 76.3%.

We will be influential

We have contributed nationally and locally to highlighting the challenges of Universal Credit (UC), highlighting the pressures local people are facing to Stakeholders and funders.

We have worked in partnership with both Local Authorities and have inputted into their respective financial inclusion committees.

Our 2020-21 SROI report was widely circulated to stakeholders and partners

Our data and information has been used informally to support evidence in the Hull mental health concordat application

Case studies used by national Citizens Advice's regional Best Practice Lead for Universal Credit for regional reports and also to highlight the case for ongoing Face 2 Face advice nationally with Department of Work and Pensions DWP

A sample of Connect Well case studies were used in CCG recommissioning stakeholder events

We are part of the health and social care reference group for national Citizens Advice to use as a sounding board with the aim of developing stronger evidence of the impact on the social determinants of health and wellbeing generally

68% of staff and volunteers feel we are doing a good job on research and campaigns as measured in the annual people

Latest CitA discrimination training and case studies are circulated to all staff and highlighted at subsequent team meetings.

Recording of Evidence Forms remains high (263 recorded this year) and they formed the basis for a number of communications with local MP's and other partners.

Pension Wise Yorkshire
We work in partnership with Citizens Advice Leeds and Citizens Advice Hambleton, Richmondshire and Selby District delivering the Pension Wise Service across the Humber, West and North Yorkshire. The partnership is led by CAH&ER.

Building Better Opportunities
We work as part of wider partnerships in the Humber and Yorkshire to provide key worker support and financial inclusion advice to participants in the most deprived communities to take steps towards employment.

Armed Forces Covenant partnerships
We are active participants in the Armed Forces networks and Covenant delivery groups in both local authority areas.

Withernsea Big Local
We have formed a strong partnership with Withernsea Big Local. The grant agreement provides funding for a generalist adviser, working from the local community, as well as the recruitment, training and support of local volunteers to work from the Shores Centre in Withernsea.

We will develop and retain skilful and knowledgeable teams

Our work would not be possible without the dedication, commitment and hard work of volunteers and staff. This year that resilience has been tested more than any other. During the year Citizens Advice Hull and East Riding employed over 100 paid staff and recruited further volunteers. At 31 March 2022, 90 volunteers were supporting our work in roles such as Trustee, Adviser, Trainee Adviser, Receptionist and Administrator. On average our volunteers give 2070 hours of their time per month – the equivalent of an additional 12.9 FTEs.

Trustees have completed the GDPR and SCMS training and we will review the new modular EDI training package from National Citizens Advice to identify further development opportunities. We developed and delivered an in house specialist housing advice workshop to all staff & volunteers

We continue to review our processes involved in the recruitment and retention of volunteers with the aim of increasing the percentage of volunteers that stay with us and to develop new opportunities.

Staff and volunteers have worked very successfully from home, returning to the office on a hybrid working model as restrictions eased. We have adapted our recruitment and induction processes to reflect remote working situations and continue to review the best models of working that will support the effective delivery of advice to our clients and the aspirations of our staff and volunteers.

In the People survey:

- 80% staff and volunteers reported feeling well informed. This is higher than the national average (77%) and an improvement on last year's results of 75%.
- 83% of staff and volunteers feel that we care for their mental wellbeing and 88% feel able to bring their whole self to work e.g. comfortable being themselves.

We will be sustainable and effective

As an independent charity we are responsible for raising our own income to provide services to residents in our local communities. We have strategic objectives to meet the requirements of our core grants and contracts, and to diversify our funding to enable us to meet increasing demand, extend the ranges of advice services we can offer and reduce our reliance on any one funder.

New and further financial support was obtained during the year as follows:

- Building Better Opportunities funding for Action Towards Inclusion (£274k for April 21 – June 23) and Exploring Opportunities (£101k for July 21 – March 23) extended and increased after successful expressions of interest;
- Energy funding of £16k secured for September 21 – March 22;
- We were successful in our tender for the East Riding generalist and specialist service for 2 years;
- We were successful in our tender for bespoke energy funding (up to 2 FTE) from Northern Powergrid;
- We have secured our status as the Regional Lead in delivery of next year's DWP/CitA Help To Claim grant agreement;
- AFMAP ERYC have also funded a further year at £23,800 and we are working with ERYC on funding opportunities for future provision;
- The bid for funding to Henry Smith Charity for a Debt Court Outreach caseworker has been submitted;
- Funding bid has been submitted to Trussell Trust for an advice service based in East Yorkshire Foodbanks;
- Additional funding secured to extend Withernsea Big Local service until March 2023;
- Grant extension to Reaching Communities to allow delivery until October 2022.

The Outcomes and Impact of the work of Citizens Advice Hull and East Riding

We can all face problems that seem complicated or intimidating. At Citizens Advice Hull and East Riding, we believe no one should have to face these problems without good quality, independent advice. When it comes to local people who need our help, we aim to be flexible and responsive. People face multiple and complex problems and we tailor our advice to help each person overcome those problems and find a way forward.

It's not uncommon to hear our clients report the help they received as priceless, life changing or invaluable. Alongside debts managed, jobs kept, income increased and rights established, we are aware of lives not only changed but also lives saved through suicide prevented, families kept together, worries, stress and depression overcome and a new sense of confidence and purpose ahead.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today, particularly in our local communities. We see how problems can be linked. By helping people with the underlying cause of their problems and making sure they don't get worse, we save the government and public services millions of pounds every year.

One way is to calculate the financial value of our work via financial gains. This demonstrates an immediate gain to the clients in terms of income gain, such as benefits, or debt renegotiated or written off.

In 2021//22 the main advice outcomes for our clients were:

- £22 million of financial gain
- £2.7 million of debt written off

A robust way to calculate our outcomes and impact is to calculate the Social Return on Investment (SROI). In 2020/21 (the latest report available) we analysed our impact and social value. Our report is founded on a national survey conducted by Citizens Advice to ask 60,000 people about the outcomes we helped to achieve and the impact that had on their life,

- 4 in 5 of the people supported said they had experienced a life event or a change of circumstances that led to the problem they came to Citizens Advice about. This most often related to changes in finance (48%) or health (46%);
- 8 in 10 people have their problems solved and 9 in 10 stated they could not have done so without our help;
- 4 in 5 clients say that our help improved their lives in other ways such as reducing their stress, improving their physical health or increasing their finances.

Our impact data helps us better understand the effect our advice has on people's lives, and the difference we make to local communities. Using a Treasury-approved model, we can also put a financial estimate on this value.

It is notable that in this year where so many people have had their lives disrupted by the pandemic we are able to demonstrate that our advice and guidance remains as impactful as ever.

The Trustees are proud to report that **for every £1** spent on **Citizens Advice Hull and East Riding** service, we generated at least:

Total £9,311,124	**£3.54 in savings to government and public services (fiscal benefits).** By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.
Total £66,256,012	**£25.22 in wider economic and social benefits (public value).** Solving problems improves lives – and this means better wellbeing, family relationships, participation and productivity for the people we help. Our calculation of public value also includes the value of a volunteer run service.
Total £36,613,032	**£13.94 in value to people we help (financial outcomes following advice).** As part of advice, we can increase people's income, through debts written-off, taking up benefits, compensation for employment disputes and solving consumer problems.

Report of the Trustees
for the year ended 31st March 2022

Structure, governance and management

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The organisation is a company limited by guarantee, incorporated on 1 June 2004 and registered as a charity on 26th October 2004. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

"The Company's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the East Riding of Yorkshire and Kingston upon Hull and surrounding areas"

Governance

Our Trustee Board provides strategic direction and vision for Citizens Advice Hull and East Riding. The Board is made up of individuals who are trustees under charity law and directors of the charitable company. Our Chief Executive, working with the senior management team, is responsible for delivering the Board's vision and day to day operations. Trustees meet quarterly on a regular basis with further meetings being arranged as necessary. Trustees are listed on page 1.

Delegation of Duties

Our Scheme of Delegation of Trustee Board Authority outlines decision making responsibilities. It lists issues reserved for the Board and those areas that are delegated to the Chief Executive Officer, including levels of financial authority, which are supplemented further by detailed Financial Procedures.

Recruitment and appointment of new trustees

Trustee vacancies are advertised using a range of media. It is the Board's aim to find talented individuals who have the skills and experience needed to enable the Trustee Board to provide good leadership and make sound decisions. New trustees are either elected at the Annual General Meeting or appointed at a Trustee Board meeting. Trustees/directors serve for 3 years before being eligible for re-election.

Induction and training of new trustees

Newly appointed trustees are provided with a comprehensive induction on director and trustee responsibilities and obligations, including the Memorandum and Articles of Association, the organisation's strategy, objectives and policies. Induction includes information on national Citizens' Advice, our organisation, and its services. Trustees also meet the Chair, the Chief Executive and senior team and visit local offices to get a better understanding of the service.

Training is available to trustees via external courses, Citizens' Advice and mentoring by established trustees and new trustees are encouraged to discuss more detailed aspects of the Bureau's operations with fellow trustees, employees and volunteers.

Trustees are unpaid volunteers, but are reimbursed reasonable expenses, for example travel costs to attend meetings.

Public Benefit

The trustees confirm that they have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of Hull and East Riding Citizens Advice Bureau and in planning activities and setting policies and priorities for the year ahead.

Our charitable objects are:

- to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the East Riding of Yorkshire and Kingston upon Hull and surrounding areas";

- in carrying out its objects and in all aspects of its work, Hull and East Riding Citizens Advice Bureau is committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems that they face and improve the policies and practices that affect people's lives

Risk Management and internal controls

The trustees are responsible for the effective management of risk, including ensuring that internal controls are in place and are operating as designed.

Our risks are identified and managed in the following ways:

- Our risk management strategy and policies were reviewed and agreed by the Trustee Board during the year;
- Regular reviews are performed by the senior management team and new and emerging risks are reported to the Trustee Board on a quarterly basis;
- Reviews assess the likelihood, impact and relevance of risks, the strategies for managing them and the strength of those strategies. The residual risk is identified and action plans are created to further mitigate risk;
- Budgeting systems and financial reporting which indicate financial performance against budget and forecast are reviewed and agreed by the senior management team and the Trustee Board.
- Risk management is incorporated into our management methodology, with the largest projects being overseen by the Chief Executive and a senior manager to ensure delivery risk is managed, assessed and reported through status reports.

Information assurance

The Trustee Board has approved an information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We are confident that this achieves an appropriate level of compliance to the Data Protection Act, GDPR, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Key risks and uncertainties

The Trustee Board considers these to be the most important risks and uncertainties we face:

Sustainable funding

The uncertain economic climate and continuing public sector funding pressures pose significant risks. A serious loss of funding could force us to reduce or withdraw some of our services at a time when local communities are experiencing financial and economic pressures. We will continue to diversify our funding sources and work to promote the value and impact of our services to funders and to the public.

Technology

Technology underpins much of our delivery across a geographically dispersed service. We continue to develop our digital capability to meet adviser, client and organisational needs. We enhanced our programme to replace ageing technology to meet the demands during and post Covid and will continue this programme as funds allow. Technological failure poses risks to the organisation and the services we provide. We apply management disciplines to manage and mitigate these risks, have established back-up systems, a disaster recovery plan and have tested emergency systems to ensure prompt reestablishment of services in the event of failure.

Service delivery

Continuing public sector funding pressures pose risks to service delivery. Our capacity to provide vital services may be reduced or commissioners may seek value for money by seeking to provide more services digitally and/or remotely. We continue to develop and enhance our complementary phone and digital channels to ensure access to our services but remain very conscious of those that face barriers to accessing services remotely.

Protection of our data

We take the protection of our clients' data extremely seriously and are particularly alert to external threats and also to the changing regulatory environment. We review our information governance policies and practices on an annual basis and undertake data privacy impact assessments for new and/or changing services. We apply a 2 factor authentication for access to our client and organisational data.

Plans for the future

Our Strategic Plan sets out our Aims and Objectives for the next three years and builds on the momentum for change which has already been created.

Our vision for the future requires us to focus relentlessly on clients' needs – current, past, and potential and on the wider injustices in our society. We need it to be easier for our clients to get advice and support in whatever way they want it, whether that's face to face, online or on the phone.

CAH&ER faces increasing competition from private, public sector and voluntary advice services for scarce financial resources and it is therefore a priority that we can demonstrate a high quality, value for money service, which exceeds clients' expectations by empowering them to live independent, fulfilling and resilient lives.

We recognise the significant challenges ahead and our plans include the flexibility to respond to local needs through innovative approaches and to adopt best practice adopted in quality assurance, service delivery and channels, campaigning and training.

During 2022/23 our main focus will be to provide our services to local residents by adapting our service delivery models to meet the most demand, diversifying funding, and increasing accessibility through improved telephone and digital means.

We will develop a modernised volunteering offer, reviewing our recruitment, training and development opportunities.

We will enhance our local research and intelligence in key topics such as anti-poverty, social justice and financial inclusion, sharing our intelligence with key stakeholders and partners.

Alongside this we will continue to focus on our financial goals which are fundamental to our continuing success including a diverse and resilient funding base, value for money services and proven impact and social return.

Relationships with other charities, organisations and individuals

We enjoy support from a wide range of funders and take great care to ensure that we obtain the maximum value for every pound we spend.

Principal funding sources

The principal funding sources during the year came from the Money Advice and Pensions Service via Citizens Advice, Department of Work and Pensions via Citizens Advice, Hull Clinical Commissioning Group, East Riding of Yorkshire Council, The Big Lottery Community Fund and Hull City Council.

Expenditure during the year under review has paid for members of staff who are experienced and well trained in the relevant areas required to provide accurate timely advice to clients.

In addition to our principal funders, we would also like to thank Hull Armed Forces forum, East Riding Armed Forces Forum, Withernsea Big Local, National Lottery Community Fund, Humber Learning Consortium, Your Consortium, Two Ridings Community Foundation, Stamp, Jackson & Proctor.

The Trustees are very grateful for the support which has enabled the organisation to provide services this year.

Support Services

The Trustees are very grateful and would like to thank Pepperells, Stamp, Jackson & Proctor, Williamsons, Pinkney Grunwells and Jean Cockerline for the free legal advice they offer to clients in the weekly Legal Advice Clinics.

Financial review

Financial position

Despite a challenging funding environment, we have continued to maintain our overall level of funding. Incoming resources in the year were £3,211,995 (2021: £3,226,469) and of this £3,157,615 related to project related activities.

Expenditure has increased, spending £3,144,863 in support of our charitable objectives. This increase reflects the utilisation of Restricted funds brought forwards but also additional costs associated with delivering new and existing services.

A surplus of £67,132 (2021: £215,140) resulted in the year which includes the depreciation of fixed assets.

At 31st March 2022 total fund balances were £1,136,757. These surpluses are either ring fenced for restricted activities or are committed to development and ongoing projects and programmes.

Remuneration policy

The overall policy on remuneration within Citizens Advice Hull and East Riding is as follows:

- Trustees are voluntary and not remunerated. Out-of-pocket expenses paid to Trustees are shown as part of Note 9 to the Financial Statements;
- All roles are evaluated in line with the NJC salary scales and criteria. The organisation aims to adopt the national increases negotiated by the NJC, however the ability of the organisation to meet such increases will always be subject to the availability of funding. Staff remuneration is reviewed as an important element of the annual budget process. In December 2021 the organisation applied the NJC settlement, backdated to April 2021. The salary increase applies to all staff including the Chief Executive and senior management team;
- One employee received remuneration in excess of £70,000;
- The total remuneration of the senior management team in 2021/22 was £192,880 (2021: £162,013)

Reserves Policy

Hull and East Riding Citizens Advice Bureau holds financial reserves to be applied to future activities under the following categories:

- **Unrestricted** – as protection against the immediate impact of funding changes and to provide cover for unforeseen, essential expenditure. Within our unrestricted reserves we designate reserves which are set aside for planned investment in technology and service development.
- **Restricted** – to be spent on specific purposes determined by the funder.

The trustees of Hull and East Riding Citizens Advice Bureau Limited believe that the bureau should hold financial reserves in order to ensure that the charity can continue to operate effectively and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising.

Each year our Trustee Board reviews our reserves policy and considers the appropriate level of unrestricted reserves. The Board also considers the reserves position of the charitable company on a quarterly basis when reviewing the management accounts with an analysis of the results by activity and the forecast results for the coming quarters, together with a review of management of debtors, statistical management indicators and cash flow analysis and forecasts.

In determining the appropriate level of reserves the trustees consider the financial risks to the organisation and the likelihood of that risk materialising. Trustees consider that restricted grant funding would meet the exit strategy commitments for that service.

Trustees consider that it is prudent to set aside Reserves within a range of 3 to 6 months operating costs which is reviewed annually. It may not be possible to reserve this amount fully every year and a lower amount can be set by the trustees until such time as the appropriate level of reserves have been realised.

As at 31 March 2022 our Unrestricted Funds freely available ('free reserves') were £1,031,220 (2021: £911,669) equating to 3.9 months of total operating expenditure. Our restricted funds were £105,537 representing the balance of ongoing funding and projects. These balances can only be applied in accordance with funders' conditions and are not covered by our reserves policy.

Investment Policy and Performance

At the Balance Sheet date the charitable company only held cash investments. Funds surplus to immediate requirements are placed on short-term deposit at our bankers. The returns on these funds remain depressed despite recent increases to interest rates. Income generated in 2021/22 amounted to £113 (2020/21 £251).

Going Concern

Hull and East Riding Citizens Advice Bureau is well placed to manage our liabilities as they fall due and the business risks we face. The Trustees have considered the impact as we emerge from COVID-19 and the challenges presented to the Charity in preparing their financial forecasts. Our review demonstrates that the Charity is anticipating to generate income in the year ending 31 March 2023 and beyond that, and has sufficient reserves to enable the Charity meet its obligations as they fall due for a period of at least 12 months from the date of signing of these accounts. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Statement of trustees' responsibilities

The trustees (who are also the directors of Hull and East Riding Citizens Advice Bureau Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

In so far as the trustees are aware:

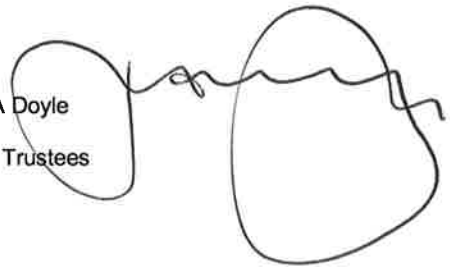
- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Auditors

The auditors, Smailes Goldie Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting. The auditors will be subject to a tender process in the upcoming year.

Approved by order of the Board of Trustees on 28th November and signed on its behalf by:



James A Doyle

Chair of Trustees

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureau Limited

Opinion
We have audited the financial statements of Hull and East Riding Citizens Advice Bureau Limited (the 'charitable company') for the year ended 31st March 2022 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31st March 2022 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

Conclusions relating to going concern
We have nothing to report in respect of the following matters in relation to which the ISAs (UK) require us to report to you where:
- the trustees' use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or
- the trustees have not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the charitable company's ability to continue to adopt the going concern basis of accounting for a period of at least twelve months from the date when the financial statements are authorised for issue.

Other information
The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Opinion on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

Report of the Independent Auditors to the Members of
Hull and East Riding Citizens Advice Bureau Limited

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

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

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

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was focused on specific laws and regulations which we considered may have a direct material effect on the charity only and consolidated financial statements or the operations of the charitable company and the group, including the Companies Act 2006, the Charities Act 2011, tax legislation, data protection, anti-bribery, employment, safeguarding regulations and health and safety legislation. An understanding of these laws and regulations and the extent of compliance was obtained through discussion with management and inspecting legal and regulatory correspondence.

We assessed the susceptibility of the charitable company's and consolidated financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

We assessed the susceptibility of the charitable company's and consolidated financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing charity only and consolidated financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with relevant regulators and the charitable company's legal advisors.

Due to the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Report of the Independent Auditors to the Members of
Hull and East Riding Citizens Advice Bureau Limited

The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission, or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report
This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

Stephen Bramall BSc., FCA (Senior Statutory Auditor)
for and on behalf of Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
East Yorkshire
HU2 8BA

Date 28 November 2022

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 MARCH 2022 (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2022 £	Total 2021 £
Income and endowments from:					
Donations & legacies	3	51,675	2,000	53,675	51,680
Charitable activities	4	1,114,958	2,042,657	3,157,615	3,171,509
Investment income	5	113	-	113	251
Other income	6	592	-	592	3,029
TOTAL INCOME		1,167,338	2,044,657	3,211,995	3,226,469
EXPENDITURE ON					
Charitable activities					
Advice and Information	7	1,054,080	2,090,783	3,144,863	3,011,329
TOTAL EXPENDITURE		1,054,080	2,090,783	3,144,863	3,011,329
NET INCOME/ (EXPENDITURE)		113,258	(46,126)	67,132	215,140
Transfers Between Funds		6,293	(6,293)	-	-
NET MOVEMENT IN FUNDS		119,551	(52,419)	67,132	215,140
Reconciliation of Funds					
Funds brought forward at 1 April 2021		911,669	157,956	1,069,625	854,485
Funds carried forward 31 March 2022		1,031,220	105,537	1,136,757	1,069,625

A comparative Statement of Financial Activites is found in Note 2

All of the Charity's activities derive from continuing operations during the above two periods.

Hull and East Riding Citizens Advice Bureau Limited

BALANCE SHEET
AS AT 31 MARCH 2022

	note	2022 £	2021 £
FIXED ASSETS			
Tangible Assets	12	1	2,527
CURRENT ASSETS			
Debtors	13	237,955	165,186
Cash at bank and in hand		1,076,156	1,070,492
		1,314,111	1,235,678
CREDITORS: Amounts falling due within one year	14	(177,355)	(168,580)
NET CURRENT ASSETS		1,136,756	1,067,098
TOTAL NET ASSETS		1,136,757	1,069,625
FUNDS			
Restricted income funds	17	105,537	157,956
Designated funds	17	-	-
Unrestricted funds	17	1,031,220	911,669
TOTAL FUNDS		1,136,757	1,069,625

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime. They were approved by the Trustees, and authorised for issue on 28th November and signed on their behalf by

(Chair of Trustees)

Company Registration Number : 05141612 (England & Wales)

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2022

	note	2022 £	2021 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		67,132	215,140
Adjusted for:			
Depreciation charge	12	2,526	15,638
Investment income	5	(113)	(251)
Decrease/(increase) in debtors	13	(72,769)	46,515
(Decrease)/increase in creditors	14	8,775	(80,040)
Net cash flows from operating activities		5,551	197,002
Cash flows from investing activities			
Interest receivable and similar income	5	113	251
Purchase of tangible fixed assets	12	-	-
Net cash flows from investing activities		113	251
Net increase/(decrease) in cash and cash equivalents		5,664	197,253
Cash and cash equivalents at 1 April 2021		1,070,492	873,239
Cash and cash equivalents at 31 March 2022	19	1,076,156	1,070,492

All of the cash flows are derived from continuing operations during the above two periods.

There is no debt in the company and therefore no reconciliation of Net Debt is provided.

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

1. Accounting Policies

Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

The trustees have reviewed the charity's ability to meet its financial obligations and note the charity to be a going concern. Accordingly, the financial statements have been prepared on a going concern

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds and any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the delivery of specific deliverables is deferred until the criteria for income recognition are met.

The value of services provided by volunteers are not included.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly and general costs are apportioned on an appropriate basis e.g. per capita or estimated usage.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and accounting costs

Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Individual fixed assets costing £1,000 or more are capitalised at cost.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Plant and machinery etc	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

When employees have rendered service to the company, short term employee benefits and termination benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The company operated a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Donated goods

Gift in kind donations are valued using the current market value of the donated services

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2. Comparative Statement of Financial Activities Year Ended 31 March 2021 (Including Income And Expenditure Account)

	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Income and endowments from:			
Donations & legacies	51,680	-	51,680
Charitable activities	1,658,293	1,513,216	3,171,509
Investments	251	-	251
Other Income	3,029	-	3,029
TOTAL INCOMING RESOURCES	1,713,253	1,513,216	3,226,469
RESOURCES EXPENDED			-
Charitable activities			
Advice and Information	1,551,425	1,459,904	3,011,329
TOTAL RESOURCES EXPENDED	1,551,425	1,459,904	3,011,329
NET INCOME/ (EXPENDITURE)	161,828	53,312	215,140
Transfers between funds	43,956	(43,956)	-
NET MOVEMENT IN FUNDS	205,784	9,356	215,140
Reconciliation of Funds			
Funds brought forward at 1 April 2020	705,885	148,600	854,485
Funds carried forward 31 March 2021	911,669	157,956	1,069,625

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted	Total 2022	Total 2021
	£	£	£	£
Donations	51,675	2,000	53,675	51,680
Total	51,675	2,000	53,675	51,680

Included within donations are gift in kind services totalling £50,000 (2021: £50,000).

4. Income from Charitable Activity

Advice & Information Services:

Funder	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
CCG - Social Prescribing	533,464	-	533,464	523,004
Citizens Advice - BEIS	-	-	-	18,146
Citizens Advice - Energy projects	-	16,150	16,150	11,520
Citizens Advice - Help to Claim	-	496,261	496,261	496,140
Citizens Advice - Money Advice Service	8,594	636,784	645,378	624,204
Citizens Advice - Pension Wise	-	473,400	473,400	490,856
East Riding Armed Forces Forum	-	24,000	24,000	18,750
East Riding of Yorkshire Council - East Riding Specialists	280,900	-	280,900	280,776
Hull Armed Forces Forum	-	36,418	36,418	36,000
Hull City Council - General Advice Service	292,000	-	292,000	250,000
Humber Learning Consortium	-	48,911	48,911	40,471
National lottery - Help Through Crisis	-	55,672	55,672	159,749
National lottery - Reaching Communities	-	89,243	89,243	88,940
Pocklington Town Council	-	-	-	1,500
Screwfix	-	-	-	5,000
Stamp Jackson Proctor - Hospital Outreach	-	30,700	30,700	30,700
Withernsea Big Local	-	30,569	30,569	22,927
Your Consortium	-	104,549	104,549	72,826
Total	1,114,958	2,042,657	3,157,615	3,171,509

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Interest receivable on bank deposits	113	-	113	251
Total	113	-	113	251

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Other Income	592	-	592	3,029
Total	592	-	592	3,029

7. Resources Expended

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
Advice & information services:	£	£	£	£
Direct costs	1,016,061	1,991,736	3,007,797	2,877,727
Allocated Support Costs (see note 7b)	35,558	93,445	129,003	127,893
Governance Costs	2,461	5,602	8,063	5,709
Total Resources Expended	1,054,080	2,090,783	3,144,863	3,011,329

7b. Support Costs

	Staff Costs	Other Costs	Total 2022	Total 2021
	£	£	£	£
Allocated Support Costs	110,066	18,937	129,003	127,893

8. Net incoming/outgoing resources

Net incoming resources for the year include:

	2022	2021
	£	£
Staff Pension contributions	40,650	37,704
Operating Leases	102,695	110,135
Depreciation	2,526	15,638
Audit fees	6,790	5,696

9. Trustees remuneration and expenses

Throughout this year and the prior year no Trustees, nor any persons connected with them:
- received any benefits in kind
- received any remuneration from the charity

Travel expenses of £13 were paid to trustees during the year (2021: £nil).

10. Staff Costs

Staff costs during the year were:

	2022	2021
	£	£
Wages and salaries	2,126,638	1,986,637
Social security costs	172,475	158,857
Pension costs	40,650	37,704
	2,339,763	2,183,198

The average number of employees during the year was

	2022	2021
	No.	No.
Management	5	4
Advice and advocacy	74	71
Admin & support	24	23
Total	103	98

1 employee received emoluments of between £70,000 - £80000 during the year.
(2021- 1 employees)

The total emoluments received by key management personnel were £192,880 (2021: £162,013).

11. Taxation

No tax was charged in the year (2021 - £nil)

12. Tangible Fixed Assets

	Freehold Property	Plant & Machinery	Total
Cost			
At 1 April 2021	1	246,657	246,658
Additions	-	-	-
At 31 March 2022	1	246,657	246,658
Depreciation			
At 1 April 2021	-	244,131	244,131
charge for the year	-	2,526	2,526
At 31 March 2022	-	246,657	246,657
Net Book Value			
At 1 April 2021	1	2,526	2,527
At 31 March 2022	1	-	1

13. Debtors

	2022	2021
	£	£
Trade Debtors	208,959	140,012
Accrued Income	4,038	7,778
Prepayments	15,844	16,477
Other Debtors	9,114	919
Total	237,955	165,186

14. Creditors

	2022	2021
	£	£
Trade Creditors	19,795	10,442
Taxation & social security	58,929	40,815
Accruals	77,237	61,365
Deferred Income	5,641	37,476
Other Creditors	15,753	18,482
Total	177,355	168,580

15. Commitments Under Operating Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022 £	2021 £
Land & buildings		
Within 1 year	33,400	33,400
Total	33,400	33,400

16. Charity status

The Charity is a Charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the Charity in the event of liquidation.

17. Funds

	Balance 1 April 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2022 £
Unrestricted funds:					
General Funds	911,669	1,167,338	(1,054,080)	6,293	1,031,220
Designated Funds	-	-	-	-	-
Pension reserve	-	-	-	-	-
Total unrestricted funds	911,669	1,167,338	(1,054,080)	6,293	1,031,220
Restricted Funds:					
Citizens Advice - BEIS	18,146	-	-	-	18,146
Citizens Advice - Energy projects	-	16,150	(9,857)	(6,293)	-
Citizens Advice - Help to Claim	-	496,261	(496,261)	-	-
Citizens Advice - Money Advice Service	-	636,785	(636,785)	-	-
Citizens Advice - Pension Wise	-	473,400	(473,400)	-	-
East Riding Armed Forces Forum	-	26,000	(26,000)	-	-
Fixed Asset Fund	1,861	-	(1,861)	-	-
Hull Armed Forces Forum	-	36,418	(36,418)	-	-
Humber Learning Consortium	-	48,911	(48,911)	-	-
Jane Powell Legacy	9,394	-	-	-	9,394
National lottery - Help Through Crisis	41,154	55,672	(96,826)	-	-
National lottery - Reaching Communities	74,710	89,243	(105,389)	-	58,564
Pocklington Town Council	-	-	-	-	-
Screwfix	2,200	-	-	-	2,200
Stamp Jackson Proctor - Hospital Outreach	-	30,700	(30,700)	-	-
Withernsea Big Local	10,491	30,569	(23,827)	-	17,233
Your Consortium	-	104,549	(104,549)	-	-
Total restricted funds	157,956	2,044,657	(2,090,783)	(6,293)	105,537
Total funds	1,069,625	3,211,995	(3,144,863)	-	1,136,757

17. Funds (Prior year comparative)

	Balance 1 April 2019 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2020 £
Unrestricted funds:					
General Funds	705,885	1,713,253	(1,551,425)	43,956	911,669
Designated Funds	-	-	-	-	-
Total unrestricted funds	705,885	1,713,253	(1,551,425)	43,956	911,669
Restricted Funds:					
CCG - Social Prescribing	6,265	-	-	(6,265)	-
Citizens Advice - BEIS	-	18,146	-	-	18,146
Citizens Advice - Bureau Grant	6,271	-	-	(6,271)	-
Citizens Advice - Energy projects	-	11,520	(11,520)	-	-
Citizens Advice - Help to Claim	-	496,140	(496,140)	-	-
Citizens Advice - Money Advice Service	-	19,691	(19,691)	-	-
Citizens Advice - Pension Wise	-	490,856	(490,856)	-	-
Client funds	5,350	-	(5,350)	-	-
East Riding Armed Forces Forum	4,516	18,750	(23,266)	-	-
Fixed Asset Fund	16,209	-	(14,348)	-	1,861
Hull Armed Forces Forum	-	36,000	(36,000)	-	-
Hull City Council - General Advice Service	31,420	-	-	(31,420)	-
Humber Learning Consortium	-	40,471	(40,471)	-	-
Jane Powell Legacy	10,581	-	(1,187)	-	9,394
National lottery - Help Through Crisis	9,496	159,749	(128,091)	-	41,154
National lottery - Reaching Communities	46,937	88,940	(61,167)	-	74,710
Pocklington Town Council	-	1,500	(1,500)	-	-
Screwfix	-	5,000	(2,800)	-	2,200
Stamp Jackson Proctor - Hospital Outreach	-	30,700	(30,700)	-	-
Withernsea Big Local	11,555	22,927	(23,991)	-	10,491
Your Consortium	-	72,826	(72,826)	-	-
Total restricted funds	148,600	1,513,216	(1,459,904)	(43,956)	157,956
Total funds	854,485	3,226,469	(3,011,329)	-	1,069,625

17. Funds (continued)
The specific purposes for which the funds are to be applied are as follows:

DESIGNATED FUNDS:

There are no designated funds balance taken from the general funds of the charity:

RESTRICTED FUNDS:

CCG - Social Prescribing

Social Prescribing is a service funded by Hull NHS Clinical Commissioning Group which aims to help people manage their health better and improve their wellbeing by providing advice and supporting them to access local community groups and services.

Citizens Advice - BEIS
Funding to cover transitioning to new ways of working to accommodate remote working during and post Covid

Citizens Advice - Bureau Grant
A grant provided by Citizens Advice to enable the Trustee Board to obtain professional advice in relation to TUPE and Pension Liability

Citizens Advice - Energy projects

Energy Project funding is for one-to-one energy advice (Energy Best Deal Extra).

Citizens Advice - Help to Claim
Help to Claim is funded by the Department for Work and Pensions via Citizens Advice National. It is a project to help Universal support claimants with the initial claims process.

Citizens Advice - Pension Wise
Pension Wise is funded by the Money Advice and Pension Service via Citizens Advice National to provide guidance to over 50's on the new government pension options made available from April 2015. This service is provided across Hull, East Riding, Scunthorpe and Grimsby.

Client funds

Funds given specifically for client need such as household appliances or furniture

East Riding Armed Forces

Armed Forces East Riding is funded by the East Riding of Yorkshire Council to provide a specialist advice service to serving personnel, veterans and their families in the East Riding area.

Fixed Asset Fund

The fixed asset fund is a provision from within the Social Prescribing fund which is to fund the development and deployment of an online client portal in order to assist with the delivery of the Social Prescribing project.

Hull Armed Forces

Armed Forces Hull is funded by the Hull Military Covenant to provide a specialist advice service to serving personnel, veterans and their families in the Hull area.

Hull City Council - General Advice Service

A fund to deliver generalist advice services from the Wilson Centre

Humber Learning Consortium

Part of the Building Better Opportunities programme, this fund delivers financial inclusion advice to clients referred from Key Workers in Hull and the East Riding

Jane Powell Legacy

A legacy fund received during 2017 and is restricted to be used at one specific branch.

National Lottery - Breakthrough - Help Through Crisis

Breakthrough - Help through Crisis is a partnership project across Hull and the East Riding aimed at identifying and advising people at immediate risk of crisis and providing support towards a more stable future. The project is funded by Big Lottery over five years.

National lottery - Reaching Communites - Community Connect

Community Connect is a project funded by the National Lottery Community Fund. Community Connect works within communities providing advice, support and information on the issues that matter to them, with the overall aim of reducing financial and digital exclusion and empowering residents to help themselves.

Pocklington Town Council

A donation to support an outreach advice service in the Pocklington Area

Screwfix

A grant from the Screfix foundation for repairs and maintenance

Stamp Jackson Proctor - Hospital Outreach

Stamp Jackson Procter Solicitors fund a hospital outreach to provide weekly advice surgeries in Hull Royal Infirmary and Castle Hill Hospital. The service is for patients and their families who have suffered traumatic, life changing illnesses or accidents.

Withernsea Big Local

The provision of advice based in Withernsea and to support the recruitment and training of up to 5 local volunteers to a Level 2 advice qualification.

Your Consortium

Part of the Building Better Opportunities programme, this fund provides Keyworker support delivers advice to residents in the East Riding

18. Analysis of Net Assets Between Funds

	Tangible fixed assets	Current assets	Current Liabilities	Total funds 2022
Unrestricted	1	1,127,914	(96,695)	1,031,220
Designated	-	-	-	-
Restricted	-	186,197	(80,660)	105,537
Total	1	1,314,111	(177,355)	1,136,757

	Tangible fixed assets	Current assets	Current Liabilities	Total funds 2021
Unrestricted	666	928,765	(17,762)	911,669
Designated		-	-	-
Restricted	1,861	306,913	(150,818)	157,956
Total	2,527	1,235,678	(168,580)	1,069,625

19. Analysis of Cash and Cash Equivalents

	At 1 April 2021	cashflow	at 31 March 2022
Cash at bank and in hand	1,070,492	5,664	1,076,156
Total	1,070,492	5,664	1,076,156

	At 1 April 2020	cashflow	at 31 March 2021
Cash at bank and in hand	873,239	197,253	1,070,492
Total	873,239	197,253	1,070,492

20. Financial instruments

	2022 £	2021 £
Categorisation of financial instruments		
Financial assets that are debt instruments measured at amortised cost	1,298,267	1,219,201
Financial liabilities measured at amortised cost	171,714	131,104
Financial liabilities at fair value through income or expenditure	0	0

Financial assets that are debt instruments measured at amortised cost consist of cash, trade and other debtors and accrued income.

Financial liabilities measured at amortised cost consist of trade & other creditors and accruals

Financial liabilities measured at fair value consist of provisions.

21. Related Party Transactions

There were no related party transactions during the year (2021 - £nil)

22. Ultimate Controlling Party

In the opinion of the trustees, no one party controls the company.

HULL AND EAST RIDING CITIZENS ADVICE BUREAU LTD

England & Wales - Charity number 1106453

Accounts

REGISTERED COMPANY NUMBER: 05141612 (England and Wales)
REGISTERED CHARITY NUMBER: 1106453

Report of the Trustees and Financial Statements for the Year Ended 31st March 2021 for

Hull and East Riding Citizens Advice Bureau Limited
(A Company Limited by Guarantee)

Hull and East Riding Citizens Advice Bureau Limited

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for the year ended 31st March 2021

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Hull and East Riding Citizens Advice Bureau Limited

Reference and Administrative Details
for the Year Ended 31st March 2021

TRUSTEES	R J Crellin J Doyle B Jones - Treasurer Mrs T J Wharvell - Chair R Primmer - Vice Chair
COMPANY SECRETARY	Ms L J Thornley
REGISTERED OFFICE	The Wilson Centre Alfred Gelder Street Hull East Yorkshire HU1 2AG
REGISTERED COMPANY NUMBER	05141612 (England and Wales)
REGISTERED CHARITY NUMBER	1106453
INDEPENDENT AUDITORS	Smailes Goldie Chartered Accountants Statutory Auditor Regent's Court Princess Street Hull East Yorkshire HU2 8BA
BANKERS	Lloyds Bank Plc 1 Grand Buildings Jameson Street Hull HU1 3JX
CHIEF EXECUTIVE AND SENIOR MANAGEMENT TEAM	
Lesley Thornley	Chief Executive
John Connelly	Head of Specialist Advice Services
Stacey Provan	Head of Generalist Advice Services
Andy Coish	Head of Partnerships Projects

Citizens Advice Hull and East Riding is the trading name of Hull and East Riding Citizens Advice Bureau Limited.

Hull and East Riding Citizens Advice Bureau Limited

Report of the Trustees
for the year ended 31st March 2021

Trustees' Report

Welcome to the Trustees' Annual Report and Audited Financial Statements for the year ended 31 March 2021.

About Citizens Advice Hull and East Riding

We are an independent charity working primarily for the residents of the City of Kingston Upon Hull and the East Riding of Yorkshire and operating under the name Citizens Advice Hull and East Riding. We have served our local communities for over 82 years. We are a member of the national charity Citizens Advice and together, with a further 280 local Citizens Advice, we make up the Citizens Advice Service. As a national service we are here for everyone. As part of the Citizens Advice Service we share the same goals:

- We provide free, confidential and impartial advice – available to all
- We help people overcome their problems and campaign on the big issues when their voices need to be heard
- We value diversity, champion equality and challenge discrimination

We strive to reach people as early as possible, providing information, advice and training before problems develop, increasing knowledge and confidence to seek advice and tackle difficulties as they arise, and where possible enabling them to help themselves rather than relying on our long-term support.

In line with our membership body Citizens Advice, we recognise the significant challenges ahead and our plans include the flexibility to respond to local needs through innovative approaches and to adopt best practice adopted in quality assurance, service delivery and channels, campaigning and training.

The main objectives of the charity, as set out in its Memorandum and Articles are the relief of poverty, sickness and distress by the advancement of education and the protection and preservation of health and the promotion of equal opportunities.

Citizens Advice Hull and East Riding achieves its charitable Objects by providing a free, independent, confidential, impartial information, advice, casework and representation service to the public. We have a unique insight into the problems facing communities in Hull and the East Riding and remain active in using these experiences to lobby for change in local and national policies and procedures. In all aspects of our work, we are committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

We help people resolve their legal, money and other problems by providing information and advice.

In 2020/21 our service helped over 23,061 people face to face, by phone, e mail and web chat – a similar level to the previous year – and opened 28,947 cases on their behalf.

People sought our help on over 102,000 advice issues and the top 6 issues were:

- Benefits (including tax credits and Universal Credit)
- Debt
- Financial services and capability
- Housing
- Employment
- Relationships and family

Every Citizens Advice Bureau is local independent charity. Without funding and the support of our volunteers Citizens Advice Hull and East Riding could not continue to provide its services in the City of Hull and the East Riding of Yorkshire.

Objectives and activities

Our Vision is for a fair society for all, free from the effects of poverty and injustice.

Our Mission

We help people, families and communities by:

- Providing advice that helps people overcome their problems
- Campaigning to ensure that people's voices are heard

Hull and East Riding Citizens Advice Bureau Limited

Report of the Trustees
for the year ended 31st March 2021

Our Strategic Aims

Our current strategy, which covers the period 2020 – 2023 has 5 key aims.

1. We will make high quality information and advice accessible

2. We will be influential

3. We will develop and retain skilful and knowledgeable teams

4. We will be sustainable and effective

5. We will embed equality, diversity and inclusion in all we do

We review our aims, objectives and activities each year through our Strategic and Business Planning processes. This review looks at what we achieved and the outcomes of our work in the previous 12 months. The review looks at the success of key activities and the benefit they have brought to those groups of people we are set up to help. The review also helps us ensure our aim objectives and activities remained focused on our stated purposes.

Achievement and performance

Much of 2020/21 was dominated by the coronavirus pandemic, which caused immediate and hard hitting impact for many people. When the pandemic began, we rapidly transitioned our services so people could continue getting the help they needed. Staff and volunteers responded magnificently, shifting to homeworking, as we expanded our phone, email and webchat advice channels.

Despite the challenges of Covid In 2020/21 we maintained our progress in our aims to help more people to access the advice they need, improve policies and practices and to become more sustainable and effective.

During the year over 100 employees and 132 volunteers worked with Citizens Advice Hull and East Riding to help over 23.000 clients to find solutions to their financial, housing, employment and other legal problems. Once again our dedicated team have responded to the increasingly complex financial and social justice issues our clients face, helping those in vulnerable circumstances to access the financial help and legal rights to which they are entitled. In 2020/21:

We helped clients find answers to 102,454 advice issues (prior year figures in brackets)

- 17% (11%) of enquiries were about financial services, capability and skills
- 16% (22%) of enquiries were about Benefits and Tax Credit problems
- 16% (19%) of enquiries related to Universal Credit
- 15% (18%) of enquiries were about Debt problems

Despite the challenges experienced by many during the pandemic 42% (46%) of our clients had a disability or long term health condition, although this was a reduction of 4% overall.

Progress made against specific organisation objectives is described below.

We will make high quality information and advice accessible

Despite the challenges that Covid 19 presented we continued to provide information and advice across multiple channels - by telephone, web-chat, e-mail and face to face, when it was feasible to open up services once again. Restrictions experienced by our Partners and community outreach locations meant that we were unable to work from our usual extensive outreach venues and face to face advice has been focussed largely in our four permanent offices in Hull, Bridlington, Beverley and Goole. The primary funders of our generalist advice services are Kingston Upon Hull City Council, the East Riding of Yorkshire Council and Hull Clinical Commissioning Group.

Over 23,000 clients were assisted with 28,947 enquiries. Whilst client numbers were almost equal to the previous year, enquiries fell by 14% reflecting that during the year, particularly during lockdown periods, clients only sought advice on their most pressing problems. Emergency measures introduced last year may have provided some relief for many people. Our data suggests that some people may have been simply putting off addressing their problems, particularly in debt, where we have seen a fall in demand for advice. This may be due to those emergency measures, including a ban on bailiff enforcement, eviction, or repayment holidays which have provided some debt relief.

The year has seen a significant shift in the way people have sought help from us with only 4% of contacts being face to face. 72% of advice enquiries were received over the telephone, 16% via e mail and 4% by letter.

The Money Advice and Pensions Service (via Citizens Advice) and East Riding of Yorkshire Council are the main funders of specialist debt and money advice. Almost 4,300 (6,000) Debt cases amounted to 15% of all enquiries – a fall of over 1,500 cases in the year. Nevertheless our advisers dealt with over 24,000 debt issues in the year. Council tax arrears and fuel debts have now overtaken unsecured personal loans as the biggest single problems, amounting to 12% and 6% of all debt issues.

Benefits cases (excluding Universal Credit) were 16% of all enquiries, and amounted to 4,538 (7,328) cases. This fall partly reflects the move of new claimants to Universal Credit when appropriate, but also the measures put in place to suspend assessments during the year. The biggest benefit problems for our clients in 2020/21 were Personal Independence Payments (PIP) (23% of all benefit issues), Council Tax reduction (12%) and Employment Support Allowance (ESA) (11.5% of all benefit issues). Other significant areas of advice included Housing 7% (5%), Financial services, products and capability 17% (11%), Employment 7% (5%) and Relationships and family 5% respectively.

Our Universal Support – Help to Claim service advises clients on whether Universal Credit is the appropriate benefit and assists them through the largely on-line claim process to the point of first payment. The team opened 4,603 (6,250) cases on behalf of clients addressing almost 30,000 issues. When combining general legacy benefits and Universal credit together, benefits now amount to 32% of all cases dealt with by the staff and volunteers.

We continued to reach out to vulnerable communities who often find it difficult to access services and face an increased risk of experiencing exclusion. Examples of our specialised and targeted support include:

- Armed forces personnel, veterans and their families,
- Debt duty desk at Hull Combined Court for those people facing eviction or repossession
- Help Through Crisis, a Big Lottery funded project working with a wide range of partners across Hull and the East Riding.
- Hospital Outreach, where we provide specialised and tailored advice to patients in Hull Royal and Castle Hill hospitals who have experienced a traumatic health event.
- Key work support and financial inclusion advice for people for hard to reach groups, to encourage and enable them to seek training and jobs
- Community Connect, a project working in the communities of Orchard Park, Bransholme and part of East Hull to support people to overcome financial and digital exclusion.

Client satisfaction and positive feedback remains high with 96% of clients rating the bureau's service as "good or excellent" and would recommend the service to others.

We were delighted to pass the three year Advice Quality Standard audit and to be assessed as "Green" in the annual Citizens Advice Leadership Assessment of Governance, Risk Management, Strategic Development, Operational performance, People Management, Research and Campaigning and Equality and Diversity.

We will be influential

We have contributed nationally and locally to highlighting the challenges of Universal Credit (UC), highlighting the pressures local people are facing to Stakeholders and funders. We've noticed a significant rise in the number of clients our advisers are assessing as being in a negative budget situation. This means people having less than £0 after essential expenditure and we've worked with the whole Citizens Advice Service to persuade Government of the necessity of maintaining the £20 per week uplift in Universal Credit. We have been very successful in building good partnerships that have responded to the challenges of the Pandemic and a better service for our community.

We have worked in partnership with both Local Authorities and the Voluntary, Community and Social Enterprise sector (VCSE) to support the response to their crisis telephone lines and to support people within our communities who were required to "shield", or found themselves in self isolation with no access to food, energy, medicines and money.

We have worked in partnership with both Hull and the East Riding Local Authorities to ensure they were familiar with, and prepared for the introduction of Breathing Space, piloting a scheme in the East Riding prior to formal introduction.

At the start of lockdown we had to withdraw from providing Universal Credit Advice from local Job Centres, but we have continued to work closely with DWP and national delivery leads in relation to services provided for vulnerable clients and we continue to work in partnership to support local residents particularly via:

Universal Credit – Help to Claim – a service available nationally, funded by DWP in partnership with Citizens Advice. We have worked closely with local DWP representatives and both local authorities to make sure that the service meets the needs of our local residents and partners in challenging times

Breakthrough: Help Through Crisis is a project led by us but delivered in partnership with 7 strategic partners, including Early Help teams in both Hull & ERY Local Authorities. The partners host staff in their premises and meet regularly to discuss progress. As well as direct client work, there is a strong emphasis on shared learning and evaluation, which includes building capacity in the sector.

Pension Wise Yorkshire
We work in partnership with Citizens Advice Leeds and Citizens Advice Hambleton, Richmondshire and Selby District delivering the Pension Wise Service across the Humber, West and North Yorkshire. The partnership is led by CAH&ER.

Building Better Opportunities
We work as part of wider partnerships in the Humber and Yorkshire to provide key worker support and financial inclusion advice to participants in the most deprived communities to take steps towards employment.

Armed Forces Covenant partnerships
We are active participants in the Armed Forces networks and Covenant delivery groups in both local authority areas.

Withernsea Big Local
We have formed a strong partnership with Withernsea Big Local. The grant agreement provides funding for a generalist adviser, working from the local community, as well as the recruitment, training and support of local volunteers to work from the Shores Centre in Withernsea.

We will develop and retain skilful and knowledgeable teams

Our work would not be possible without the dedication, commitment and hard work of volunteers and staff. This year that resilience has been tested more than any other. During the year Citizens Advice Hull and East Riding employed over 100 paid staff and recruited further volunteers. At 31 March 2021, 132 volunteers were supporting our work in roles such as Trustee, Adviser, Trainee Adviser, Receptionist and Administrator. On average our volunteers give 3,036 hours of their time per month – the equivalent of an additional 21.5 FTEs.

We invest and provide high quality training for the volunteers and staff through our own Accredited Training Centre (accredited with Skills for Justice), and external experts which enables them to make a fantastic contribution to the service and the wider community. During the year under review much of this training had to move on-line and be delivered remotely via video link and electronic resources. We continue to review our processes involved in the recruitment and retention of volunteers with the aim of increasing the percentage of volunteers that stay with us and to develop new opportunities.

During the pandemic staff and volunteers have worked very successfully from home, returning to the office on a hybrid working model as restrictions eased. We have adapted our recruitment and induction processes to reflect remote working situations and continue to review the best models of working that will support the effective delivery of advice to our clients and the aspirations of our staff and volunteers.

During the year we continued the highly successful trainee adviser training and development pathway, recruiting those with excellent soft skills and providing the knowledge and advice experience in-house. These opportunities have enabled us to develop the legal advice skills and capacity in the local area. We also participated in the national Money and Pension Service (MaPS) Increased Capacity programme to recruit paid staff and train as specialist debt advisers.

In a recent survey of staff and volunteers 91% of respondents would recommend Citizens Advice Hull and East Riding as a place to work or volunteer and 81% said they had the opportunity to develop their skills and knowledge during the last year.

We will be sustainable and effective

As an independent charity we are responsible for raising our own income to provide services to residents in our local communities. We have strategic objectives to meet the requirements of our core grants and contracts, and to diversify our funding to enable us to meet increasing demand, extend the ranges of advice services we can offer and reduce our reliance on any one funder.

New and further financial support was obtained during the year as follows:

- Increased support from MaPS via Citizens Advice for the provision of Pension Wise face to face guidance, for a partnership with other Local Citizens Advice in Leeds and North Yorkshire.
- Funding from Department of Works and Pensions (via Citizens Advice) to continue to deliver the Universal Support Help to Claim service.

- Funding from the East Riding of Yorkshire Council to provide a tailored debt and money management advice service to Armed Forces personnel and Veterans
- Ongoing funding from the East Riding of Yorkshire Council to provide an advice service across the East Riding, with casework support in benefits and debt
- Ongoing funding from Hull City Council for the generalist advice service in Hull
- Ongoing support for current and ex Armed forces personnel and their families, supported by the Armed Forces Covenant in Hull. This funding gives us the opportunity to offer legal advice and intensive casework support, tailored to armed forces personnel, primarily around debt and money advice, welfare benefits, housing, homelessness and family and relationship issues.
- Continued funding from Stamp Jackson Proctor, a local firm of Solicitors in Hull, supports advice surgeries in Hull Royal and Castle Hill Hospitals, primarily aimed at residents and their families who have experienced serious health problems or injuries
- Ongoing funding was secured from Citizens Advice for the Money Advice and Pensions Service funded debt and money advice.
- Ongoing funding to provide the Social Prescribing Service – Connect Well Hull, funded by Hull CCG and Hull City Council.
- Funding from the Reaching Communities fund for financial inclusion activities and advice in orchard park, Bransholme and parts of East Hull

We responded proactively to the restrictions and demands of the Covid 19 pandemic, investing funds in purchasing additional laptops and a VOIP (Voice over Internet) telephone service to enable staff to work effectively from their home bases. To support the investment in telephony we applied for, and received , funding from national Citizens Advice via the additional grant they received from BEIS.

Pension Wise
Citizens Advice Hull and East Riding is one of 38 local Citizens Advice who have been delivering the government's Pension Wise service for the last 6 years. We provide people with free, impartial guidance to help savers understand their options under the pensions freedoms.

In partnership with Citizens Advice Leeds and Citizens Advice Hambleton and Richmond, we deliver Pension Wise appointments to people aged 50 and over with a defined contribution pension to people living across a wide geographic area of Yorkshire and the Humber, including Hull, Bridlington, Beverley, Grimsby and Scunthorpe, Leeds, Bradford, York and Scarborough. During the year under review the service has been offered over the telephone but has maintained very high satisfaction rates of 96%.

The Outcomes and Impact of the work of Citizens Advice Hull and East Riding

We can all face problems that seem complicated or intimidating. At Citizens Advice Hull and East Riding, we believe no one should have to face these problems without good quality, independent advice. When it comes to local people who need our help, we aim to be flexible and responsive. People face multiple and complex problems and we tailor our advice to help each person overcome those problems and find a way forward.

It's not uncommon to hear our clients report the help they received as priceless, life changing or invaluable. Alongside debts managed, jobs kept, income increased and rights established, we are aware of lives not only changed but also lives saved through suicide prevented, families kept together, worries, stress and depression overcome and a new sense of confidence and purpose ahead.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today, particularly in our local communities. We see how problems can be linked. By helping people with the underlying cause of their problems and making sure they don't get worse, we save the government and public services millions of pounds every year.

One way is to calculate the financial value of our work via financial gains. This demonstrates an immediate gain to the clients in terms of income gain, such as benefits, or debt renegotiated or written off.

In 2020//21 the main advice outcomes for our clients were:
- £36 million of financial gain
- £9.7 million of debt written off
- 722 families prevented from homelessness

A robust way to calculate our outcomes and impact is to calculate the Social Return on Investment (SROI). In 2021/22 we analysed our impact and social value. Our report is founded on a national survey conducted by Citizens Advice to ask 60,000 people about the outcomes we helped to achieve and the impact that had on their life[1],

[1] https://drive.google.com/file/d/1oXrXwt7Bok6TvfGvmXli1OUTljSEghwR/view

- 4 in 5 of the people supported said they had experienced a life event or a change of circumstances that led to the problem they came to Citizens Advice about. This most often related to changes in finance (48%) or health (46%).
- 8 in 10 people have their problems solved and 9 in 10 stated they could not have done so without our help.
- 4 in 5 clients say that our help improved their lives in other ways such as reducing their stress, improving their physical health or increasing their finances.

Our impact data helps us better understand the effect our advice has on people's lives, and the difference we make to local communities. Using a Treasury-approved model, we can also put a financial estimate on this value.

It is notable that in this year where so many people have had their lives disrupted by the we are able to demonstrate that our advice and guidance remains as impactful as ever.

The Trustees are proud to report that **for every £1** spent on **Citizens Advice Hull and East Riding** service, we generated at least:

Total £9,311,124	**£3.54 in savings to government and public services (fiscal benefits).** By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.
Total £66,256,012	**£25.22 in wider economic and social benefits (public value)** Solving problems improves lives – and this means better wellbeing, family relationships, participation and productivity for the people we help. Our calculation of public value also includes the value of a volunteer run service.
Total £36,613,032	**£13.94 in value to people we help (financial outcomes following advice)** As part of advice, we can increase people's income, through debts written-off, taking up benefits, compensation for employment disputes and solving consumer problems.

Structure, governance and management

Governing document
The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The organisation is a company limited by guarantee, incorporated on 1 June 2004 and registered as a charity on 26th October 2004. The company was established under a Memorandum of Association which established the objects and powers of the charitable company and is governed under its Articles of Association. In the event of the company being wound up members are required to contribute an amount not exceeding £1.

"The Company's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the East Riding of Yorkshire and Kingston upon Hull and surrounding areas"

Governance

Our Trustee Board provides strategic direction and vision for Citizens Advice Hull and East Riding. The Board is made up of up to 15 individuals who are trustees under charity law and directors of the charitable company. Our Chief Executive, working with the senior management team, is responsible for delivering the Board's vision and day to day operations. Trustees meet quarterly on a regular basis with further meetings being arranged as necessary. Trustees are listed on page 1.

Delegation of Duties

Our Scheme of Delegation of Trustee Board Authority outlines decision making responsibilities. It lists issues reserved for the Board and those areas that are delegated to the Chief Executive Officer, including levels of financial authority, which are supplemented further by detailed Financial Procedures.

Recruitment and appointment of new trustees

Trustee vacancies are advertised using a range of media. It is the Board's aim to find talented individuals who have the skills and experience needed to enable the Trustee Board to provide good leadership and make sound decisions. New trustees are either elected at the Annual General Meeting or appointed at a Trustee Board meeting. Trustees/directors serve for 3 years before being eligible for re-election.

Induction and training of new trustees

Newly appointed trustees are provided with a comprehensive induction on director and trustee responsibilities and obligations, including the Memorandum and Articles of Association, the organisation's strategy, objectives and policies. Induction includes information on national Citizens' Advice, our organisation, and its services. Trustees also meet the Chair, the Chief Executive and senior team and visit local offices to get a better understanding of the service.

Training is available to trustees via external courses, Citizens' Advice and mentoring by established trustees and new trustees are encouraged to discuss more detailed aspects of the Bureau's operations with fellow trustees, employees and volunteers.

Trustees are unpaid volunteers, but are reimbursed reasonable expenses, for example travel costs to attend meetings.

Public Benefit

The trustees confirm that they have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of Hull and East Riding Citizens Advice Bureau and in planning activities and setting policies and priorities for the year ahead.

Our charitable objects are:

- to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the East Riding of Yorkshire and Kingston upon Hull and surrounding areas"
- in carrying out its objects and in all aspects of its work, Hull and East Riding Citizens Advice Bureau is committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems that they face and improve the policies and practices that affect people's lives

Risk Management and internal controls

The trustees are responsible for the effective management of risk, including ensuring that internal controls are in place and are operating as designed.

Our risks are identified and managed in the following ways:

- Our risk management strategy and policies were reviewed and agreed by the Trustee Board during the year.
- Regular reviews are performed by the senior management team and new and emerging risks are reported to the Trustee Board on a quarterly basis.
- Reviews assess the likelihood, impact and relevance of risks, the strategies for managing them and the strength of those strategies. The residual risk is identified and action plans are created to further mitigate risk.
- Budgeting systems and financial reporting which indicate financial performance against budget and forecast are reviewed and agreed by the senior management team and the Trustee Board.
- Risk management is incorporated into our management methodology, with the largest projects being overseen by the Chief Executive and a senior manager to ensure delivery risk is managed, assessed and reported through status reports.

Information assurance

The trustee board has approved a an information assurance strategy, having identified the risk presented by the significant amounts of client data held in the bureau. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. We are confident that this achieves an appropriate level of compliance to the Data Protection Act, GDPR, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards.

Key risks and uncertainties

The Trustee Board considers these to be the most important risks and uncertainties we face:

Covid 19

The principal uncertainty currently facing the organisation is the impact of the ongoing global COVID-19 outbreak. The trustees and executive team continue to monitor the outbreak, including UK Government advice, and acknowledge that the organisation, our funders and the people we support, face a prolonged period of uncertainty. While the evolving nature of the situation means it is not possible to accurately quantify the post-pandemic financial impact, the organisation is in a good financial position to help manage this risk. Steps are being taken, on an ongoing basis, to minimise the impact on the charity's activities and the effect this may have on the people we serve. Staff remain working in a hybrid model of office based and remote working and we have continued to achieve our primary objective of providing advice to the people of Hull and the East Riding of Yorkshire

Sustainable funding

The uncertain economic climate - exacerbated by Covid 19 and uncertainty created by Brexit - and continuing public sector funding pressures pose significant risks. A serious loss of funding could force us to reduce or withdraw some of our services at a time when local communities are experiencing financial and economic pressures. We will continue to diversify our funding sources and work to promote the value and impact of our services to funders and to the public.

Technology

Technology underpins much of our delivery across a geographically dispersed service. We continue to develop our digital capability to meet adviser, client and organisational needs. We enhanced our programme to replace ageing technology to meet the demands of Covid and will continue this programme as funds allow. Technological failure poses risks to the organisation and the services we provide. We apply management disciplines to manage and mitigate these risks, have established back-up systems, a disaster recovery plan and have tested emergency systems to ensure prompt reestablishment of services in the event of failure.

Service delivery

Continuing public sector funding pressures pose risks to service delivery. Our capacity to provide vital services may be reduced or commissioners may seek value for money by seeking to provide more services digitally and/or remotely. We continue to develop and enhance our complementary phone and digital channels to ensure access to our services but remain very conscious of those that face barriers to accessing services remotely.

Protection of our data

We take the protection of our clients' data extremely seriously and are particularly alert to external threats and also to the changing regulatory environment. We review our information governance policies and practices on an annual basis and undertake data privacy impact assessments for new and/or changing services. We apply a 2 factor authentication for access to our client and organisational data.

Plans for the future

Our Strategic Plan sets out our Aims and Objectives for the next three years and builds on the momentum for change which has already been created.

Our vision for the future requires us to focus relentlessly on clients' needs – current, past, and potential and on the wider injustices in our society. We need it to be easier for our clients to get advice and support in whatever way they want it, whether that's face to face, online or on the phone.

CAH&ER faces increasing competition from private, public sector and voluntary advice services for scarce financial resources and it is therefore a priority that we can demonstrate a high quality, value for money service, which exceeds clients' expectations by empowering them to live independent, fulfilling and resilient lives.

We recognise the significant challenges ahead and our plans include the flexibility to respond to local needs through innovative approaches and to adopt best practice adopted in quality assurance, service delivery and channels, campaigning and training.

During 2021/22 our main focus will be to provide our services to local residents by adapting our service delivery models to meet the most demand, diversifying funding, and increasing accessibility through improved telephone and digital means.

We will develop a modernised volunteering offer, reviewing our recruitment, training and development opportunities.

We will enhance our local research and intelligence in key topics such as anti-poverty, social justice and financial inclusion, sharing our intelligence with key stakeholders and partners.

Alongside this we will continue to focus on our financial goals which are fundamental to our continuing success including a diverse and resilient funding base, value for money services and proven impact and social return.

Relationships with other charities, organisations and individuals

We enjoy support from a wide range of funders and take great care to ensure that we obtain the maximum value for every pound we spend.

Principal funding sources

The principal funding sources during the year came from the Money Advice and Pensions Service via Citizens Advice, Department of Work and Pensions via Citizens Advice, Hull Clinical Commissioning Group, East Riding of Yorkshire Council, The Big Lottery Community Fund and Hull City Council.

Expenditure during the year under review has paid for members of staff who are experienced and well trained in the relevant areas required to provide accurate timely advice to clients.

In addition to our principal funders, we would also like to thank Howden Town Council, Hook Parish Council, Pocklington Town Council, South Cave Parish Council, Gilberdyke Parish Council, Beverley Town Council, Hull Armed Forces forum, East Riding Armed Forces Forum, Withernsea Big Local, National Lottery Community Fund, Screwfix, Humber Learning Consortium, Your Consortium, Two Ridings Community Foundation, Stamp Jackson & Proctor, and Bridlington Trustees.

The Trustees are very grateful for the support which has enabled the organisation to provide services this year.

Support Services

The Trustees are very grateful and would like to thank Pepperells, Stamp Jackson Proctor, Williamsons, Pinkney Grunwells and Jean Cockerline for the free legal advice they offer to clients in the weekly Legal Advice Clinics.

Financial review

Financial position

Despite a challenging funding environment we have continued to increase our overall level of funding and to broaden our range of funders. Incoming resources in the year were £3,226,469 (2021: £3,200,254) and of this £3,171,509 related to project related activities.

Expenditure has similarly increased, spending £3,011,329 in support of our charitable objectives. This increase reflects the additional costs associated with delivering new and existing services.

A surplus of £215,140 (2020: £223,043) resulted in the year which includes the depreciation of fixed assets.

At 31st March 2021 total fund balances were £1,069,625. These surpluses are either ring fenced for restricted activities or are committed to development and ongoing projects and programmes.

Remuneration policy

The overall policy on remuneration within Citizens Advice Hull and East Riding is as follows:

- Trustees are voluntary and not remunerated. Out-of-pocket expenses paid to Trustees are shown as part of Note 9 to the Financial Statements.
- All roles are evaluated in line with the NJC salary scales and criteria. The organisation aims to adopt the national increases negotiated by the NJC, however the ability of the organisation to meet such increases will always be subject to the availability of funding. Staff remuneration is reviewed as an important element of the annual budget process. In September 2020 the organisation applied the NJC settlement, backdated to April 2020. The salary increase applies to all staff including the Chief Executive and senior management team.
- One employee received remuneration in excess of £70,000
- The total remuneration of the senior management team in 2020/21 was £162,013 (2020: £200,032)

Reserves Policy

Hull and East Riding Citizens Advice Bureau holds financial reserves to be applied to future activities under the following categories:

- **Unrestricted** – as protection against the immediate impact of funding changes and to provide cover for unforeseen, essential expenditure. Within our unrestricted reserves we designate reserves which are set aside for planned investment in technology and service development.
- **Restricted** – to be spent on specific purposes determined by the funder.

The trustees of Hull and East Riding Citizens Advice Bureau Limited believe that the bureau should hold financial reserves in order to ensure that the charity can continue to operate effectively and meet the needs of clients in the event of unforeseen and potentially damaging circumstances arising.

Each year our trustee board reviews our reserves policy and considers the appropriate level of unrestricted reserves. The Board also considers the reserves position of the charitable company on a quarterly basis when reviewing the management accounts with an analysis of the results by activity and the forecast results for the coming quarters; together with a review of management of debtors, statistical management indicators and cash flow analysis and forecasts.

In determining the appropriate level of reserves the trustees consider the financial risks to the organisation and the likelihood of that risk materialising. Trustees consider that restricted grant funding would meet the exit strategy commitments for that service.

Trustees consider that it is prudent to set aside Reserves within a range of 2.5 to 3 months operating costs with a minimum level of £400,000 which is reviewed annually by Trustees. It may not be possible to reserve this amount fully every year and a lower amount can be set by the trustees until such time as the appropriate level of reserves have been realised.

As at 31 March 2021 our unrestricted reserves were £911,003 (2020: £703,929) equating to 3.6 months of total operating expenditure. Our restricted funds were £157,956 including fixed assets of £1,861 representing the balance of ongoing funding and projects. These balances can only be applied in accordance with funders' conditions and are not covered by our reserves policy.

Investment Policy and Performance

At the Balance Sheet date the charitable company only held cash investments. Funds surplus to immediate requirements are placed on short-term deposit at our bankers. The returns on these funds remain depressed due the continuing national policy of holding bank base rates around 0.25 / 0.5%. Income generated in 2020/21 amounted to £251 (2019/20 £411).

Going Concern

Hull and East Riding Citizens Advice Bureau is well placed to manage our liabilities as they fall due and the business risks we face. The Trustees have considered the impact of COVID-19 and the challenges presented to the Charity in preparing their financial forecasts. Our review demonstrates that the Charity is forecast to generate income in the year ending 31 March 2022 and beyond that, and has sufficient reserves to enable the Charity meet its obligations as they fall due for a period of at least 12 months from the date of signing of these accounts. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Statement of trustees' responsibilities

The trustees (who are also the directors of Hull and East Riding Citizens Advice Bureau Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;

- state whether applicable UK Accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Auditors

The auditors, Smailes Goldie Chartered Accountants, will be proposed for re-appointment at the forthcoming Annual General Meeting. The auditors will be subject to a tender process in the upcoming year.

Approved by order of the board of trustees on 8th November 2021 and signed on its behalf by:

Mrs T Wharvell
Chair of Trustees

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureau Limited

Opinion
We have audited the financial statements of Hull and East Riding Citizens Advice Bureau Limited (the 'charitable company') for the year ended 31st March 2021 which comprise the Statement of Financial Activities, the Balance Sheet, the Cash Flow Statement and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland'.

In our opinion the financial statements:
- give a true and fair view of the state of the charitable company's affairs as at 31st March 2021 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice, including Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland'; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

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

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

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

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

Other information
The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our Report of the Independent Auditors thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureau Limited

Opinion on other matters prescribed by the Companies Act 2006
In our opinion, based on the work undertaken in the course of the audit:
- the information given in the Report of the Trustees for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Report of the Trustees has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception
In the light of the knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Report of the Trustees.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:
- adequate accounting records have not been kept or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to take advantage of the small companies exemption from the requirement to prepare a Strategic Report or in preparing the Report of the Trustees.

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

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

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

The extent to which the audit was considered capable of detecting irregularities including fraud

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was focused on specific laws and regulations which we considered may have a direct material effect on the charity or the operations of the charitable company, including the Companies Act 2006, the Charities Act 2011, data protection, anti-bribery, employment and health and safety legislation. An understanding of these laws and regulations and the extent of compliance was obtained through discussion with management and inspecting legal and regulatory correspondence.

Report of the Independent Auditors to the Members of Hull and East Riding Citizens Advice Bureau Limited

Our responsibilities for the audit of the financial statements (continued)
We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by making enquiries of management and considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we performed analytical procedures to identify any unusual or unexpected relationships; tested journal entries to identify unusual transactions; assessed whether judgements and assumptions made in determining the accounting estimates were indicative of potential bias; and investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to agreeing charity disclosures to underlying supporting documentation; reading the minutes of meetings of those charged with governance; enquiring of management as to actual and potential litigation and claims; and reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.

Due to the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission, or misrepresentation.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report
This report is made solely to the charitable company's members, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charitable company's members those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and the charitable company's members as a body, for our audit work, for this report, or for the opinions we have formed.

James Sharpley FCA (Senior Statutory Auditor)
for and on behalf of Smailes Goldie
Chartered Accountants
Statutory Auditor
Regent's Court
Princess Street
Hull
East Yorkshire
HU2 8BA

8th November 2021

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 MARCH 2021 (INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Income and endowments from:					
Donations & legacies	3	51,680	-	51,680	56,711
Charitable activities	4	1,658,293	1,513,216	3,171,509	3,137,615
Investment income	5	251	-	251	411
Other income	6	3,029	-	3,029	5,517
TOTAL INCOME		1,713,253	1,513,216	3,226,469	3,200,254
EXPENDITURE ON					
Charitable activities					
Advice and Information	7	1,551,425	1,459,904	3,011,329	2,977,211
TOTAL EXPENDITURE		1,551,425	1,459,904	3,011,329	2,977,211
NET INCOME/ (EXPENDITURE)		161,828	53,312	215,140	223,043
Transfers Between Funds		43,956	(43,956)	-	-
NET MOVEMENT IN FUNDS		205,784	9,356	215,140	223,043
Reconciliation of Funds					
Funds brought forward at 1 April 2020		705,885	148,600	854,485	631,442
Funds carried forward 31 March 2021		911,669	157,956	1,069,625	854,485

A comparative Statement of Financial Activites is found in Note 2

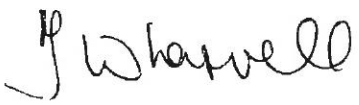
All of the Charity's activities derive from continuing operations during the above two periods.

Hull and East Riding Citizens Advice Bureau Limited

BALANCE SHEET
AS AT 31 MARCH 2021

	note	2021 £	2020 £
FIXED ASSETS			
Tangible Assets	12	2,527	18,165
CURRENT ASSETS			
Debtors	13	165,186	211,701
Cash at bank and in hand		1,070,492	873,239
		1,235,678	1,084,940
CREDITORS: Amounts falling due within one year	14	(168,580)	(208,620)
NET CURRENT ASSETS		1,067,098	876,320
TOTAL ASSETS LESS CURRENT LIABILITIES		1,069,625	894,485
Provisions for liabilities	15	-	(40,000)
TOTAL NET ASSETS		1,069,625	854,485
FUNDS			
Restricted income funds		157,956	148,600
Designated funds		-	-
Unrestricted funds		911,669	705,885
TOTAL FUNDS		1,069,625	854,485

These financial statements have been prepared in accordance with the provisions applicable to charitable companies subject to the small companies regime. They were approved by the Trustees, and authorised for issue on 8th November 2021 and signed on their behalf by



Mrs T Wharvell (Chair of Trustees)

Company Registration Number : 05141612 (England & Wales)

Hull and East Riding Citizens Advice Bureau Limited

STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2021

	note	2021 £	2020 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		215,140	223,043
Adjusted for:			
Depreciation charge	12	15,638	15,638
Investment income	5	(251)	(411)
Decrease/(increase) in debtors	13	46,515	(62,165)
(Decrease)/increase in creditors	14 15	(80,040)	24,774
Net cash flows from operating activities		197,002	200,879
Cash flows from investing activities			
Interest receivable and similar income	5	251	411
Purchase of tangible fixed assets	12	-	-
Net cash flows from investing activities		251	411
Net increase/(decrease) in cash and cash equivalents		197,253	201,290
Cash and cash equivalents at 1 April 2020		873,239	671,949
Cash and cash equivalents at 31 March 2021	20	1,070,492	873,239

All of the cash flows are derived from continuing operations during the above two periods.

There is no debt in the company and therefore no reconciliation of Net Debt is provided.

The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

1. Accounting Policies

Basis of preparation

The financial statements of the charitable company, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Companies Act 2006. The financial statements have been prepared under the historical cost convention.

Going concern

There are no material uncertainties about the charity's ability to continue as a going concern.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds and any performance conditions have been met, it is probable that the income will be received and the amount can be measured reliably.

Income from government and other grants, whether capital or revenue, is recognised when the charity has entitlement to the funds, any performance conditions attached to the grants have been met, it is probable that the income will be received and the amount can be measured reliably and is not deferred.

Income received in advance of the delivery of specific deliverables is deferred until the criteria for income recognition are met.

The value of services provided by volunteers are not included.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

All costs are allocated between the expenditure categories of the Statement of Financial Activities on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly and general costs are apportioned on an appropriate basis e.g. per capita or estimated usage.

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include audit fees and accounting costs

Tangible fixed assets

Tangible fixed assets are stated at cost (or deemed cost) or valuation less accumulated depreciation and accumulated impairment losses. Cost includes costs directly attributable to making the asset capable of operating as intended. Individual fixed assets costing £1,000 or more are capitalised at cost.

Depreciation is provided on all tangible fixed assets, at rates calculated to write off the cost, less estimated residual value, of each asset on a systematic basis over its expected useful life as follows:

Plant and machinery etc	- 33% on cost

Taxation

The charity is exempt from corporation tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Hire purchase and leasing commitments

Rentals paid under operating leases are charged to the Statement of Financial Activities on a straight line basis over the period of the lease.

Pension costs and other post-retirement benefits

When employees have rendered service to the company, short term employee benefits and termination benefits to which the employees are entitled are recognised at the undiscounted amount expected to be paid in exchange for that service.

The company operated a defined contribution plan for the benefit of its employees. Contributions are expensed as they become payable.

Donated goods

Gift in kind donations are valued using the current market value of the donated services

Debtors and creditors receivable / payable within one year

Debtors and creditors with no stated interest rate and receivable or payable within one year are recorded at transaction price. Any losses arising from impairment are recognised in expenditure.

Impairment

Assets not measured at fair value are reviewed for any indication that the asset may be impaired at each balance sheet date. If such indication exists, the recoverable amount of the asset, or the asset's cash generating unit, is estimated and compared to the carrying amount. Where the carrying amount exceeds its recoverable amount, an impairment loss is recognised in the statement of financial activities unless the asset is carried at a revalued amount where the impairment loss is a revaluation decrease.

Financial instruments

Classification

Financial assets and financial liabilities are recognised when the charity becomes a party to the contractual provisions of the instrument.

Financial liabilities and equity instruments are classified according to the substance of the contractual arrangements entered into. An equity instrument is any contract that evidences a residual interest in the assets of the Charity after deducting all of its liabilities.

Recognition and measurement

All financial assets and liabilities are initially measured at transaction price (including transaction costs), except for those financial assets classified as at fair value through profit or loss, which are initially measured at fair value (which is normally the transaction price excluding transaction costs), unless the arrangement constitutes a financing transaction. If an arrangement constitutes a financing transaction, the financial asset or financial liability is measured at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Financial assets and liabilities are only offset in the statement of financial position when, and only when there exists a legally enforceable right to set off the recognised amounts and the Charity intends either to settle on a net basis, or to realise the asset and settle the liability simultaneously.

Financial assets are derecognised when and only when a) the contractual rights to the cash flows from the financial asset expire or are settled, b) the Charity transfers to another party substantially all of the risks and rewards of ownership of the financial asset, or c) the Charity, despite having retained some, but not all, significant risks and rewards of ownership, has transferred control of the asset to another party.

Financial liabilities are derecognised only when the obligation specified in the contract is discharged, cancelled or expires.

2. Comparative Statement of Financial Activities Year Ended 31 March 2020 (Including Income And Expenditure Account)

	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Income and endowments from:			
Donations & legacies	51,711	5,000	56,711
Charitable activities	890,031	2,247,584	3,137,615
Investments	411	-	411
Other Income	5,017	500	5,517
TOTAL INCOMING RESOURCES	947,170	2,253,084	3,200,254
RESOURCES EXPENDED			-
Charitable activities			
Advice and Information	771,194	2,206,017	2,977,211
TOTAL RESOURCES EXPENDED	771,194	2,206,017	2,977,211
NET INCOME/ (EXPENDITURE)	175,976	47,067	223,043
Transfers between funds	8,748	(8,748)	-
NET MOVEMENT IN FUNDS	184,724	38,319	223,043
Reconciliation of Funds			
Funds brought forward at 1 April 2019	521,161	110,281	631,442
Funds carried forward 31 March 2020	705,885	148,600	854,485

3. Income from Donations and Legacies

	Unrestricted Funds £	Restricted £	Total 2021 £	Total 2020 £
Donations	51,680	-	51,680	56,711
Total	51,680	-	51,680	56,711

Included within donations are gift in kind services totalling £50,000 (2020: £50,000).

4. Income from Charitable Activity

Advice & Information Services:

Funder	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
CCG - Social Prescribing	523,004	-	523,004	515,190
Citizens Advice - BEIS	-	18,146	18,146	-
Citizens Advice - Broadband	-	-	-	1,500
Citizens Advice - Energy projects	-	11,520	11,520	16,728
Citizens Advice - Help to Claim	-	496,140	496,140	480,068
Citizens Advice - Money Advice Service	604,513	19,691	624,204	587,731
Citizens Advice - Pension Wise	-	490,856	490,856	515,966
East Riding Armed Forces Forum	-	18,750	18,750	6,250
East Riding of Yorkshire Council - East Riding Specialists	280,776	-	280,776	300,800
Hull Armed Forces Forum	-	36,000	36,000	35,549
Hull City Council - General Advice Service	250,000	-	250,000	250,000
Humber Learning Consortium	-	40,471	40,471	35,363
National lottery - Help Through Crisis	-	159,749	159,749	148,536
National lottery - Reaching Communities	-	88,940	88,940	90,861
Pocklington Town Council	-	1,500	1,500	1,500
Screwfix	-	5,000	5,000	-
Stamp Jackson Proctor - Hospital Outreach	-	30,700	30,700	29,678
Withernsea Big Local	-	22,927	22,927	28,620
Your Consortium	-	72,826	72,826	93,275
Total	1,658,293	1,513,216	3,171,509	3,137,615

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

5. Investment Income

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Interest receivable on bank deposits	251	-	251	411
Total	251	-	251	411

6. Other Income

	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Other Income	3,029	-	3,029	5,517
Total	3,029	-	3,029	5,517

7. Resources Expended

Advice & information services:	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Direct costs	1,528,789	1,348,938	2,877,727	2,860,764
Allocated Support Costs (see note 7b)	19,771	108,122	127,893	110,467
Governance Costs	2,865	2,844	5,709	5,980
Total Resources Expended	1,551,425	1,459,904	3,011,329	2,977,211

7b. Support Costs

	Staff Costs £	Other Costs £	Total 2021 £	Total 2020 £
Allocated Support Costs	107,504	20,389	127,893	110,467

8. Net incoming/outgoing resources

Net incoming resources for the year include:

	2021 £	2020 £
Staff Pension contributions	37,704	29,449
Operating Leases	110,135	108,295
Depreciation	15,638	15,638
Audit fees	5,696	6,240

9. Trustees remuneration and expenses

Throughout this year and the prior year no Trustees, nor any persons connected with them:
- received any benefits in kind
- received any remuneration from the charity

There were no travel expenses paid to trustees during the year (2020: £nil).

10. Staff Costs

Staff costs during the year were:

	2021	2020
	£	£
Wages and salaries	1,986,637	1,832,564
Social security costs	158,857	141,250
Pension costs	37,704	29,449
	2,183,198	2,003,263

The average number of employees during the year was

	2021	2020
	No.	No.
Management	4	6
Advice and advocacy	71	69
Admin & support	23	21
Total	98	96

0 employees received emoluments of between £60,000 - £70000 during the year.
(2020- 1 employee)
1 employees received emoluments of between £70,000 - £80000 during the year.
(2020- 0 employees)

The total emoluments received by key management personnel were £162,013 (2020: £200,032).

11. Taxation

No tax was charged in the year (2020 - £nil)

12. Tangible Fixed Assets

	Freehold Property	Plant & Machinery	Total
Cost			
At 1 April 2020	1	246,657	246,658
Additions	-	-	-
At 31 March 2021	1	246,657	246,658
Depreciation			
At 1 April 2020	-	228,493	228,493
charge for the year	-	15,638	15,638
At 31 March 2021	-	244,131	244,131
Net Book Value			
At 1 April 2020	1	18,164	18,165
At 31 March 2021	1	2,526	2,527

13. Debtors

	2021	2020
	£	£
Trade Debtors	140,012	164,242
Accrued Income	7,778	37,160
Prepayments	16,477	10,299
Other Debtors	919	-
Total	165,186	211,701

14. Creditors

	2021	2020
	£	£
Trade Creditors	10,442	41,050
Taxation & social security	40,815	36,790
Accruals	61,365	47,499
Deferred Income	37,476	54,409
Other Creditors	18,482	28,872
Total	168,580	208,620

15. Provisions for liabilties	2020 £
Amount brought forward 1April 2020	40,000
additions in the period	-
amounts charged in the period	(40,000)
unused amounts reversed	-
Amount carried forward at 31 March 2021	-

Provision for the replacement of IT equipment approved by the Trustees. Expended in 20/21

16. Commitments Under Operating Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021 £	2020 £
Land & buildings		
Within 1 year	33,400	33,400
Total	33,400	33,400

17. Charity status

The Charity is a Charity limited by guarantee and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the Charity in the event of liquidation.

18. Funds

	Restated Balance 1 April 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2021 £
Unrestricted funds:					
General Funds	705,885	1,713,253	(1,551,425)	43,956	911,669
Designated Funds	-	-	-	-	-
Pension reserve	-	-	-	-	-
Total unrestricted funds	705,885	1,713,253	(1,551,425)	43,956	911,669
Restricted Funds:					
CCG - Social Prescribing	6,265	-	-	(6,265)	-
Citizens Advice - BEIS	-	18,146	-	-	18,146
Citizens Advice - Bureau Grant	6,271	-	-	(6,271)	-
Citizens Advice - Energy projects	-	11,520	(11,520)	-	-
Citizens Advice - Help to Claim	-	496,140	(496,140)	-	-
Citizens Advice - Money Advice Service	-	19,691	(19,691)	-	-
Citizens Advice - Pension Wise	-	490,856	(490,856)	-	-
Cliend funds	5,350	-	(5,350)	-	-
East Riding Armed Forces Forum	4,516	18,750	(23,266)	-	-
Fixed Asset Fund	16,209	-	(14,348)	-	1,861
Hull Armed Forces Forum	-	36,000	(36,000)	-	-
Hull City Council - General Advice Service	31,420	-	-	(31,420)	-
Humber Learning Consortium	-	40,471	(40,471)	-	-
Jane Powell Legacy	10,581	-	(1,187)	-	9,394
National lottery - Help Through Crisis	9,496	159,749	(128,091)	-	41,154
National lottery - Reaching Communities	46,937	88,940	(61,167)	-	74,710
Pocklington Town Council	-	1,500	(1,500)	-	-
Screwfix	-	5,000	(2,800)	-	2,200
Stamp Jackson Proctor - Hospital Outreach	-	30,700	(30,700)	-	-
Withernsea Big Local	11,555	22,927	(23,991)	-	10,491
Your Consortium	-	72,826	(72,826)	-	-
Total restricted funds	148,600	1,513,216	(1,459,904)	(43,956)	157,956
Total funds	854,485	3,226,469	(3,011,329)	-	1,069,625

18. Funds (Prior year comparative)

	Balance 1 April 2019 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2020 £
Unrestricted funds:					
General Funds	511,426	947,170	(761,459)	8,748	705,885
Designated Funds	9,735	-	(9,735)	-	-
Total unrestricted funds	521,161	947,170	(771,194)	8,748	705,885
Restricted Funds:					
CCG - Social Prescribing	29,717	515,190	(538,642)	-	6,265
Citizens Advice - Bureau Grant	6,271	-	-	-	6,271
Citizens Advice - Energy projects	-	16,728	(7,980)	(8,748)	-
Citizens Advice - Help to Claim	-	480,068	(480,068)	-	-
Citizens Advice - Pension Wise	3,730	515,966	(519,696)	-	-
Client funds	-	5,500	(150)	-	5,350
East Riding Armed Forces Forum	-	6,250	(1,734)	-	4,516
Fixed Asset Fund	30,557	-	(14,348)	-	16,209
Hull Armed Forces Forum	-	35,549	(35,549)	-	-
Hull City Council - General Advice Service	19,050	250,000	(237,630)	-	31,420
Humber Learning Consortium	-	35,363	(35,363)	-	-
Jane Powell Legacy	13,621	-	(3,040)	-	10,581
National lottery - Help Through Crisis	7,335	148,536	(146,375)	-	9,496
National lottery - Reaching Communities	-	90,861	(43,924)	-	46,937
Pocklington Town Council	-	1,500	(1,500)	-	-
Stamp Jackson Proctor - Hospital Outreach	-	29,678	(29,678)	-	-
Withernsea Big Local	-	28,620	(17,065)	-	11,555
Your Consortium	-	93,275	(93,275)	-	-
Total restricted funds	110,281	2,253,084	(2,206,017)	(8,748)	148,600
Total funds	631,442	3,200,254	(2,977,211)	-	854,485

18. Funds (continued)
The specific purposes for which the funds are to be applied are as follows:

DESIGNATED FUNDS:

There are no designated funds balance taken from the general funds of the charity:

RESTRICTED FUNDS:

CCG - Social Prescribing

Social Prescribing is a service funded by Hull NHS Clinical Commissioning Group which aims to help people manage their health better and improve their wellbeing by providing advice and supporting them to access local community groups and services.

Citizens Advice - BEIS
Funding to cover transitioning to new ways of working to accommodate remote working during and post Covid

Citizens Advice - Bureau Grant
A grant provided by Citizens Advice to enable the Trustee Board to obtain professional advice in relation to TUPE and Pension Liability

Citizens Advice - Energy projects

Energy Project funding is for one-to-one energy advice (Energy Best Deal Extra).

Citizens Advice - Help to Claim
Help to Claim is funded by the Department for Work and Pensions via Citizens Advice National. It is a project to help Universal support claimants with the initial claims process.

Citizens Advice - Pension Wise
Pension Wise is funded by the Money Advice and Pension Service via Citizens Advice National to provide guidance to over 50's on the new government pension options made available from April 2015. This service is provided across Hull, East Riding, Scunthorpe and Grimsby.

Client funds

Funds given specifically for client need such as household appliances or furniture

East Riding Armed Forces

Armed Forces East Riding is funded by the East Riding of Yorkshire Council to provide a specialist advice service to serving personnel, veterans and their families in the East Riding area.

Fixed Asset Fund

The fixed asset fund is a provision from within the Social Prescribing fund which is to fund the development and deployment of an online client portal in order to assist with the delivery of the Social Prescribing project.

Hull Armed Forces
Armed Forces Hull is funded by the Hull Military Covenant to provide a specialist advice service to serving personnel, veterans and their families in the Hull area.

Hull City Council - General Advice Service

A fund to deliver generalist advice services from the Wilson Centre

Humber Learning Consortium

Part of the Building Better Opportunities programme, this fund delivers financial inclusion advice to clients referred from Key Workers in Hull and the East Riding

Jane Powell Legacy

A legacy fund received during 2017 and is restricted to be used at one specific branch.

National Lottery - Breakthrough - Help Through Crisis

Breakthrough - Help through Crisis is a partnership project across Hull and the East Riding aimed at identifying and advising people at immediate risk of crisis and providing support towards a more stable future. The project is funded by Big Lottery over five years.

National lottery - Reaching Communites - Community Connect

Community Connect is a project funded by the National Lottery Community Fund. Community Connect works within communities providing advice, support and information on the issues that matter to them, with the overall aim of reducing financial and digital exclusion and empowering residents to help themselves.

Pocklington Town Council

A donation to support an outreach advice service in the Pocklington Area

Screwfix

A grant from the Screfix foundation for repairs and maintenance

Stamp Jackson Proctor - Hospital Outreach
Stamp Jackson Procter Solicitors fund a hospital outreach to provide weekly advice surgeries in Hull Royal Infirmary and Castle Hill Hospital. The service is for patients and their families who have suffered traumatic, life changing illnesses or accidents.

Withernsea Big Local
The provision of advice based in Withernsea and to support the recruitment and training of up to 5 local volunteers to a Level 2 advice qualification.

Your Consortium
Part of the Building Better Opportunities programme, this fund provides Keyworker support delivers advice to residents in the East Riding

19. Analysis of Net Assets Between Funds

	Tangible fixed assets	Current assets	Current Liabilities	Total funds 2021
Unrestricted	666	928,765	(17,762)	911,669
Designated	-	-	-	-
Restricted	1,861	306,913	(150,818)	157,956
Total	2,527	1,235,678	(168,580)	1,069,625

	Tangible fixed assets	Current assets	Current Liabilities	Total funds 2020
Unrestricted	1,956	773,602	(69,673)	705,885
Designated		-	-	-
Restricted	16,209	311,338	(178,947)	148,600
Total	18,165	1,084,940	(248,620)	854,485

20. Analysis of Cash and Cash Equivalents

	At 1 April 2020	cashflow	at 31 March 2021
Cash at bank and in hand	873,239	197,253	1,070,492
Total	873,239	197,253	1,070,492

	At 1 April 2019	cashflow	at 31 March 2020
Cash at bank and in hand	671,949	201,290	873,239
Total	671,949	201,290	873,239

21. Financial instruments

	2021 £	2020 £
Categorisation of financial instruments		
Financial assets that are debt instruments measured at amortised cost	1,219,201	1,074,641
Financial liabilities measured at amortised cost	131,104	154,211
Financial liabilities at fair value through income or expenditure	0	40,000

Financial assets that are debt instruments measured at amortised cost consist of cash, trade and other debtors and accrued income.

Financial liabilities measured at amortised cost consist of trade & other creditors and accruals

Financial liabilities measured at fair value consist of provisions.

22. Related Party Transactions

There were no related party transactions during the year (2020 - £nil)

23. Ultimate Controlling Party

In the opinion of the trustees, no one party controls the company.