

COMPANY REGISTRATION NUMBER: 05562437  
CHARITY REGISTRATION NUMBER: 1112414

Citizens Advice Darlington, Redcar and Cleveland

Company Limited by Guarantee  
Financial Statements  
For the Year Ending  
31 March 2025

Citizens Advice Darlington, Redcar and Cleveland  
Company Limited by Guarantee  
Year end 31 March 2025

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Company Limited by Guarantee  
Year end 31 March 2025

**Reference and Administrative Details**

COMPANY REGISTRATION NUMBER	05562437
CHARITY REGISTRATION NUMBER	1112414
REGISTERED OFFICE	The Core Church Row Darlington DL1 5QD

**THE TRUSTEES**

Barbara J Buckle	
Michael J Betterton	
Christopher J H Payne	
Christine Flintoft-Smith	
Andrew Thomas Tait	appointed 19 February 2025
Lawrence McLeman	resigned 28 November 2024
Marian Fairley	resigned 22 October 2025
Mark Redhead	
Paul J Pimm	
Robert W Murphy	
Ross Duerden Webber	appointed 19 February 2025

COMPANY SECRETARY	Hazel Thompson
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INDEPENDENT AUDITORS	Allen Sykes Audit Limited Chartered Accountants & Statutory Auditors 5 Henson Close South Church Enterprise Park Bishop Auckland DL14 6WA
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BANKERS	Barclays, Darlington branch Leicester LE87 2BB
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Citizens Advice Darlington, Redcar and Cleveland  
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## **Trustees Annual Report (Incorporating the Directors Report)**

### **Objectives and Activities**

#### **Summary of the Main Objectives**

The trustees of Citizens Advice Darlington, Redcar and Cleveland, herein The Charity, who are also Directors for the purposes of Company Law, present their report and the accounts of the charity for the year ended 31 March 2025.

### **Objectives and Activities**

The main objective is the promotion of any charitable purpose for the benefit of the community in Darlington, Redcar and Cleveland and surrounding areas by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

#### **Strategic Objectives**

The Citizens Advice service provides free, independent, confidential and impartial advice and counsel to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination. The Charity aims to:

- Provide the advice people need for the problems they face;
- Improve the policies and practices that affect people's lives;
- Train all workers to provide an accurate, high quality and client centred service.

#### **The Charity provides services that work to:**

- Inform people about the law and how it affects them;
- Advise people of the possible options available to them and the potential consequences of different courses of action;
- Listen to and support people as they consider and decide what to do;
- Assist people in pursuing their chosen course of action;
- Influence those responsible for policies and services by recommending changes based upon peoples experiences;
- The maintenance and development of high-quality client centred services;
- Increased partnership working as a means of meeting client expectations;
- The provision of support and advice particularly for clients with the greatest needs;
- To maintain effective governance and increase reputation and profile of the offices in Darlington and Redcar and Cleveland;

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- To build on the commitment of staff through effective recognition and personal development strategies;
- The development of a financial strategy that supports the aims and aspirations of the service its long-term viability.

### **Achievements and performance**

The Charity has achieved a good relationship with employees as evidenced by its annual people survey and supportive supervision arrangements. Our Quality of Advice (QA) metrics are rated green by National Citizens Advice and we score highly in independent accessibility surveys for the clients and communities we serve. Communities report that they can identify and access our services easily and we are responsive to changing needs and requests.

We have strong and productive operational and strategic relationships with funders with reporting and meetings to share information, good practice and monitoring of progress.

The Charity enjoys good links with other organisations in its area of benefit, including statutory and voluntary agencies. We have good relationships with beneficiaries as evidenced by our satisfaction surveys. The Charity continues to provide a diverse range of high-quality services within the Darlington and Redcar and Cleveland areas. From 1 April 2024 - 31 March 2025 we helped with over 26,211 enquiries. All funder requirements for outcomes and numbers helped are met.

### **Financial Review**

Incoming resources for the year were £ 1,575,861 of which £ 1,334,240 related to restricted activities. A surplus of £ 247,645 was generated throughout the year. At 31 March 2025 free reserves were £ 713,372.

### **Reserves policy**

We hold contracts and service level agreements with a range of statutory bodies and recognise the value of advice in improving health and wellbeing. We are grateful for the investment in our outreach to provide a coordinated approach to services for vulnerable and hard to reach clients.

The number and range of funding sources provides us with a diversified base and ensures we are not over dependant on any one source of funding. We are committed to robust financial planning and we maintain a projection of income for at least 3 years ahead.

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We are also aware there is no such thing as secure funding. The board's view is that a charity such as The Charity should aim for free reserves of a minimum of 3 months activity based on the coming year budget excluding disbursements and partner payments estimated to be £305,054

The trustees can report an improved position on the free reserves from last year with free reserves being £713,372 compared to £609,434 at the end of the previous year.

The trustees are satisfied that the charity has adequate funds to continue its work for the next 12 months.

### **Plans for the Future Period**

The financial outlook for The Charity looks to be extremely challenging with a cost of living crisis and projected record numbers of people seeking help and support from our services.

### **Structure, Governance and Management**

Nature of the governing document:

The charity is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to £1. The charity is governed by its Memorandum and

Articles of Association as amended on 29th August 2013. The charity was incorporated as a company limited by guarantee on 13 September 2005. The charity commenced operations on 1 December 2005 at which date the assets and liabilities of the unincorporated entity were acquired.

### **Organisational Structure**

The charity has a Board that consists of up to 15 members. This meets quarterly. There is a finance committee and an operations committee, each of which meets quarterly to fulfil their delegated authority from the Board.

Membership of such groups may include staff, volunteers and others who can assist the Bureau. The Board may also establish consultation forums and focus groups. Responsibility for implementing the strategic development of the Bureau is delegated to the Chief Executive, who ensures that the organisation delivers the services specified and that it meets its key performance indicators.

### **Recruitment/appointment of new trustees**

The directors of the company are also Charity Trustees for the purposes of Charity Law. Under the requirements of the Memorandum and Articles of Association

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members of the Board are elected to serve for a period of three years after which they must stand for re-election at the next Annual General Meeting.

The directors have drawn up a set of job descriptions and person specifications to cover the varied requirements of an ideally balanced board. In order to achieve this broad skill mix, candidates are asked to indicate their areas of expertise through a skills assessment. A Board recruitment panel considers all applicants and invites them to a panel interview. Appointments to the Board of Trustees are by co-option or election.

Last year, the Board invested in a widespread and successful advertising campaign to attract new trustees and to raise the profile of our work.

### **Induction/training of new trustees**

The organisation runs a programme of training, which all board members are expected to attend. New Trustees are taken through an 'induction pack' including the finance pack to ensure that they are fully aware of the Charity's principles and their responsibilities to the organisation.

### **Wider network**

The Charity is a member of the National Association of Citizens Advice Bureaux. It adheres to the principles of the national network and is audited on the quality of advice and its organisational structure.

The Charity has adopted the larger charities governance code as part of ongoing continuous investment in governance and strengthening the charity.

The Governance Code has 7 principles: Organisational Purpose; Integrity; Decision-making, risk and control; Board effectiveness; Equality Diversity and Inclusion and Openness and Accountability.

### **Risk Management**

The Board has conducted a review of the major risks to which the charity is exposed and where possible has established systems to mitigate these. Internal risks are minimised by the development and implementation of policies and procedures, including those on health and safety, cash handling, IT, complaints and grievances. These are reviewed periodically to ensure that they meet the organisation's needs. A statement on reserves is included in this report: the Trustees recognise this is a significant area of risk for the organisation.

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**Public Benefit**

The Charity's aims and achievements have been set out within this report. The activities set out in this report have been undertaken to further the charity's charitable purposes for the public benefit. The Trustees have complied with the duty under Section 4 of the Charities Act 2011 to have due regard to public benefit guidance published by the Charities Commission and the Trustees have paid due regard to this guidance in deciding what activities the charity should undertake.

All Trustees give their time voluntarily and receive no benefit from the charity. No expenses were reclaimed from the charity during the year.

**Trustees' Responsibilities Statement**

The trustees, who are also directors for the purposes of company law, are responsible for preparing the trustees' report and the accounts in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the charity trustees to prepare accounts for each year which give a true and fair view of the state of affairs of the charitable company and the incoming resources and application of resources, including the income and expenditure, for that period.

In preparing these accounts, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the accounts on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the accounts comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



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**Auditor**

Each of the persons who is a trustee at the date of approval of this report confirms that:

- so far as they are aware, there is no relevant audit information of which the charity's auditor is unaware; and
- they have taken all steps that they ought to have taken as a trustee to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

The auditor is deemed to have been re-appointed in accordance with section 487 of the Companies Act 2006.

**Small Company Provisions**

This report has been prepared in accordance with the provisions applicable to companies entitled to the small companies exemption.

The trustees' annual report was approved on .....5/12/25..... and signed on behalf of the board of trustees by:

Christopher Payne,



Chair

# **Citizens Advice Darlington, Redcar and Cleveland**

**Company Limited by Guarantee**

## **Independent Auditor's Report to the Members of Citizens Advice Darlington, Redcar and Cleveland**

**Year Ended 31 March 2025**

### **Opinion**

We have audited the accounts of Citizens Advice Darlington, Redcar and Cleveland (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities (including income and expenditure account), statement of financial position, statement of cash flows and the related notes, 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, including FRS 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the accounts:

- give a true and fair view of the state of the charity's affairs as at 31 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;
- have been prepared in accordance with the requirements of the Companies Act 2006.

### **Basis for Opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor's responsibilities for the audit of the accounts section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the accounts 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 accounts, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the accounts is appropriate.

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

# **Citizens Advice Darlington, Redcar and Cleveland**

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## **Independent Auditor's Report to the Members of Citizens Advice Darlington, Redcar and Cleveland (continued)**

**Year Ended 31 March 2025**

### **Other Information**

The other information comprises the information included in the annual report, other than the accounts and our auditor's report thereon. The trustees are responsible for the other information. Our opinion on the accounts 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.

In connection with our audit of the accounts, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the accounts 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 accounts 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.

### **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 for the financial year for which the accounts are prepared is consistent with the accounts; and
- 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 charity and its environment obtained in the course of the audit, we have not identified material misstatements in 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 accounts 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 prepare the accounts in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the directors' report and from the requirement to prepare a strategic report.

# **Citizens Advice Darlington, Redcar and Cleveland**

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## **Independent Auditor's Report to the Members of Citizens Advice Darlington, Redcar and Cleveland (continued)**

**Year Ended 31 March 2025**

### **Responsibilities of Trustees**

As explained more fully in the trustees' responsibilities statement, the trustees (who are also the directors for the purposes of company law) are responsible for the preparation of the accounts 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 accounts that are free from material misstatement, whether due to fraud or error.

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

### **Auditor's Responsibilities for the Audit of the Accounts**

Our objectives are to obtain reasonable assurance about whether the accounts 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 accounts.

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 as follows:

- the engagement partner ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the company, including the Companies Act 2006, Charities Act 2011, taxation legislation, data protection, anti-bribery, employment, environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

We assessed the susceptibility of the company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

# **Citizens Advice Darlington, Redcar and Cleveland**

**Company Limited by Guarantee**

## **Independent Auditor's Report to the Members of Citizens Advice Darlington, Redcar and Cleveland (continued)**

**Year Ended 31 March 2025**

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 any identified 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 statement disclosures to underlying supporting documentation;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from financial transactions, the less likely it is that we would become aware 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. Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

As part of an audit in accordance with ISAs (UK), we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the accounts, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the trustees.
- Conclude on the appropriateness of the trustees' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the charity's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the accounts or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the charity to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the accounts, including the disclosures, and whether the accounts represent the underlying transactions and events in a manner that achieves fair presentation.

# **Citizens Advice Darlington, Redcar and Cleveland**

**Company Limited by Guarantee**


## **Independent Auditor's Report to the Members of Citizens Advice Darlington, Redcar and Cleveland (continued)**

**Year Ended 31 March 2025**

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

### **Use of Our Report**

This report is made solely to the charity'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 charity'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 charity and the charity's members as a body, for our audit work, for this report, or for the opinions we have formed.



Mr P W Lamb (Senior Statutory Auditor)

For and on behalf of  
Allen Sykes Audit Limited  
Chartered Accountants & Statutory Auditor  
5 Henson Close  
South Church Enterprise Park  
Bishop Auckland  
County Durham  
DL14 6WA

Date 6/12/25

**Citizens Advice Darlington, Redcar & Cleveland**

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

	<b>Note</b>	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2025 £</b>	<b>Total 2024 £</b>
<b>Income from:</b>					
Donations & legacies	3	2,461	3,000	5,461	2,417
Charitable activities	4	212,150	1,329,565	1,541,715	1,228,598
Trading Activities	5	12,008	72	12,080	2,366
Investment income	6	14,477	-	14,477	586
Other income	7	525	1,603	2,128	11,585
<b>TOTAL INCOME</b>		<b>241,621</b>	<b>1,334,240</b>	<b>1,575,861</b>	<b>1,245,552</b>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Advice and Information	8	167,171	1,206,775	1,373,946	1,110,067
<b>TOTAL EXPENDITURE</b>		<b>167,171</b>	<b>1,206,775</b>	<b>1,373,946</b>	<b>1,110,067</b>
<b>NET INCOME/ (EXPENDITURE) - before net gains/(losses)</b>		<b>74,450</b>	<b>127,465</b>	<b>201,915</b>	<b>135,485</b>
Gains/(losses) on the revaluation of fixed assets		50,000	-	50,000	-
Realised gain/(loss) on investments		-	-	-	-
Actuarial gain/(loss) on defined benefit pension scheme		(4,270)	-	(4,270)	(1)
<b>NET INCOME/ (EXPENDITURE)</b>		<b>120,180</b>	<b>127,465</b>	<b>247,645</b>	<b>135,484</b>
Transfers Between Funds		32,349	(32,349)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<b>152,529</b>	<b>95,116</b>	<b>247,645</b>	<b>135,484</b>
<b>Reconciliation of Funds</b>					
Funds brought forward at 1 April 2024		723,583	178,667	902,250	766,766
<b>Funds carried forward 31 March 2025</b>		<b>876,112</b>	<b>273,783</b>	<b>1,149,895</b>	<b>902,250</b>

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.

**Citizens Advice Darlington, Redcar & Cleveland**

**BALANCE SHEET  
AS AT 31 MARCH 2025**

	note	2025 £	2024 £
<b>FIXED ASSETS</b>			
Tangible Assets	13	168,740	122,149
Investments		-	-
		<u>168,740</u>	<u>122,149</u>
<b>CURRENT ASSETS</b>			
Debtors	14	114,450	169,915
Current Asset Investments	15	76,827	-
Cash at bank and in hand		890,978	684,469
		<u>1,082,255</u>	<u>854,384</u>
<b>CREDITORS: Amounts falling due within one year</b>	16	(96,817)	(72,429)
<b>NET CURRENT ASSETS</b>		<u>985,438</u>	<u>781,955</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>		<u>1,154,178</u>	<u>904,104</u>
<b>Net Assets Excluding Defined Benefit Pension</b>		<u>1,154,178</u>	<u>904,104</u>
Defined benefit pension scheme asset / (liability)	18	(4,283)	(1,854)
<b>TOTAL NET ASSETS</b>		<u>1,149,895</u>	<u>902,250</u>
<b>FUNDS</b>			
Restricted income funds	17	273,783	178,667
Unrestricted income funds	17	876,112	723,583
<b>TOTAL FUNDS</b>	17	<u>1,149,895</u>	<u>902,250</u>

The notes on pages 18 - 36 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.

The financial statements are approved and authorised on behalf of the trustees as follows:

C Payne  
name: Chris Payne  
role: Chair of Trustees 5/12/25

[Signature]  
name: Pauline  
role: Treasurer 5/12/25

Company Registration Number : 05562437 (England & Wales)



**Citizens Advice Darlington, Redcar & Cleveland**

**STATEMENT OF CASH FLOWS  
YEAR ENDED 31 MARCH 2025**

	note	2025 £	2024 £
<b>Cash flows from operating activities</b>			
Net income/(Expenditure) for the period		247,645	135,484
<b>Adjusted for:</b>			
Depreciation charge	13	3,409	684
Investment Income	6	(14,477)	(586)
Pension scheme finance cost	18	49	152
Pension scheme Deficit contributions	18	(1,890)	(2,268)
Pension scheme (gain)/loss	18	4,270	1
Decrease/(increase) in debtors	14	55,465	43,477
(Decrease)/increase in creditors	16	24,388	26,047
<b>Net cash flows from operating activities</b>		<u>318,859</u>	<u>202,991</u>
<b>Cash flows from investing activities</b>			
Dividends, interest and rents from investments	6	14,477	586
Tangible fixed assets Revaluation	13	(50,000)	-
Tangible fixed assets additions	13	-	(11,296)
Movement in short term deposits > 3 months	15	(76,827)	-
<b>Net cash flows from investing activities</b>		<u>(112,350)</u>	<u>(10,710)</u>
 Net increase/(decrease) in cash and cash equivalents		 206,509	 192,281
 Cash and cash equivalents at 1 April 2024		 <u>684,469</u>	 <u>492,188</u>
 Cash and cash equivalents at 31 March 2025		 <u><u>890,978</u></u>	 <u><u>684,469</u></u>

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

## **Citizens Advice Darlington, Redcar & Cleveland**

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

#### **1. Accounting Policies**

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

##### **1.1 General Information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is The Core, Church Row, Darlington, DL1 5QD.

##### **1.2 Statement of Compliance**

These accounts have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the 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) (Charities SORP (FRS 102)) and the Companies Act 2006.

##### **1.3 Basis of Preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investments measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

##### **1.4 Going Concern**

There are no material uncertainties about the charity's ability to continue.

##### **1.5 Judgements and Key Sources of Estimation Uncertainty**

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Key sources of estimation uncertainty: Defined benefit pension scheme.

The charity is a member of a multi-employer defined benefit scheme. The charity has recognised its liability under the deficit recovery plan at fair value which is based on the recommendations of the scheme actuary. The actuary uses certain critical assumptions, such as discount rate, mortality and expected rates of return when setting the deficit recovery plan for the scheme at each triennial review.

## **Citizens Advice Darlington, Redcar & Cleveland**

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

#### **1.6 Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the purposes of the charity.

Designated funds are unrestricted funds earmarked by the trustees for specific purposes.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor.

#### **1.7 Income**

All income is included in the statement of financial activities when the charity is entitled to the income, any performance related conditions attached have been met or are fully within the control of the charity, the income is considered probable and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Donations and legacy income is received by way of donations, legacies, grants and gifts and is included in full in the Statement of Financial Activities when receivable. Where legacies have been notified to the charity but the criteria for income recognition have not been met, the legacy is treated as a contingent asset and disclosed if material. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Donated services and facilities are included at the value to the charity, being the amount the charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market.

Investment income is included when receivable.

Income from charitable trading activity is accounted for when earned.

Income from grants, where related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

## **Citizens Advice Darlington, Redcar & Cleveland**

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

#### **1.8 Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates:

Costs of raising funds comprise the costs associated with attracting donations, grants and legacies and the costs of trading for fundraising purposes.

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.

Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated between the expenditure categories of the SOFA on a basis designed to reflect the use of the resource. Costs relating to a particular activity are allocated directly, others are apportioned on an appropriate basis, as set out in the notes to the accounts.

#### **1.9 Tangible Assets**

Tangible fixed assets are initially recorded at cost, including any costs directly attributable to bringing the asset into working condition for its intended use.

Subsequently, fixed assets are stated either:

- At cost less accumulated depreciation and impairment losses, or
- At revalued amounts, being fair value at the date of revaluation less subsequent accumulated depreciation and impairment losses.

Revaluations are carried out with sufficient regularity to ensure that the carrying amount does not differ materially from fair value. Increases in value are credited to a revaluation reserve, except to the extent that they reverse a revaluation decrease for the same asset previously recognised in profit or loss. Decreases in value are recognised in profit or loss, except where they offset a previously recorded revaluation surplus for the same asset. The property at Redcar is held Freehold and has been revalued.

The cost of minor additions or those costing below £2000 are not capitalised.

## **Citizens Advice Darlington, Redcar & Cleveland**

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

#### **1.10 Depreciation**

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Computers - 25% straight line

Fixtures & Fittings - 25% straight line

Land and buildings are measured at fair value with sufficient regularity to ensure that the carrying amount does not differ materially from the fair value at the reporting date, with changes in fair value recognised in the statement of financial activities.

#### **1.11 Impairment of Fixed Assets**

A review for indicators of impairment is carried out at each reporting date, with the recoverable amount being estimated where such indicators exist. Where the carrying value exceeds the recoverable amount, the asset is impaired accordingly. Prior impairments are also reviewed for possible reversal at each reporting date.

#### **1.12 Financial Instruments**

A financial asset or financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Debt instruments are subsequently measured at amortised cost.

## **Citizens Advice Darlington, Redcar & Cleveland**

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

#### **1.13 Retirement Benefits**

Contributions to defined contribution plans are recognised as an expense in the period in which the related service is provided. Prepaid contributions are recognised as an asset to the extent that the prepayment will lead to a reduction in future payments or a cash refund.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

The charity also contributes to The Growth Plan administered by TPT Retirement Solutions. The Plan is a multi-employer pension plan. It is not possible in the normal course of events to identify on a reasonable and consistent basis the charity's share of underlying assets and liabilities. In accordance with Charities SORP (FRS 102) the obligation to make good any deficit by way of deficit contributions is recognised in these Financial Statements at fair value.

#### **1.14 Debtors**

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

Accrued income and tax recoverable is included at the best estimate of the amounts receivable at the balance sheet date.

#### **1.15 Cash at Bank and in Hand**

Cash at bank and cash in hand includes cash and any short term highly liquid investments with a short maturity of three months or less from the period end.

#### **1.16 Creditors**

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

#### **1.17 Limited by Guarantee**

The company is limited by guarantee. In the event of the company being wound up members are required to contribute an amount not exceeding £1. The number of members at the period end was 10.

**Citizens Advice Darlington, Redcar & Cleveland**

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

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

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2024 £</b>
<b>Income from:</b>			
Donations & legacies	1,461	956	2,417
Charitable activities	192,221	1,036,377	1,228,598
Trading Activities	1,143	1,223	2,366
Investment income	586	-	586
Other income	8,709	2,876	11,585
<b>TOTAL INCOME</b>	<b>204,120</b>	<b>1,041,432</b>	<b>1,245,552</b>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Advice and Information	168,609	941,458	1,110,067
<b>TOTAL EXPENDITURE</b>	<b>168,609</b>	<b>941,458</b>	<b>1,110,067</b>
<b>NET INCOME/ (EXPENDITURE) - before net gains/(losses)</b>	<b>35,511</b>	<b>99,974</b>	<b>135,485</b>
Actuarial gain/(loss) on defined benefit pension scheme	(1)	-	(1)
<b>NET INCOME/ (EXPENDITURE)</b>	<b>35,510</b>	<b>99,974</b>	<b>135,484</b>
Transfers Between Funds	21,253	(21,253)	-
<b>NET MOVEMENT IN FUNDS</b>	<b>56,763</b>	<b>78,721</b>	<b>135,484</b>
<b>Reconciliation of Funds</b>			
Funds brought forward at 1 April 2023	666,820	99,946	766,766
<b>Funds carried forward 31 March 2024</b>	<b>723,583</b>	<b>178,667</b>	<b>902,250</b>

**Citizens Advice Darlington, Redcar & Cleveland**

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

**3. Income from Donations and Legacies**

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Donations	2,461	3,000	5,461	1,461	956	2,417
<b>Total</b>	<b>2,461</b>	<b>3,000</b>	<b>5,461</b>	<b>1,461</b>	<b>956</b>	<b>2,417</b>

**4. Income from Charitable Activities**

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
<b>Advice &amp; Information Services:</b>						
<b>Funder</b>						
CCG Health - GP Surgeries	-	25,000	25,000	-	24,960	24,960
Citizens Advice - Cost of Living	-	51,875	51,875	-	62,250	62,250
Citizens Advice - Debt Modernisation Fund	-	-	-	-	8,655	8,655
Citizens Advice - Energy	16,238	-	16,238	28,920	-	28,920
Citizens Advice - LIBOR	-	(13,356)	(13,356)	-	-	-
Citizens Advice - Money Advice Service Debt Advice	-	225,765	225,765	-	212,483	212,483
CW+ - Volunteering for health	-	47,500	47,500	-	-	-
Darlington BC - Benefits Advice & Support Service	-	39,000	39,000	-	30,000	30,000
Darlington BC - Community Care	-	127,485	127,485	-	166,880	166,880
Darlington BC - Financial Crisis	-	77,368	77,368	-	118,239	118,239
Darlington BC - Household Support Fund	42,125	100,000	142,125	30,000	-	30,000
Darlington BC - Trailblazer	-	-	-	-	827	827
Good Things Foundation	-	1,524	1,524	-	4,476	4,476
Hartlepool Citizens Advice	3,787	-	3,787	3,301	-	3,301
Hartlepool Citizens Advice - Glasspool	-	20,833	20,833	-	-	-
Macmillan Cancer Support	-	37,127	37,127	-	18,025	18,025
Redcar BC	70,000	-	70,000	70,000	-	70,000
Redcar BC - Household Support Fund	80,000	-	80,000	60,000	-	60,000
Redcar BC - Mortgage Rescue	-	38,851	38,851	-	38,851	38,851
Saltburn Solidarity	-	-	-	-	3,259	3,259
Step Forward Tees Valley	-	-	-	-	1,495	1,495
Stockton Citizens Advice - Energy Redress	-	-	-	-	24,928	24,928
Tees Valley Move Forward	-	83,570	83,570	-	21,427	21,427
Tees, Esk & Wear Valleys NHS Foundation	-	30,000	30,000	-	30,000	30,000
The Energy Saving Trust	-	78,970	78,970	-	-	-
The National Lottery Community Fund - project 1	-	-	-	-	69,552	69,552
The National Lottery Community Fund - project 2	-	71,728	71,728	-	35,989	35,989
The National Lottery Community Fund - project 3	-	177,371	177,371	-	82,472	82,472
Trussell Trust	-	82,078	82,078	-	30,575	30,575
West Park Hospital	-	25,677	25,677	-	24,929	24,929
Woodsmith Foundation	-	1,199	1,199	-	1,903	1,903
Youth Employment Initiative	-	-	-	-	24,202	24,202
<b>Total</b>	<b>212,150</b>	<b>1,329,565</b>	<b>1,541,715</b>	<b>192,221</b>	<b>1,036,377</b>	<b>1,228,598</b>

**5. Trading Activities**

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Room Hire	12,008	72	12,080	1,143	1,223	2,366
<b>Total</b>	<b>12,008</b>	<b>72</b>	<b>12,080</b>	<b>1,143</b>	<b>1,223</b>	<b>2,366</b>



**Citizens Advice Darlington, Redcar & Cleveland**

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

**6. Investment Income**

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Income from bank deposits	14,477	-	14,477	586	-	586
	<u>14,477</u>	<u>-</u>	<u>14,477</u>	<u>586</u>	<u>-</u>	<u>586</u>

**7. Other Income**

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
DWP - KickStart	-	-	-	1,493	-	1,493
Other Income	525	1,603	2,128	7,216	2,876	10,092
Total	<u>525</u>	<u>1,603</u>	<u>2,128</u>	<u>8,709</u>	<u>2,876</u>	<u>11,585</u>

**8. Analysis of Expenditure on Charitable Activities**

	Unrestricted Funds	Restricted Funds	Total 2025
	£	£	£
<b>Advice &amp; information services:</b>			
Direct costs	131,832	952,059	1,083,890
Allocated Support Costs (see below)	33,137	239,212	272,350
Governance Costs	2,202	15,504	17,706
Total Resources Expended	<u>167,171</u>	<u>1,206,775</u>	<u>1,373,946</u>

	Staff Costs	Other Costs	Total 2025
	£	£	£
Allocated Support Costs comprise	231,677	40,673	272,350

	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
<b>Prior year</b>			
Advice & information services:			
Direct costs	129,138	719,172	848,310
Allocated Support Costs (see below)	37,785	210,976	248,761
Governance Costs	1,686	11,310	12,996
Total Resources Expended	<u>168,609</u>	<u>941,458</u>	<u>1,110,067</u>

	Staff Costs	Other Costs	Total 2024
	£	£	£
Allocated Support Costs comprise	206,293	42,468	248,761

**9. Net Income/(Expenditure) for the year**

	2025	Total 2024
	£	£
This is stated after charging/(crediting):		
Depreciation	3,409	684
Audit Fees	4,580	4,410

## Citizens Advice Darlington, Redcar & Cleveland

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

#### 10. Staff costs

Staff costs during the year were as follows:

	Total 2025	Total 2024
	£	£
Wages & Salaries	732,737	601,182
Social Security Costs	53,985	39,843
Pension Costs	17,493	13,878
	<u>804,215</u>	<u>654,903</u>

1 employee has employee benefits between £60,000 and £70,000 in the year (2024: 0)

The average number of employees during the year was

	2025 No.	2024 No.
Management	4	4
Advice Delivery	26	24
Admin & support	2	2
Total	<u>32</u>	<u>30</u>

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 £192,733 (2024: £174,950)

#### 11. Trustee Remuneration and expenses

Neither the Trustees nor any persons connected with them received any remuneration or reimbursed expenses during the year (2024: £nil)

#### 12. 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.

**Citizens Advice Darlington, Redcar & Cleveland**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**13. Fixed assets: tangible assets**

	Freehold Property £	Computers £	Fixtures and fittings £	Total £
<b>Cost</b>				
At 1 April 2024	110,000	8621	120,848	239,469
Revaluations	50,000	-	-	50,000
Disposals	-	(621)	(90,037)	(90,658)
At 31 March 2025	<u>160,000</u>	<u>8,000</u>	<u>30,811</u>	<u>198,811</u>
<b>Depreciation</b>				
At 1 April 2024	-	621	116,699	117,320
Charge for the year	-	2,000	1,409	3,409
Disposals	-	(621)	(90,037)	(90,658)
At 31 March 2025	<u>-</u>	<u>2,000</u>	<u>28,071</u>	<u>30,071</u>
<b>Net Book Value</b>				
At 31 March 2025	<u>160,000</u>	<u>6,000</u>	<u>2,740</u>	<u>168,740</u>
At 31 March 2024	<u>110,000</u>	<u>8,000</u>	<u>4,149</u>	<u>122,149</u>

The freehold property is carried at its fair value based on valuations periodically undertaken. A valuation was carried out in the period and a revaluation of +£50,000 has been recognised. If the property was not carried at its fair value it would be included at the following historical cost:

Cost £110,000 (current and prior year), Depreciation b/fwd £3,300, charge £1,100, c/fwd £4,400, NBV b/fwd £106,700, NBV c/fwd £105,600

**Citizens Advice Darlington, Redcar & Cleveland**

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

**14. Debtors**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade debtors	82,840	100,121
Prepayments	11,645	10,739
Accrued income	19,965	59,055
	<u>114,450</u>	<u>169,915</u>

**15. Current Asset Investments**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Short term deposits	76827	-
	<u>76,827</u>	<u>-</u>

**16. Creditors: Amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Trade Creditors	63,984	18,770
Taxation and social security costs	13,855	12,063
Accruals	16,993	27,772
Other Creditors	1,985	13,824
	<u>96,817</u>	<u>72,429</u>

**Citizens Advice Darlington, Redcar & Cleveland**

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

**17. Funds**

	Balance 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Gains & (Losses) £	Transfers £	Balance 31 March 2025 £
<b>Unrestricted funds:</b>						
General Funds	723,583	241,621	(167,171)	(4,270)	32,349	826,112
Designated Funds	-	-	-	-	-	-
Revaluation Reserve	-	-	-	50,000	-	50,000
Pension reserve	-	-	-	-	-	-
<b>Total unrestricted funds</b>	<b>723,583</b>	<b>241,621</b>	<b>(167,171)</b>	<b>45,730</b>	<b>32,349</b>	<b>876,112</b>
<b>Restricted Funds:</b>						
CCG - Northern Cancer Alliance	12,718	-	(12,718)	-	-	-
CCG Health - GP Surgeries	-	25,000	(25,000)	-	-	-
Citizens Advice - Cost of Living	-	51,875	(51,875)	-	-	-
Citizens Advice - LIBOR	13,356	(13,356)	-	-	-	-
Citizens Advice - Money Advice Service Debt Advice	-	225,765	(191,513)	-	(34,252)	-
CW+ - Volunteering for health	-	47,500	(47,500)	-	-	-
Darlington BC - Benefits Advice & Support Service	-	39,000	(39,000)	-	-	-
Darlington BC - Community Care	7,689	127,485	(133,871)	-	-	1,303
Darlington BC - Financial Crisis	12,397	77,368	(76,547)	-	-	13,218
Darlington BC - Household Support Fund	-	100,000	(77,900)	-	-	22,100
Fixed Assets	8,000	-	(2,000)	-	-	6,000
Good Things Foundation	-	1,524	(1,524)	-	-	-
Growing Old Living in Darlington (GOLD)	10,224	4,675	(3,760)	-	-	11,139
Hartlepool Citizens Advice - Glasspool	-	20,833	(19,139)	-	-	1,694
Macmillan Cancer Support	-	37,128	(37,128)	-	-	-
Redcar BC - Mortgage Rescue	-	38,851	(38,851)	-	-	-
Tees Valley Move Forward	-	83,569	(55,408)	-	-	28,161
Tees, Esk & Wear Valleys NHS Foundation	-	30,000	(30,000)	-	-	-
The Energy Saving Trust	-	78,970	(78,970)	-	-	-
The National Lottery Community Fund - project 2	31,811	71,727	(60,424)	-	-	43,114
The National Lottery Community Fund - project 3	82,472	177,372	(112,790)	-	-	147,054
Trussell Trust	-	82,078	(82,078)	-	-	-
West Park Hospital	-	25,677	(25,677)	-	-	-
Woodsmith Foundation	-	1,199	(3,102)	-	1,903	-
<b>Total restricted funds</b>	<b>178,667</b>	<b>1,334,240</b>	<b>(1,206,775)</b>	<b>-</b>	<b>(32,349)</b>	<b>273,783</b>
<b>Total funds</b>	<b>902,250</b>	<b>1,575,861</b>	<b>(1,373,946)</b>	<b>45,730</b>	<b>-</b>	<b>1,149,895</b>

**Citizens Advice Darlington, Redcar & Cleveland**

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

**17. Funds (Prior year comparative)**

	Balance 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Pension Gain/(Loss) £	Transfers £	Balance 31 March 2024 £
<b>Unrestricted funds:</b>						
General Funds	666,820	204,120	(168,609)	(1)	21,253	723,583
Designated Funds	-	-	-	-	-	-
Pension reserve	-	-	-	-	-	-
<b>Total unrestricted funds</b>	<b>666,820</b>	<b>204,120</b>	<b>(168,609)</b>	<b>(1)</b>	<b>21,253</b>	<b>723,583</b>
<b>Restricted Funds:</b>						
CCG - Northern Cancer Alliance	13,810	-	(1,092)	-	-	12,718
CCG Health - GP Surgeries	-	24,960	(24,960)	-	-	-
Citizens Advice - Cost of Living	14,241	62,250	(76,491)	-	-	-
Citizens Advice - Debt Modernisation Fund	-	8,655	(655)	-	(8,000)	-
Citizens Advice - LIBOR	13,356	-	-	-	-	13,356
Citizens Advice - Money Advice Service Debt Advice	-	212,483	(191,606)	-	(20,877)	-
Client Disbursements - Inner Wheel	1,093	-	(1,093)	-	-	-
County Durham Community Foundation	3,543	-	(3,543)	-	-	-
Darlington BC - Benefits Advice & Support Service	-	30,000	(30,000)	-	-	-
Darlington BC - Community Care	19,408	166,880	(178,599)	-	-	7,689
Darlington BC - Emergency Assistance Grant	4,781	-	(4,781)	-	-	-
Darlington BC - Financial Crisis	6,802	118,239	(112,644)	-	-	12,397
Darlington BC - Trailblazer	-	827	(827)	-	-	-
Fixed Assets	-	-	-	-	8,000	8,000
Good Things Foundation	-	4,476	(4,476)	-	-	-
Growing Old Living in Darlington (GOLD)	11,600	5,055	(6,431)	-	-	10,224
Macmillan Cancer Support	-	18,025	(18,025)	-	-	-
Redcar BC - Mortgage Rescue	-	38,851	(38,851)	-	-	-
Saltburn Solidarity	-	3,259	(3,259)	-	-	-
Step Forward Tees Valley	-	1,495	(1,495)	-	-	-
Tees Valley Move Forward	-	21,427	(21,427)	-	-	-
Tees, Esk & Wear Valleys NHS Foundation	-	30,000	(30,000)	-	-	-
The Energy Saving Trust	-	24,928	(24,552)	-	(376)	-
The National Lottery Community Fund - project 1	-	69,552	(69,552)	-	-	-
The National Lottery Community Fund - project 2	-	35,989	(4,178)	-	-	31,811
The National Lottery Community Fund - project 3	-	82,472	-	-	-	82,472
Trussell Trust	10,970	30,575	(41,545)	-	-	-
West Park Hospital	-	24,929	(24,929)	-	-	-
Woodsmith Foundation	342	1,903	(2,245)	-	-	-
Youth Employment Initiative	-	24,202	(24,202)	-	-	-
<b>Total restricted funds</b>	<b>99,946</b>	<b>1,041,432</b>	<b>(941,458)</b>	<b>-</b>	<b>(21,253)</b>	<b>178,667</b>
<b>Total funds</b>	<b>766,766</b>	<b>1,245,552</b>	<b>(1,110,067)</b>	<b>(1)</b>	<b>-</b>	<b>902,250</b>

## **Citizens Advice Darlington, Redcar & Cleveland**

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

#### **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:

#### **REVALUATION RESERVE:**

The charity holds freehold land and buildings which are stated at a revalued amount. The surplus arising on revaluation is included in the revaluation reserve, which forms part of unrestricted funds.

#### **RESTRICTED FUNDS:**

##### **CCG - Northern Cancer Alliance**

To deliver a volunteer Infrastructure to improve the quality of life for people living with and beyond cancer.

##### **CCG Health - GP Surgeries**

To provide advice in Darlington GP Practices

##### **Citizens Advice - Cost of Living**

A fund to expand Adviceline capacity for expected demand increases due to the Cost of Living crisis

##### **Citizens Advice - Debt Modernisation Fund**

A fund to purchase new equipment to support advice services

##### **Citizens Advice - LIBOR**

A fund for the delivery of debt advice and financial capability to veterans and emergency service personnel

##### **Citizens Advice - Money Advice Service Debt Advice**

Funding from Citizens Advice National to provide face to face money advice.

##### **Client Disbursements - Inner Wheel**

Grant funding for direct financial client support via the Household Support Fund

##### **CW+ - Volunteering for health**

We are the lead partner to develop volunteering infrastructure within health & social care sector through co-production & support increase volunteer diversity and pilot with NHS Charities County Durham and Darlington Hospital Discharge Programme centring around advice first aid training and support for people with frailty

##### **Darlington BC - Benefits Advice & Support Service**

Funded by Darlington Borough Council to provide a comprehensive service for residents presenting with needs around benefit eligibility; supporting benefit applications & claims and/or appeals where required.

**Citizens Advice Darlington, Redcar & Cleveland**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**17. Funds (continued)**  
**Darlington BC - Community Care**

To help to support vulnerable residents to remain in the community or move back in to the community after a period in supported or unsettled accommodation by providing a range of standard items (i.e. brown & white goods).

**Darlington BC - Financial Crisis**

Provides a service for Darlington residents presenting in immediate financial hardship for utility top-ups, baby consumables & clothing vouchers along with generalist information & advice on how to maximise income, reduce debts and manage budgets.

**Darlington BC - Household Support Fund**

A fund to disburse direct financial support to households suffering from the Cost of Living crisis and give advice to support those clients.

**Fixed Assets**

Funding for specific Fixed Assets.

**Good Things Foundation**

A grant to increase digital inclusion and capability.

**Growing Old Living in Darlington (GOLD)**

This fund contains money raised for the project via fundraising and social events.

**Hartlepool Citizens Advice - Glasspool**

Crisis funds to disburse to Clients

**Macmillan Cancer Support**

This fund provides support to individuals affected by cancer.

**Redcar BC - Mortgage Rescue**

A fund to deliver household budgeting advice to clients struggling to meet mortgage payments.

**Saltburn Solidarity**

Working in partnership with Saltburn Solidarity to deliver Advice sessions at their foodbank.



**Citizens Advice Darlington, Redcar & Cleveland**  
**NOTES TO THE FINANCIAL STATEMENTS**

**17. Funds (continued)**

**Step Forward Tees Valley**

The Building Better Opportunities programme is jointly funded by the Lottery and the European Social Fund to support the hardest to reach to achieve real change in their lives, improving links between services to address needs and move people towards employment. As a partner organisation Citizens Advice Darlington provide specialist support to improve participant's financial skills.

**Tees, Esk & Wear Valleys NHS Foundation**

Funding to provide advice for patients at West Park Hospital.

**Tees Valley Move Forward**

Tees Valley: Move Forward is an initiative funded by the UK Government through the UK Shared Prosperity Fund, with the aim of supporting economically inactive people to secure long term employment. We provide income maximisation and financial capability services to support beneficiaries.

**The Energy Saving Trust**

The Energy Redress Scheme is designed to support energy consumers in vulnerable situations. The project aims to provide energy advice to vulnerable consumers by bringing together local Citizens Advice with Health and Social agencies to deliver targeted support to vulnerable people in the borough of Darlington.

**The National Lottery Community Fund - project 1**

A Lottery fund from their RC North East and Cumbria Region programme. The project is project aimed at supporting residents in need due to the cost of living crisis. As well as addressing hardship and crisis, providing longer-term solutions by ensuring people are receiving all the help they are lawfully entitled to.

**The National Lottery Community Fund - project 2**

A Lottery fund from their RC North East and Cumbria Region programme. A 3 year project called "Sign up and help" to set up a Growing Older provision in Redcar & Cleveland and Hartlepool and continue to develop the Growing older project (GOLD) in Darlington, shaping services and encouraging positive life changes for residents over 50.

**The National Lottery Community Fund - project 3**

A Lottery fund from their RC North East and Cumbria Region programme. Part of a wider Tees Valley initiative, moving participants closer to the labour market with interventions and removing financial barriers to work and volunteering. We will provide income maximisation and financial capability services to support beneficiaries.

**Trussell Trust**

Funding to deliver advice within Trussell Trust foodbanks in the area.

**West Park Hospital**

Funding to provide advice for patients at West Park Hospital.

**Woodsmith Foundation**

A grant for direct financial support to clients.

**Youth Employment Initiative**

The Youth Employment Initiative is part-funded by the European Social Fund as part of the European Structural and Investment Funds Growth Programme in England. Supporting young people aged between 16-29 not in employment, education or training to access skills training and real life opportunities to move into education, training or employment.

## **Citizens Advice Darlington, Redcar & Cleveland**

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

#### **18. Pensions and Other Retirement Benefits**

##### **Defined contributions schemes:**

The company participates in a number of defined contribution pension schemes. The amount recognised in income or expenditure as an expense in relation to defined contribution plans was £17,493 (2024: £13,878)

##### **Defined Benefit Scheme**

The company participates in the scheme, a multi-employer scheme which provides benefits to some 521 non-associated participating employers. The scheme is a defined benefit scheme in the UK. It is not possible for the company to obtain sufficient information to enable it to account for the scheme as a defined benefit scheme. Therefore it accounts for the scheme as a defined contribution scheme.

The scheme is subject to the funding legislation outlined in the Pensions Act 2004 which came into force on 30 December 2005. This, together with documents issued by the Pensions Regulator and Technical Actuarial Standards issued by the Financial Reporting Council, set out the framework for funding defined benefit occupational pension schemes in the UK.

The scheme is classified as a 'last-man standing arrangement'. Therefore the company is potentially liable for other participating employers' obligations if those employers are unable to meet their share of the scheme deficit following withdrawal from the scheme. Participating employers are legally required to meet their share of the scheme deficit on an annuity purchase basis on withdrawal from the scheme.

A full actuarial valuation for the scheme was carried out at 30 September 2023. This valuation showed assets of £514.9m, liabilities of £531.0m and a deficit of £16.1m. To eliminate this funding shortfall, the Trustee has asked the participating employers to pay additional contributions to the scheme as follows:

##### **Deficit contributions**

From 1 April 2025 to 31 March 2028: £2,100,000 per annum  
(payable monthly)

Unless a concession has been agreed with the Trustee the term to 31 March 2028 applies.

Note that the scheme's previous valuation was carried out with an effective date of 30 September 2020. This valuation showed assets of £800.3m, liabilities of £831.9m and a deficit of £31.6m. To eliminate this funding shortfall, the Trustee asked the participating employers to pay additional contributions to the scheme as follows:

##### **Deficit contributions**

From 1 April 2022 to 31 January 2025: £3,312,000 per annum (payable monthly)

The recovery plan contributions are allocated to each participating employer in line with their estimated share of the Series 1 and Series 2 scheme liabilities.

Where the scheme is in deficit and where the company has agreed to a deficit funding arrangement the company recognises a liability for this obligation. The amount recognised is the net present value of the deficit reduction contributions payable under the agreement that relates to the deficit. The present value is calculated using the discount rate detailed in these disclosures. The unwinding of the discount rate is recognised as a finance cost.

**Citizens Advice Darlington, Redcar & Cleveland**  
**NOTES TO THE FINANCIAL STATEMENTS**

**18. Pension Commitments**

	31-Mar-25	31-Mar-24	31-Mar-23
	£	£	£
Present value of provision	4,283	1,854	3,969

**RECONCILIATION OF OPENING AND CLOSING PROVISIONS**

	<b>Period Ending 31-Mar-25</b>	<b>Period Ending 31-Mar-24</b>
	£	£
Provision at start of period	1,854	3,969
Unwinding of the discount factor (interest expense)	49	152
Deficit contribution paid	(1,890)	(2,268)
Remeasurements - impact of any change in assumptions	27	1
Remeasurements - amendments to the contribution	4,243	-
Provision at end of period	<b>4,283</b>	<b>1,854</b>

**INCOME AND EXPENDITURE IMPACT**

	<b>Period Ending 31-Mar-25</b>	<b>Period Ending 31-Mar-24</b>
	£	£
Interest expense	49	152
Remeasurements – impact of any change in assumptions	27	1
Remeasurements – amendments to the contribution	4,243	-
Contributions paid in respect of future service*	-	-
Costs recognised in income and expenditure account	-	-

\*includes defined contribution schemes and future service contributions (i.e. excluding any deficit reduction)

	31-Mar-25	31-Mar-24	31-Mar-23
	% per annum	% per annum	% per annum
Rate of discount	4.84	5.31	5.52

The discount rates shown above are the equivalent single discount rates which, when used to discount the future recovery plan contributions due, would give the same results as using a full AA corporate bond yield curve to discount the same recovery plan contributions.

**Citizens Advice Darlington, Redcar & Cleveland**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**19. Analysis of net assets between funds**

	General funds	Designated funds	Restricted funds	Total
<b>Current reporting period</b>				
Tangible fixed assets	162,740	-	6,000	168,740
Current assets	723,544	-	358,711	1,082,255
Current liabilities	(5,889)	-	(90,928)	(96,817)
Pension Liability	(4,283)	-	-	(4,283)
<b>Total</b>	<b>876,112</b>	<b>-</b>	<b>273,783</b>	<b>1,149,895</b>

	General funds	Designated funds	Restricted funds	Total
<b>Previous reporting period</b>				
Tangible fixed assets	114,149	-	8,000	122,149
Current assets	620,643	-	233,741	854,384
Current liabilities	(9,355)	-	(63,074)	(72,429)
Pension Liability	(1,854)	-	-	(1,854)
<b>Total</b>	<b>723,583</b>	<b>-</b>	<b>178,667</b>	<b>902,250</b>

**20. Analysis of changes in Net Debt**

	At 1 April 2024	cashflow	at 31 March 2025
Cash at bank and in hand	684,469	206,509	890,978
<b>Total</b>	<b>684,469</b>	<b>206,509</b>	<b>890,978</b>

	At 1 April 2023	cashflow	at 31 March 2024
Cash at bank and in hand	492,188	192,281	684,469
<b>Total</b>	<b>492,188</b>	<b>192,281</b>	<b>684,469</b>

**21. 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:

	<b>Property</b>	
	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Less than one year	30,000	30,000
two to five years	120,000	120,000
over five years	240,000	270,000
	<b>390,000</b>	<b>420,000</b>

**22. Related Party Transactions**

The Trustees include representatives from local councils, organisations and businesses. A number of these bodies are currently funders of the charity, but any payments to or from them are in the normal course of business. There are no other related party transactions to disclose.

**23. Ultimate Controlling Party**

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