

AS AMENDED

Charity registration number 1118563 (England and Wales)

Company registration number 06068486

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025



BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	A Deakin M Hooper B Harrison G Roberts D Hickman J Quek P Dorans J Walker	(Appointed 29 April 2025)
Secretary	K Whitlam	
Senior management	Arthur Deakin Mark Hooper Alan Rhodes Anne Callaghan Karen Whitlam	Chair Treasurer / Vice Chair BDC Representative MDC Representative Chief Executive Officer
Charity number (England and Wales)	1118563	
Company number	06068486	
Registered office	100-102 Bridge Street Worksop Nottinghamshire S801HZ	
Auditor	Wells Richardson Cannon House Rutland Road Sheffield South Yorkshire S3 8DP	
Bankers	NatWest Bank plc 69 Bridge Street Worksop Nottinghamshire S80 1DR	

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
CONTENTS**

	Page
Trustee's report	1 - 7
Independent auditor's report	8 - 10
Statement of financial activities	11 - 12
Balance sheet	13
Statement of cash flows	14
Notes to the financial statements	15 - 33

BASSETLAW CITIZENS ADVICE BUREAU (OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE) TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)".

Objectives and activities

Objectives

The charity's objectives (Objects) are specifically: 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, predominantly but not exclusively in the districts of Bassetlaw and Mansfield, other Nottinghamshire districts and districts in nearby counties.

In particular the company operates as a Local Citizens Advice (LCA) office under the membership scheme of Citizens Advice.

We provide free, confidential, impartial and independent advice on many topics including debt, welfare benefits, energy issues, housing, employment, consumer and family matters. During the year we had a service delivery agreement with key funders:

- Consumer Advice and Law Service (CALS) for the provision of debt advice in the Bassetlaw and Mansfield area, as part of the East Midlands Money Advice (EMMA) service. This work is funded by the Money Advice and Pensions Service (MAPS).
- Macmillan Cancer Support for the provision of welfare benefits advice and support to those affected by cancer within the Bassetlaw area.
- Energy Redress for the provision of advice and support to those affected by fuel poverty and to reduce inequalities/issues with energy usage. Funded through the Energy Industry Voluntary Redress Scheme' www.energyredress.org.uk.
- Integrated Care Board (ICB) through the Bassetlaw Place Based Partnership (BPBP) - Income Maximisation & Debt Recovery project. The aim of the project is to ensure that effective debt support advice and income maximisation support is offered to individuals experiencing mental ill health to improve quality of life, increase and improve engagement with services, increase whole health and self-management in order to promote recovery and wellbeing.
- Bassetlaw District Council - to support local people with enquiries for welfare benefits and the Cost of Living crisis.
- Mansfield District Council - to deliver advice and support to Mansfield residents struggling as a result of the cost of living crisis by providing general advice on many issues, including debt, welfare benefits, energy, housing and consumer advice.
- Notts County Council - to deliver advice, training and supervision to directly help local vulnerable people within our District. This also included being a referral partner for the Household Support Fund.
- The National Lottery (TNL) - project provides in-depth advice and support for vulnerable people. Our aim is to reduce health inequalities and deprivation by providing specialist tailored support to residents with health conditions - especially those facing poverty and/or a life-limiting diagnosis.

Citizens Advice North Nottinghamshire relies heavily on the generous support of its volunteers to maintain the service which it provides. The costs of our volunteers (other than expenses) are not included within these accounts.

The Trustee Board offers its thanks to our fantastic volunteers for the amazing work they do, without which the company could not deliver our advice service to the extent and reach that we do. Without our incredible volunteers giving their support, time, commitment and knowledge to our service delivery. The financial value of our volunteers in 24-25 is £565,763.

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Activities

We maintained or developed the following activities:

- An increased digital and face-to-face service reaching urban and rural locations, with regular general advice services from our Retford, Worksop and Mansfield offices, together with additional outreach venues within Bassetlaw, and Mansfield.
- Welfare benefits, money management/debt, support for those living with cancer, housing, mental health and energy specialist advice services.
- Information is promoted via the internet and through our social media channels of Facebook, Twitter and our website: www.canns.org.uk.
- Strong relationships with key stakeholders and funders which allows us to collaboratively react to support the needs of our community.
- We have developed our knowledge of the health and wellbeing needs of the community through our work with the Bassetlaw Integrated Care Partnership.

Public benefit

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

Citizens Advice North Nottinghamshire service aims to:

- Provide the advice people need for the problems they face.
- Improve the policies and practices that affect people's lives.
- Promote the values of equity, diversity, inclusivity and challenge discrimination.

We strive to be the people's champion.

We are a charity working for the whole of society - whoever you are, whatever your problem.

We are supported by volunteers who are at the heart of the communities they serve.

We are campaigning on the issues that affect every single one of us.

We are here for you with practical advice you can really trust, when you really need it.

We are helping to build a fairer society for everyone.

Our frontline work gives us unique insight - we see the human impact of broken policies and practices, and importantly what needs to be done to fix them.

A review of our achievements and performance

In total we have successfully:

- Demonstrated consistent achievement of the Key Performance Indicators for our Quality of Advice and targets as set by our key funders listed above. We were awarded the nationally recognised **AQS (Advice Quality Standard)** certificate based on the standard of our casework advice when taking action on behalf of the client in our specialist in-house services of Debt, Welfare Benefits and Housing - **valid until July 2027**.
- Found solutions for the many challenges presented by the ongoing Cost of Living crisis, affecting many of the residents we support.
- Gained the highest ranking for all areas following the external scrutiny of our Year 3 Leadership Self-Assessment Award.
- Met the robust requirements for debt advice and casework delivered as part of the East Midlands Money Advice Service (EMMA) and stringent rules and regulations of the Financial Conduct Authority (FCA). Funding from this source is currently based on continuation to March 2027.

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

In total we have reported:

- Our highest number of activities delivered (**40,662**), demonstrating our high quality advice to **8,761** people (new and repeat) who received advice from our general and specialist services resulting in over **9,600** cases.
- Our clients enquiries included over **31,900** specific issues, of which the top five enquiry issues were; over **9,900** for welfare benefits, **6,756** for energy/consumer support, **7,019** regarding personal debt & financial capability, **1,859** relating to housing and **1,713** for crisis support such as food banks/other charitable support.
- Our debt team alone supported people with over £5 million of debt.
- Gained **£5,307,476** of additional welfare benefits and grant income for our clients.
- Over **62%** of our clients reported that they are living with an illness/disability (mental/physical).
- Over **39%** of our clients are of working age (up to 65years).
- Recruited and trained 22 new volunteers to join our volunteer team of 49 (plus our 10 trustees) - to help deliver, maintain and develop our service delivery.
- Expanded our workforce (volunteers and paid staff) team to incorporate new projects throughout the year.

Principal funding sources

We are extremely grateful to our funders who supported our service during this financial year

- **Bassetlaw District Council** (Grant Aid) for their continued and exceptional support for contributions towards our premises, our open door drop-in, cost of living telephone advice service, casework teams for welfare benefits and housing. We are now well established in our key Worksop High Street location and registered office (100-102 Bridge Street, Worksop).
- **Mansfield District Council** (Grant Aid) for their generous support for contributions towards our core activities which include our open-door drop-in at the Civic Centre, cost of living telephone advice service and training and supervision of our volunteers and workforce.
- **Notts County Council** (Grant Aid) for our open door drop-in, telephone advice service and as a referral provider for the Household Support Fund.
- **Energy Industry Voluntary Redress Scheme** to maintain and develop our support to people inadvertently affected by fuel poverty and issues with energy usage.
- **Citizens Advice** for delivery of our Energy Advice Project (EAP), Energy Outreach Project (EOP) and Regional Energy Lead (REL).
- **Community Advice & Law Services** (Money & Pensions Service) for our Money Advice Service debt advice services.
- **Macmillan Cancer Support** for our welfare rights specialist advice services for Bassetlaw residents and their families living with cancer.
- **Integrated Care Board (ICB)** to support Bassetlaw residents to provide effective money advice and income maximisation support to individuals experiencing mental ill health, aiming to; improve quality of life, increase and improve engagement with services, increase whole health and self-management in order to promote recovery and wellbeing.
- **The National Lottery** - for the Cost of Living Fund and the Community Health-Bridge project - to support vulnerable people with health conditions and out of poverty.
- **Trust Funds** – to support our generalist advice service and specific support.

Our main expenditure for the year was for:

- Salary costs associated with the services we delivered.
- Administration, IT and support costs associated with the services we delivered.

The trustees and management of our Local Citizens Advice continue to exercise firm financial control of the organisation. The trustees and management will look to implement any changes to our practices and procedures and adhere to the recommended guidelines as set by the Charity Commission and Financial Conduct Authority. We identify where we can further improve our procedures and rectify any weakness identified by our accountants and auditors.

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Financial review

The Statement of Financial Activities on page 12 shows total Unrestricted income of £122,814 (2024 - £95,016) and total Restricted income of £1,230,621 (2024 - £776,021).

It also shows total Unrestricted expenditure of £91,539 (2024 - £9,563) and total Restricted expenditure of £1,140,409 (2024 - £767,215).

This resulted in a surplus of £31,275 (2024 - £85,453) on Unrestricted funds and £90,212 (2024 - (£8,806)) on Restricted funds.

Transfers of £20,000 were made from Unrestricted funds general to Unrestricted funds designated made up of a £10,000 redundancy contingency and an increase of £10,000 in the Development and investment (external) fund.

Transfers of £6,372 were made from Restricted funds to Unrestricted funds in respect of unused funds in agreement with the donor's.

Restricted funds overspends of £6,644 were transferred to Unrestricted funds.

Unrestricted funds general carried forward amount to £375,704 (2024 - £364,701), Unrestricted funds designated carried forward amount to £110,209 (2024 - £90,209) and Restricted funds carried forward amount to £287,014 (2024 - £196,530).

Reserves Policy

The following reserves policy has been approved by the Trustee Board. The trustees believe that the LCA should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of people in the event of unforeseen and potentially damaging circumstances rising. It has taken into account the reliability and continuance of future funding, timing of cash flows and working capital requirements, cover for unplanned emergencies and potential liabilities relating to staff should there be a closure of a particular activity.

When considering the right level of reserves, we will take into account the following:

- Forecasts of future income, the reliability and sustainability of each source of income and prospects for obtaining income from new sources,
- Forecasts of future expenditure, based on planned activities,
- Analysis of future requirements, opportunities, contingencies (e.g. redundancy and other contractual obligations such as maternity leave) or risks which are unlikely to be covered by income if and when they arise,
- Analysis of the likelihood of such risks arising and the consequences to the charity if they cannot be dealt with.

Unrestricted reserves

Unrestricted reserves are available for spending on the objectives of the charity as the Trustees wish. There are two types of unrestricted reserves; general reserves, that may be used generally to further the charity's objectives, and designated reserves, which are unrestricted funds set aside by the Trustees for the specific purposes noted below.

i) Core service fund

Maintaining the core service is vital, not only for clients of the generalist service, but also for referrals to our existing projects. We are also using this designated fund to look at ways in which the core service could be made more efficient. We have designated **£37,712** for this fund.

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

ii) Redundancy contingency

To cover for any potential redundancy costs. **£10,000**

iii) Development and investment (internal)

This is an essential expenditure needed to maintain the operating capacity of our local office. We have aggregated amounts needed to spend on our infrastructure (IT and premises) and this comes to **£12,497**

iv) Development and investment (external) This fund is for existing and planned spend on new partnerships and opportunities and includes the following:

- unfunded pilot projects
- match-funding to support grant applications and fundraising
- costs of attending conferences and networking meetings
- our research on clients needs to pitch to new partners and investment and training in new digital campaigns to reach more people.

We have designated **£50,000** for this fund (Mansfield 15,000, Bassetlaw £15,000, Jointly £20,000)

At 31 March 2025 total designated funds amount to £110,209.

The remaining Unrestricted Reserves will be considered against the budgeted monthly operating costs for the year.

The Trustees believe that on this basis, six months Unrestricted Reserves, is a prudent level. However, from time to time the Trustees may agree a budget which shows year end expected reserves to be lower than this.

Risk Management

The trustees have considered the major risks to which the charity is exposed and have reviewed those risks and established systems and procedures through an annually updated Risk Assessment and Business Contingency Plan to mitigate those risks. The trustees consider low levels of reserves, held to cover running costs for a period of time plus other unplanned expenditure, to be a major risk. Additionally, any potential reductions in grant aid is a further major risk. The input from the working groups and subcommittees (Income Generation and Finance) has further developed our services and continues to identify sustainable funding streams together with a planned programme to build up an amount of reserve funding for identified needs.

Plans for future periods

Our business plan, reviewed annually, was rewritten to become a two-year business plan, currently covering 2024 - 2026 to take into account the changing financial environment, the complexity of client issues and the need to be more sustainable in the future.

Our Three Key Missions

- **Provide more people with advice fit for the future**, by being there when people need us and in ways that help make the biggest impact
- **Close the gap**, by striving to end the disparities in access and experience for marginalised people
- **Take early action** to prevent more people reaching crisis by addressing problems earlier

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Our Vision

Our vision is for Citizens Advice North Nottinghamshire to be the key provider of information, advice and casework services for the areas we serve.

Our strategic aims are to:

- Work in collaboration with our local community organisations, Citizens Advice colleagues and the public sector
- Be more influential
- Be more sustainable and effective
- Make it more accessible to get advice and support
- Be a stronger equality champion

Structure, governance and management

Bassetlaw Citizens Advice Bureau is a company limited by guarantee and a registered charity governed by its Memorandum and Articles of Association, a revised version was filed at the Charities Commission on 8th December 2021, with a further amendment updated and approved in April 2024.

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

A Deakin	
M Hooper	
B Harrison	
G Roberts	
S Wigley	(Resigned 25 February 2025)
D Hickman	
D Pressley	(Resigned 28 October 2025)
N Sissons	(Resigned 18 June 2024)
J Quek	
P Dorans	
K Bestwick	(Resigned 28 October 2025)
J Walker	(Appointed 29 April 2025)

Appointment of Trustees

Trustees are recruited through a Board of Directors, using a Board Skills Audit and interview process in accordance with our recruitment policy and audit findings. Trustees are then appointed in accordance with the rules set out in the Articles of Association of the Bureau, revised version adopted on 8th December 2021 and April 2024. Trustees serve for a 3-year period and can be re-elected for further periods of 3 years.

Organisational Structure

The Board of directors meet on a regular basis usually six times a year.

An executive board meets in-between the main board meetings.

Day-to-day decision making is delegated to the senior management team (SMT), while overall policy making strategic decisions are made by the Board.

Additionally:

- The Finance Sub-Committee meets on a bi-monthly basis.
- The Income Generation Working Group meets on a bi-monthly basis
- The Pay Review Working Group meets every 6 months, unless there is a need in-between this period.

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
TRUSTEE'S REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

Pay Policy for senior staff

The directors consider the board of directors, who are the Trust's trustees, and the Chief Executive Officer to be the key management personnel of the charity in charge of directing and controlling, running and operating the Trust on a day-to-day basis.

All Trustees give their time voluntarily and receive no remuneration or other benefits with the exception of out-of-pocket expenses incurred in the undertaking of their duties as trustees and as agreed with the Board.

The pay of the Chief Executive Officer and Deputy Chief Executive Officer is reviewed annually by the trustees and is set by reference to 'Pay scales and Allowances' published by the National Joint Council for Local Government Services.

Statement of trustee's responsibilities

The trustees, who are also the directors of Bassetlaw Citizens Advice Bureau for the purpose of company law, are responsible for preparing the Trustee's Report 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 charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:

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

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

Auditor

In accordance with the company's articles, a resolution proposing that be reappointed as auditor of the company will be put at a General Meeting.

Disclosure of information to auditor

Each of the trustees has confirmed that there is no information of which they are aware which is relevant to the audit, but of which the auditor is unaware. They have further confirmed that they have taken appropriate steps to identify such relevant information and to establish that the auditor is aware of such information.

Small companies exemption

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

The trustee's report was approved by the Board of Trustees.

A Deakin
Chair (Trustee)

9 December 2025

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
INDEPENDENT AUDITOR'S REPORT
TO THE MEMBERS OF BASSETLAW CITIZENS ADVICE BUREAU**

Opinion

We have audited the financial statements of Bassetlaw Citizens Advice Bureau (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025 and of its incoming resources and application of resources, 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's responsibilities for the audit of the financial statements* section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, 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 our audit:

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

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF BASSETLAW CITIZENS ADVICE BUREAU**

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 directors' report included within the trustee's 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 prepare the financial statements in accordance with the small companies regime and take advantage of the small companies' exemptions in preparing the trustee's report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the statement of trustee's responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

- Considering the nature of the sector and the charity's performance.
- Enquiry of management, and those charged with governance.
- Reviewing minutes of meetings of those charged with governance.
- Enquiry of entity staff in compliance functions to identify any instances of non-compliance with laws and regulations.
- Reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

There are inherent limitations in our audit procedures including those noted above. The more removed that laws and regulations are from the 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 trustees and other management and 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 and as they may involve deliberate concealment of collusion.

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

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
INDEPENDENT AUDITOR'S REPORT (CONTINUED)
TO THE MEMBERS OF BASSETLAW CITIZENS ADVICE BUREAU**

Other matters

It should be noted that the corresponding figures were not audited as there was no legal requirement for those figures to be audited.

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.



Grant Wade (Senior Statutory Auditor)

For and on behalf of Wells Richardson, Statutory Auditor
Chartered Accountants
Cannon House
Rutland Road
Sheffield
South Yorkshire
S3 8DP
17 December 2025

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds general	Unrestricted funds Designated	Restricted funds	Total	Unrestricted funds general	Unrestricted funds Designated	Restricted funds	Total
	Notes	2025 £	2025 £	2025 £	2025 £	2024 £	2024 £	2024 £	2024 £
Income and endowments from:									
Donations and legacies	3	566	-	-	566	3,550	-	-	3,550
Charitable activities	4	104,984	-	1,213,711	1,318,695	77,423	-	766,018	843,441
Investments	5	17,215	-	-	17,215	14,043	-	-	14,043
Other income	6	49	-	16,910	16,959	-	-	10,003	10,003
Total income		122,814	-	1,230,621	1,353,435	95,016	-	776,021	871,037
Expenditure on:									
Charitable activities	7	91,540	-	1,140,409	1,231,949	9,563	-	767,215	776,778
Total expenditure		91,540	-	1,140,409	1,231,949	9,563	-	767,215	776,778
Net income		31,274	-	90,212	121,486	85,453	-	8,806	94,259
Transfers between funds	13	(15,841)	20,000	(4,159)	-	24,114	-	(24,114)	-
Net movement in funds	9	15,433	20,000	86,053	121,486	109,567	-	(15,308)	94,259
Reconciliation of funds:									
Fund balances at 1 April 2024		364,701	90,209	196,530	651,440	255,134	90,209	211,838	557,181
Fund balances at 31 March 2025		380,134	110,209	282,583	772,926	364,701	90,209	196,530	651,440

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

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

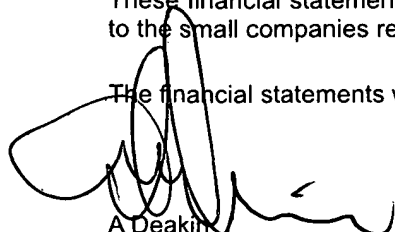
BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
BALANCE SHEET

AS AT 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Fixed assets					
Tangible assets	14		7,895		-
Current assets					
Debtors	15	108,628		46,371	
Cash at bank and in hand		713,294		625,611	
		821,922		671,982	
Creditors: amounts falling due within one year	16	(56,891)		(20,542)	
Net current assets			765,031		651,440
Total assets less current liabilities			772,926		651,440
The funds of the charity					
Restricted income funds	19	282,583		196,530	
Unrestricted funds - General	21	380,134		364,701	
Unrestricted funds - Designated	20	110,209		90,209	
		772,926		651,440	

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

The financial statements were approved by the trustees on 9 December 2025



A Deakin
Chair (Trustee)



M Hooper
Treasurer (Trustee)

Company registration number 06068486 (England and Wales)

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025 £	£	2024 £	£
Cash flows from operating activities					
Cash generated from operations	25		79,474		152,749
Investing activities					
Purchase of tangible fixed assets		(9,006)		-	
Investment income received		17,215		14,043	
Net cash generated from investing activities			8,209		14,043
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			87,683		166,792
Cash and cash equivalents at beginning of year			625,611		458,819
Cash and cash equivalents at end of year			713,294		625,611

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS**

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Bassetlaw Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 100-102 Bridge Street, Worksop, Nottinghamshire, S801HZ.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)"(effective 1 January 2019). The charity is a Public Benefit Entity as defined by FRS 102.

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

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

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

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

Designated funds are unrestricted funds earmarked by the Board of Trustees for particular purposes.

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

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

Donated services and facilities are included at the value to the charity where this can be quantified. The value of services provided by volunteers has not been included in these accounts.

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. Grants related to performance and specific deliverables, are accounted for as the charity earns the right to consideration by its performance.

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 Expenditure

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

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

Governance costs include those costs associated with meeting the constitutional and statutory requirements of the charity and include the audit and accountancy fees and costs linked to the strategic management of the charity.

Redundancy costs incurred in the period are charged directly to the SOFA, allocated as necessary between the relevant funds.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses. Items are capitalised if they have an economic life in excess of one year and cost at least £1,000.

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

Fixtures and fittings	20% straight line
Computers	25% straight line

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

1.7 Impairment of fixed assets

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

1.8 Cash and cash equivalents

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

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.9 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

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

1.10 Employee benefits

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

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

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Donations and gifts	566	3,550

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Core activities						
Grants income	104,984	-	104,984	77,423	-	77,423
Money advice & pensions service						
Grants income	-	245,787	245,787	-	151,229	151,229
Welfare rights Bassetlaw - Macmillan						
Grants income	-	107,780	107,780	-	107,171	107,171
Bassetlaw District Council - Welfare rights						
Grants income	-	109,353	109,353	-	95,640	95,640
Other restricted activities						
Grants income	-	750,791	750,791	-	411,978	411,978
	104,984	1,213,711	1,318,695	77,423	766,018	843,441

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities

(Continued)

Performance related grants analysis

	Core activities	Money advice & pensions service	Welfare rights Bassetlaw - Macmillan	Bassetlaw District Council - Welfare rights	Other restricted activities	Total
	2025	2025	2025	2025	2025	2025
	£	£	£	£	£	£
Nottinghamshire County Council	48,334	-	-	-	2,975	51,309
Bassetlaw District Council	20,000	-	-	109,353	16,089	145,442
Mansfield District Council	27,650	-	-	-	-	27,650
Broxtowe Citizens Advice	-	-	-	-	19,940	19,940
National Citizens Advice	-	-	-	-	85,925	85,925
Money Advice & Pensions Service	-	245,787	-	-	-	245,787
Macmillan Cancer Support	-	-	107,780	-	-	107,780
NHS Nottingham and Nottinghamshire	-	-	-	-	107,362	107,362
Energy Saving Trust	-	-	-	-	296,780	296,780
National Lottery Community Fund	-	-	-	-	123,325	123,325
Glasspool Charity Trust	-	-	-	-	30,000	30,000
Futures UK Shared Prosperity Fund	-	-	-	-	24,000	24,000
Trussell Trust	-	-	-	-	39,395	39,395
Warsop Parish Council	-	-	-	-	5,000	5,000
Thomas Farr Trust Fund	5,000	-	-	-	-	5,000
Other	4,000	-	-	-	-	4,000
	104984	245787	107780	109353	750791	1318695

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

4 Income from charitable activities (Continued)

Previous year:	Core activities	Money advice & pensions service	Welfare rights Bassetlaw - Macmillan	Bassetlaw District Council - Welfare rights	Other restricted activities	Total
	2024	2024	2024	2024	2024	2024
	£	£	£	£	£	£
Nottinghamshire County Council	26,667	-	-	-	27,451	54,118
Bassetlaw District Council	50,000	-	-	95,640	5,091	150,731
Broxtowe Citizens Advice	-	-	-	-	18,953	18,953
National Citizens Advice	-	-	-	-	75,905	75,905
Money Advice & Pensions Service	-	151,229	-	-	-	151,229
Macmillan Cancer Support	-	-	107,171	-	-	107,171
NHS Nottingham and Nottinghamshire	-	-	-	-	73,125	73,125
Energy Saving Trust	-	-	-	-	181,007	181,007
National Lottery Community Fund	-	-	-	-	30,446	30,446
Other	756	-	-	-	-	756
	<u>77,423</u>	<u>151,229</u>	<u>107,171</u>	<u>95,640</u>	<u>411,978</u>	<u>843,441</u>

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	<u>17,215</u>	<u>14,043</u>

6 Other income

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Funding for clients	-	16,910	16,910	-	8,309	8,309
Sundry income	49	-	49	-	1,694	1,694
	<u>49</u>	<u>16,910</u>	<u>16,959</u>	<u>-</u>	<u>10,003</u>	<u>10,003</u>

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Expenditure on charitable activities

	Core activities	Money advice & Pensions service	Welfare rights Bassetlaw - Macmillan	Bassetlaw District Council - Welfare rights	Other restricted activities	Total
	2025 £	2025 £	2025 £	2025 £	2025 £	2025 £
Direct costs						
Staff costs	155,985	204,277	100,700	94,838	497,240	1,053,040
Depreciation and impairment	1,111	-	-	-	-	1,111
Client payments	-	-	-	-	43,578	43,578
Telephone	9,904	1,052	245	409	5,216	16,826
Printing, postage and stationery	2,571	177	79	301	346	3,474
Other office costs	4,744	21	5	-	702	5,472
Information, publications and computer costs	26,364	2,218	681	864	15,980	46,107
Insurance	5,259	-	-	-	-	5,259
Training	475	360	-	378	533	1,746
Premises costs	9,620	-	-	-	-	9,620
Volunteer expenses	4,251	-	-	-	704	4,955
Legal and professional fees	7,677	1,431	114	-	703	9,925
	<u>227,961</u>	<u>209,536</u>	<u>101,824</u>	<u>96,790</u>	<u>565,002</u>	<u>1,201,113</u>
Share of support and governance costs (see note 8)						
Support	(136,803)	36,261	14,514	15,839	81,421	11,232
Governance	382	382	3,423	1,920	13,497	19,604
	<u>91,540</u>	<u>246,179</u>	<u>119,761</u>	<u>114,549</u>	<u>659,920</u>	<u>1,231,949</u>
Analysis by fund						
Unrestricted funds - general	91,540	-	-	-	-	91,540
Restricted funds	-	246,179	119,761	114,549	659,920	1,140,409
	<u>91,540</u>	<u>246,179</u>	<u>119,761</u>	<u>114,549</u>	<u>659,920</u>	<u>1,231,949</u>

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

7 Expenditure on charitable activities

(Continued)

Previous year:	Core activities	Money advice & Pensions service	Welfare rights Bassetlaw - Macmillan	Bassetlaw District Council - Welfare rights	Other restricted activities	Total
	2024 £	2024 £	2024 £	2024 £	2024 £	2024 £
Direct costs						
Staff costs	102,991	138,254	126,142	179,065	146,722	693,174
Depreciation and impairment	760	-	-	-	-	760
Client payments	-	680	-	-	7,139	7,819
Telephone	8,851	1,373	1,072	1,686	540	13,522
Printing, postage and stationery	919	436	149	680	10	2,194
Other office costs	589	324	324	199	1,908	3,344
Information, publications and computer costs	16,927	1,177	1,468	3,081	5,224	27,877
Insurance	3,669	-	-	-	-	3,669
Training	22	280	1,691	-	-	1,993
Premises costs	4,111	-	-	-	2,589	6,700
Volunteer expenses	3,751	-	7	198	6	3,962
Legal and professional fees	1,522	-	136	-	48	1,706
	<u>144,112</u>	<u>142,524</u>	<u>130,989</u>	<u>184,909</u>	<u>164,186</u>	<u>766,720</u>
Share of support and governance costs (see note 8)						
Support	(140,012)	29,962	27,308	34,891	48,643	792
Governance	5,463	842	947	951	1,063	9,266
	<u>9,563</u>	<u>173,328</u>	<u>159,244</u>	<u>220,751</u>	<u>213,892</u>	<u>776,778</u>
Analysis by fund						
Unrestricted funds - general	9,563	-	-	-	-	9,563
Restricted funds	-	173,328	159,244	220,751	213,892	767,215
	<u>9,563</u>	<u>173,328</u>	<u>159,244</u>	<u>220,751</u>	<u>213,892</u>	<u>776,778</u>

8 Support costs allocated to activities

	Core activities 2025 £	Total 2024 £
Operating lease charges	11,232	792
Governance	<u>19,604</u>	<u>9,266</u>

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

8 Support costs allocated to activities **(Continued)**

	2025	2024
	£	£
Governance costs comprise:		
Audit fees	18,000	2,252
Legal and professional	960	6,466
Bank charges	444	357
Trustee expenses	200	191
	<u>19,604</u>	<u>9,266</u>

9 Net movement in funds **2025** **2024**

£ **£**

The net movement in funds is stated after charging/(crediting):

Fees payable for the audit (2024 independent examination) of the charity's financial statements	18,000	2,252
Depreciation of owned tangible fixed assets	1,111	760
Operating lease charges	11,232	792
	<u>19,343</u>	<u>3,804</u>

10 Trustees

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

Trustee indemnity insurance amounted to £448 (2024 - £369).

The Board of Trustees has a representative from Bassetlaw District Council. The Charity receives grants from Bassetlaw District Council. A family member works for the charity but the trustee is a non-voting member and therefore has no influence over remuneration decisions.

11 Employees

The average monthly number of employees during the year was:

2025	2024
Number	Number
<u>50</u>	<u>37</u>

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

11 Employees **(Continued)**

Employment costs	2025	2024
	£	£
Wages and salaries	953,632	634,344
Social security costs	66,763	39,225
Other pension costs	17,366	12,092
Training and volunteer expenses	6,701	5,955
Other staff costs	15,279	7,513
	<u>1,059,741</u>	<u>699,129</u>

Redundancy payments totalling £2,777 were made in the reporting period following the ending of one employee's involvement on the Broxtowe EIW project.

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2025	2024
	£	£
Aggregate compensation	<u>54,890</u>	<u>48,424</u>

12 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

13 Transfers

The following transfers have been made from Unrestricted funds to Designated funds:

Redundancy fund-£10,000

Development and investment (external)-£10,000

The following transfers have been made from Restricted funds to Unrestricted funds:

Restricted fund overspends -£6,644

Unused Restricted fund balances £6,372

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

14 Tangible fixed assets

	Fixtures and fittings	Computers	Total
	£	£	£
Cost			
At 1 April 2024	5,597	48,871	54,468
Additions	1,806	7,200	9,006
	<u>7,403</u>	<u>56,071</u>	<u>63,474</u>
At 31 March 2025			
Depreciation and impairment			
At 1 April 2024	-	54,468	54,468
Depreciation charged in the year	-	1,111	1,111
	<u>-</u>	<u>55,579</u>	<u>55,579</u>
At 31 March 2025			
Carrying amount			
At 31 March 2025	<u>7,403</u>	<u>492</u>	<u>7,895</u>

15 Debtors

	2025	2024
	£	£
Amounts falling due within one year:		
Trade debtors	18,491	-
Other debtors	87,044	44,014
Prepayments and accrued income	3,093	2,357
	<u>108,628</u>	<u>46,371</u>

16 Creditors: amounts falling due within one year

	Notes	2025	2024
		£	£
Other taxation and social security		22,272	2,598
Government grants	17	-	4,738
Trade creditors		(625)	1,051
Other creditors		-	3,441
Accruals and deferred income		35,244	8,714
		<u>56,891</u>	<u>20,542</u>

17 Government grants

Deferred income is included in the financial statements as follows:

	2025	2024
	£	£
Deferred income is included within:		
Current liabilities	-	4,738

Movements in the year:

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

17 Government grants	(Continued)	
Deferred income at 1 April 2024	4,738	-
Released from previous periods	(4,738)	-
Resources deferred in the year	-	4,738
	<u> </u>	<u> </u>
Deferred income at 31 March 2025	<u> </u>	<u>4,738</u>

18 Retirement benefit schemes	2025	2024
	£	£
Defined contribution schemes		
Charge to profit or loss in respect of defined contribution schemes	17,366	12,092
	<u> </u>	<u> </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund. The costs are allocated on the same basis as relevant wages and salaries costs.

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Restricted funds

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

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
	-	-	-	(4,431)	(4,431)
Money Advice & Pensions Service	-	245,787	(246,179)	392	-
Welfare Rights Bassetlaw - Macmillan	35,172	107,779	(119,761)	-	23,190
Bassetlaw District Council - Welfare Rights	77,813	109,353	(114,549)	-	72,617
Energy Redress	25,773	296,780	(279,153)	-	43,400
Energy Citizens Advice	4,431	29,300	179	-	33,910
Notts County Council - SC	-	2,975	(11)	-	2,964
Client disbursements	1,183	46,910	(43,349)	-	4,744
Trust Funds	4,411	-	-	-	4,411
Citizens Advice - Pot 1	12,095	13,645	(23,031)	(2,709)	-
Better Care	3,663	-	-	(3,663)	-
Broxtowe EIW	10,662	19,940	(35,083)	4,481	-
NHS Nottingham and Nottinghamshire ICB	16,236	107,363	(82,146)	-	41,453
BCVS - Communities Fund	5,091	9,709	(14,833)	33	-
The National Lottery - Community HealthBridge	-	123,325	(72,990)	-	50,335
Household Support Fund	-	42,980	(32,990)	-	9,990
TT (M)	-	39,395	(39,676)	281	-
Warsop PC	-	5,000	(5,466)	466	-
Futures	-	24,000	(24,232)	232	-
UK Shared Prosperity Fund	-	6,380	(7,139)	759	-
	<u>196,530</u>	<u>1,230,621</u>	<u>(1,140,409)</u>	<u>(4,159)</u>	<u>282,583</u>

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

19 Restricted funds (Continued)

Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
Money Advice & Pensions Service	14,992	152,923	(173,328)	5,413	-
Welfare Rights Bassetlaw - Macmillan	41,533	107,171	(113,532)	-	35,172
Bassetlaw District Council - Welfare Rights	27,749	95,640	(45,576)	-	77,813
Energy Redress	34,977	181,007	(190,211)	-	25,773
Energy Citizens Advice	18,787	34,971	(30,540)	(18,787)	4,431
Notts County council - PSRF	23,087	-	-	(23,087)	-
Boots	9,950	-	(12,944)	2,994	-
Client disbursements	13	8,309	(7,139)	-	1,183
Cost of Living Crisis	12,928	-	(17,519)	4,591	-
Trust Funds	5,000	-	(589)	-	4,411
Citizens Advice - Pot 1	-	40,934	(28,839)	-	12,095
Better Care	8,750	-	(5,087)	-	3,663
Broxtowe EIW	9,752	21,270	(20,659)	299	10,662
NHS Nottingham and Nottinghamshire ICB	4,320	73,125	(61,209)	-	16,236
BCVS - Communities Fund	-	5,091	-	-	5,091
The National Lottery - Cost of Living	-	30,446	(34,572)	4,126	-
Household Support Fund	-	25,134	(25,139)	5	-
TT (M)	-	-	(322)	322	-
Warsop PC	-	-	(10)	10	-
	<u>211,838</u>	<u>776,021</u>	<u>(767,215)</u>	<u>(24,114)</u>	<u>196,530</u>

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

19 Restricted funds

(Continued)

Money Advice & Pensions Service

Grant received for the provision of debt advice services, regulated through the Financial Conduct Authority (FCA) throughout Bassetlaw, Mansfield and other areas as defined.

Welfare Rights Bassetlaw - Macmillan

Grant to deliver welfare rights advice to people affected by cancer and their families and/or for those receiving palliative care.

Energy Redress

This financial year incorporates our replacement energy project (Energy Advice on Prescription) funded from 1st September 2022 to 31st August 2024 to provide expert, tailored energy advice and support to assist vulnerable consumers in Bassetlaw to make better decisions and improve their current energy situation/crisis. An additional Energy Redress Project (ER3) commenced in June 2024 2-year energy project, enabling delivery in Bassetlaw, Mansfield and other Nottinghamshire districts and districts in nearby counties.

Bassetlaw Community Voluntary Service (BCVS) - Communities Fund (UKSPF - UK Shared Prosperity Fund)

'Community Advice & Support - Thriving Together' project to 31/12/24 focused on reaching 'hard to reach', vulnerable people and removing barriers in accessing advice services. To address inequalities, motivate change, improve life chances, increase economically active lives, by providing direct support and volunteer opportunities in the targeted high deprivation areas.

Early Intervention Worker through Citizens Advice Central Notts (Lead for National Lottery).

Funding enables delivery by the Local Citizens Advice, in Nottinghamshire. Funding is to ensure that vulnerable people with multi-complex issues have an Early Intervention Worker to act as a guide, to consolidate and organise an advice package across different services and organisations.

Change, Grow, Live (CGL) - Early Intervention Worker (Led by Citizens Advice Central Notts)

Funding enables delivery by the Local Citizens Advice in Nottinghamshire. Funding is to ensure that vulnerable people with multi-complex issues - linked with drug and alcohol addictions have an Early Intervention Worker to act as a guide, to consolidate and organise an advice package across different services and organisations.

Client Disbursements

Following a detailed assessment of an individual to establish the level of hardship - funding to provide specific goods to individuals (purchased by CANNs) and ordered for delivery to the client.

Household Support Fund (Bassetlaw District Council/Notts County Council)

CANNs as a referral partner to support individuals and organisations to the Household Support Fund, to provide advice and support on identifying the root cause of the issue causing hardship to the individual - a government fund to support low income eligible people through the cost of living crisis.

Citizens Advice Energy Projects

Supported by a variety of funders to deliver energy advice specific projects including Energy Advice Project (EAP), Energy Outreach Project (EOP), Regional Energy Lead (REL) for East Midlands district - to provide elements of energy advice savings and efficiencies to empower individuals to take control of their energy bills, via appointments and presentations to front-line workers and consumers.

**BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

19 Restricted funds

(Continued)

The National Lottery Community Organisations Cost of Living Fund

To enable expansion of our service, so that more people can be supported and our waiting lists reduced. Additionally, the recruitment and training of 13 new volunteers.

Bassetlaw District Council - Cost of Living Support- Money/Benefits Caseworker

CANNS to receive referrals from the benefits service, on a pre-approved form in respect of clients who have requested or have been proactively identified as eligible for vouchers for food and/or fuel under the scheme.

Cost of Living Response Grant (Bassetlaw District Council)

To assess/triage people affected by the Cost of Living crisis by a mixture of channels.

Integrated Care Board (ICB)

Grant received to ensure that effective debt support advice and income maximisation support is offered to individuals in Bassetlaw experiencing mental/ ill health to improve quality of life, increase and improve engagement with services, increase whole health and self-management in order to promote recovery and wellbeing.

Integrated Neighborhood Teams (ICB)

Grant received to increase awareness of our service delivery, enabling increased referrals into our service and embed our advice and support into rural and neighborhood healthcare settings, focus on supporting and preventing the issues faced by frailty, including long-term health conditions. Support people in the Bassetlaw areas of deprivation (IMD 1 & 2).

The National Lottery - Community Health-Bridge Project

To deliver high quality advice and support to individuals within Bassetlaw, aiming to alleviate poverty, illness and distress. We Strive to advance education and preserve community health, and to improve financial, physical and mental wellbeing for individuals with disabilities and long-term health conditions.

Suicide Prevention Fund:

To launch a new digital support initiative using WhatsApp to provide real-time, accessible help for individuals facing mental health challenges, including suicidal thoughts and other life difficulties. By engaging people through platforms they already use, we aim to offer immediate, compassionate support and connect them with appropriate resources.

Beyond crisis support, the service will address everyday stressors—such as housing, debt, employment, and legal issues—to help prevent crises before they escalate. This holistic approach supports both urgent needs and long-term wellbeing by tackling the root causes of mental health struggles.

Futures Fund:

"Together Progressing Forward - Extension" will combine community development principles, including digital literacy, and tailored support to enhance participants' lives using a mix of group sessions/personalised 1-2-1 support based on individual's needs, learning styles, and personal circumstances. Our holistic approach aims to improve cross referrals, social, economic, and environmental well-being of our community.

Trust Funds

The Trust Funds we received cover separate elements which include provision for; advice, support and training for people affected by mental health issues, hardship, volunteer recruitment/training/supervision.

Transfers from restricted funds

Transfers have been made from restricted funds to the general fund where projects have been completed in the year and funders have agreed that amounts will not be clawed back. An element of these underspends relate to management time and provision of assets to undertake the projects

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

20 Unrestricted funds - Designated

These are unrestricted funds which are material to the charity's activities.

	At 1 April 2024	Transfers	At 31 March 2025
	£	£	£
Core Service fund	37,712	-	37,712
Development and investment (internal)	12,497	-	12,497
Development and investment (external)	40,000	10,000	50,000
Redundancy contingency	-	10,000	10,000
	<u>90,209</u>	<u>20,000</u>	<u>110,209</u>
Previous year:	At 1 April 2023	Transfers	At 31 March 2024
	£	£	£
Core Service Fund	37,712	-	37,712
Development and Investment (internal)	12,497	-	12,497
Development and Investment (external)	40,000	-	40,000
	<u>90,209</u>	<u>-</u>	<u>90,209</u>

Core service fund

The core service is operating at a deficit due to insufficient core funding but maintaining this service is vital, not only for clients of the generalist service but also for referrals to our existing projects. We are also using this designated fund to look at ways in which the core service could be made more efficient.

Development and Investment (internal)

This is essential expenditure needed to maintain the operating capacity of our local office. We have aggregated amounts needed to spend on our infrastructure (IT and premises).

Development and Investment (external)

This fund is for existing and planned spend on new partnerships and opportunities - and includes the following: unfunded pilot projects, match funding to support grant applications and fundraising, costs of attending conferences and networking meetings, our own research on clients' needs to pitch to new partners and investment and training in new digital campaigns to reach more people.

Redundancy contingency

To cover for any potential redundancy costs.

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

21 Unrestricted funds

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

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
General funds	364,701	122,814	(91,540)	(15,841)	380,134
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
General funds	255,134	95,016	(9,563)	24,114	364,701
	<u> </u>	<u> </u>	<u> </u>	<u> </u>	<u> </u>

22 Analysis of net assets between funds

	Unrestricted funds general 2025	Unrestricted funds Designated 2025	Restricted funds 2025	Total 2025
	£	£	£	£
At 31 March 2025:				
Tangible assets	7,895	-	-	7,895
Current assets/(liabilities)	372,239	110,209	282,583	765,031
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	380,134	110,209	282,583	772,926
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	Unrestricted funds general 2024	Unrestricted funds Designated 2024	Restricted funds 2024	Total 2024
	£	£	£	£
At 31 March 2024:				
Current assets/(liabilities)	364,701	90,209	196,530	651,440
	<u> </u>	<u> </u>	<u> </u>	<u> </u>
	364,701	90,209	196,530	651,440
	<u> </u>	<u> </u>	<u> </u>	<u> </u>

BASSETLAW CITIZENS ADVICE BUREAU
(OPERATING AS CITIZENS ADVICE NORTH NOTTINGHAMSHIRE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025

23 Operating lease commitments

Lessee

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

	2025 £	2024 £
Within one year	10,440	792

Total lease payments in the year amounted to £11,232 (2024 - £3,168).

24 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

25 Cash generated from operations

	2025 £	2024 £
Surplus for the year	121,486	94,259
Adjustments for:		
Investment income recognised in statement of financial activities	(17,215)	(14,043)
Depreciation and impairment of tangible fixed assets	1,111	760
Movements in working capital:		
(Increase)/decrease in debtors	(62,257)	66,118
Increase in creditors	41,087	917
(Decrease)/increase in deferred income	(4,738)	4,738
Cash generated from operations	<u>79,474</u>	<u>152,749</u>

26 Analysis of changes in net funds

The charity had no material debt during the year.