

Company registration number: 06983394

Charity registration number: 1132425

# Citizens Advice New Forest Ltd

(formerly known as New Forest Citizens Advice Bureau)

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2025

SKS Westlake Clark Audit  
7 Lynwood Court  
Priestlands Place  
Lymington  
Hampshire  
SO41 9GA

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Contents**

Reference and Administrative Details	1 to 2
Trustee's Report	3 to 9
Statement of Trustees' Responsibilities	10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Notes to the Financial Statements	14 to 24

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Reference and Administrative Details**

***Chair***

J.J. Ogden

***Chief Executive Officer***

N Young (Appointed April 2023)

***Trustees***

G A Newman

J M Baldwin (Resigned February 2025)

P R H Jennison (Resigned September 2024)

J Kalathil (Resigned April 2024)

D Smith

D Moxon

A Shepherd

F M Barnes (Appointed November 2024)

S Schofield (Appointed August 2024) (Resigned February 2025)

D McCartney (Appointed May 2025)

F Turner (Appointed May 2025)

***Secretary***

F E Marsden

***Principal Office***

Town Hall  
Avenue Road  
Lymington  
Hampshire  
SO41 9ZG

The charity is incorporated in England and Wales.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Reference and Administrative Details**

***Company Registration Number***      06983394

***Charity Registration Number***      1132425

***Bankers***      Flagstone Group Ltd  
1st Floor Clareville House  
27 Oxendon Street  
London  
SW1Y 4EL

CAF Bank LTD  
25 Kings Hill Avenue  
Kings Hill  
West Malling  
Kent ME19 4JQ

Nationwide Building Society  
Kings Park Road  
Moulton Park  
Northampton  
NN3 6NW

***Independent Examiner***      Moganarden Chelvanaigum FCCA  
SKS Westlake Clark Audit  
7 Lynwood Court  
Priestlands Place  
Lymington  
Hampshire  
SO41 9GA

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Trustees' Report (Including Directors' Report)**  
*For The Year Ended 31 March 2025*

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements of the charitable company for the year ended 31 March 2025.

**Objectives and activities**

**Charitable Purpose and Mission**

Citizens Advice New Forest exists to advance education, protect and preserve health, and relieve poverty, sickness, and distress—particularly within the New Forest and surrounding areas. Our mission is to provide free, confidential, impartial, and independent advice and information to empower individuals, influence social policy responsibly, and ensure no one suffers due to a lack of knowledge or inability to express their needs.

**Strategic Goal**

Our overarching goal is to deliver a sustainable, relevant, and accessible advice, information, and advocacy service for the people of the New Forest. This means continuously adapting our services to meet the evolving needs of our community.

**Strategic Priorities (2023–2026)**

Following trustee approval of our three-year strategic plan, we have identified four key priorities:

**1. Expanding Services to Meet Community Needs**

We aim to ensure that all residents of the New Forest can access our services in ways that suit them. This includes adapting our offerings to reflect the diversity of the local population and addressing any service gaps.

**2. Strengthening Partnerships**

Recognising that we cannot meet every need alone, we will collaborate with other charities, the NHS, local authorities, and community groups to connect clients with additional support.

**3. Investing in Our People**

Our staff and volunteers are our greatest asset. Over the next three years, we will invest in their development to maintain and enhance the quality of our advice services.

**4. Ensuring Long-Term Sustainability**

We are committed to building a resilient organisation capable of meeting growing demand. This includes strengthening our infrastructure and securing resources for the future.

In the year ending March 2025, Citizens Advice New Forest continued to deliver a high quality advice service and consistently maintained response rates above the national Citizens Advice average. The organisation undertook a strategic review of its service delivery model and transitioned to a new IT system to improve efficiency across the New Forest.

The charity also strengthened its internal capacity by building an effective leadership team, implementing a new structure to support succession planning, and investing in staff and volunteer development. Financial resilience was enhanced through diversification of funding sources, securing new project funding, and agreeing a three-year funding partnership with New Forest District Council.

Amid the ongoing cost of living crisis, demand remained high. We supported over 6,200 people with more than 20,200 issues, helping clients secure financial outcomes worth over £4 million.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)  
**Trustees' Report (Including Directors' Report)**  
***For The Year Ended 31 March 2025***

**Public benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the Charity during the year. The trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

The principal activity of Citizens Advice New Forest remains the provision of free, confidential, independent and impartial advice, information and counsel for members of the public. In addition to general advice the following specialist services or projects were provided:

**1. Money Advice**

The Money and Pension Service (MaPs) Money advice team at CANF is made up of qualified or accredited money advisors and trainees. We help people, particularly those most in need, to improve their financial wellbeing and build a better, more confident future by providing a specialised debt advice service to individuals how and when they need it.

**2. Macmillan**

This service has been operational since 2009 and Citizens Advice New Forest have been part of the service since the start. HMCAS is a full Citizens Advice Service for people affected by cancer living or being treated in the geographical area of Hampshire, including Portsmouth, Southampton, and the Isle of Wight.

**3. Home and Well**

CANF delivers the Home & Well programme across the New Forest. The programme supports residents living in the forest as they return after a stay in hospital to ensure they have a comfortable home environment that will help them continue to recover and try to alleviate any risks that might lead them to relapse and return to hospital.

**4. Energy Advice Project**

CANF delivers the Energy Advice Programme (EAP) which provides one to one energy advice appointments to clients who are in or at risk of fuel poverty, often vulnerable and may be struggling to pay their bills. Energy advice includes advice on fuel options, tariffs, energy grants, as well energy efficiency advice, with the aim of reducing their bills.

**5. National Lottery Citizen Advice Hampshire Debt Advice for Vulnerable Client**

CANF have recruited, trained, employed and supervised four full time debt case workers who are delivering debt advice to vulnerable clients across Hampshire and the Isle of Wight. The case workers meet clients in settings comfortable to the clients, including home visits where necessary.

**6. Financial Inclusion in Foodbanks**

The aims of the project are to look at new ways to reduce people's reliance on foodbanks by tackling drivers of poverty, the cost of living, maximizing entitlement to generate income from social security benefits and to support them to manage their money. The programme is education centred on advice by a named Financial hardship support worker (FHSW) who is trained and employed by Citizens Advice New Forest (CANF) and based in Ringwood and Waterside Foodbanks

The primary purpose of this project is to support families and alleviate poverty, by providing one to one support for parents and families in the fields of welfare rights and budget management and housing advice then, if required, to signpost them to the CANF debt team who can help with debt reconciliation.

**7. Digital Champions**

The Digital Champion Programme aims to tackle digital exclusion by recruiting and training Digital Champion volunteers, who will support older people to improve their digital skills. The volunteers meet in community venues across the New Forest, including Ringwood, New Milton and Lymington libraries.

**8. Household Support Fund**

Hampshire residents, who would otherwise struggle with energy, food and water bills, can qualify for a grant from the Household Support Fund. This fund is specifically to help with energy bills. CANF administers the fund for residents living in the New Forest.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Trustees' Report (Including Directors' Report)**  
*For The Year Ended 31 March 2025*

Advisory services have been provided by telephone, by email, through our Freephone Adviceline service (a telephone service via a single 0808 number). We have also delivered the National Citizens Advice Adviceline and webchat service.

The Trustees confirm that they have complied with the requirements of section 4 of the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission for England and Wales.

**Use of volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity.

The number of volunteers that were able to support our service increased to approximately 69 volunteers, all working flexibly from home and the office. They continued to provide an invaluable contribution, we estimate the value of this help at £500,000 in respect of the current year.

**Achievements and Performance**

During the year, Citizens Advice New Forest accomplished several key milestones that strengthened our service delivery and organisational resilience:

- Conducted a comprehensive review of how advice services are delivered across the New Forest to ensure they remain effective and responsive to local needs.
- Consistently maintained telephone and email response rates above the national Citizens Advice average.
- Successfully transitioned to a new IT system across all New Forest offices, enhancing operational efficiency and service coordination.
- Established a strong leadership team to drive the charity's growth and strategic development.
- Introduced a new organisational structure to support succession planning and long-term sustainability.
- Diversified our funding streams and secured new project-based funding to support service expansion.
- Secured a new three-year funding agreement with New Forest District Council, ensuring continued support for core services.
- Met all Key Performance Indicators (KPIs) associated with our funded projects, demonstrating accountability and impact.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Trustees' Report (Including Directors' Report)**  
**For The Year Ended 31 March 2025**

**Structure, governance and management**

***Nature of governing document***

The charity is governed by its Memorandum and Articles of Association. New Forest Citizens Advice Bureau was incorporated as a company limited by guarantee on 6 August 2009. The maximum liability of each member is limited to £1. At 31 March 2023 the company had 5 members (all of whom are also Directors).

New Forest Citizens Advice Bureau is a registered charity. The charity commenced operations on 1 April 2010.

During the financial year the trustees approved a change of name to Citizens Advice New Forest Ltd along with a new Memorandum and Articles of Association. This change took effect on 11<sup>th</sup> April 2023 at Companies House and is in the process of changing with the Charity Commission.

***Recruitment and appointment of trustees***

Trustees of the charity, who are also Directors of the Company, are elected from the local community and surrounding areas. A Nominations Committee, made up of Trustees, the Company Secretary and chaired by the Vice Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair and Vice Chair. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

***Induction and training of trustees***

Newly appointed Trustees are provided with a comprehensive programme for induction to Citizens Advice New Forest with access to training courses (where available) and mentoring by established trustees.

***Organisational structure***

Citizens Advice New Forest is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice New Forest and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of Directors' interests is maintained at our Registered Office.

***Trustee Board evaluation***

The Trustee Board reviews its performance every year. The evaluation is informal and typically involves individual Trustees completing a questionnaire followed by a group discussion to arrive at a consensus outcome. The evaluation is undertaken by reference to Section 5 of the Charity Governance Code for smaller charities and is also a requirement under the terms of our membership of the National Association of Citizens Advice Bureaux.

***Relationships with related parties***

Citizens Advice New Forest is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of the charity in order to fulfill its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.



**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Trustees' Report (Including Directors' Report)**  
***For The Year Ended 31 March 2025***

***Major risks and management of those risks***

Citizens Advice New Forest has created a Risk Register which follows best practice guidance available from the Charity Commission. This identifies the major risks to which the charity is exposed, responsibilities and mitigation plans for all of them. This is monitored and updated regularly at meetings of the Board, ensuring that the charity continually manages its risk.

Citizens Advice New Forest has an Information Risk Policy which has been updated to reflect the most recent legislative requirements and is adequate for its purpose.

The Chief Officer is the Senior Information Risk Owner, supported by the Advice Services Managers, the Policy is overseen by a Trustee Lead. These roles provide a clear structure for the strategic governance and operational management of information risks within the charity. The Trustee Board is the Data Controller of all personal data that the charity processes and Joint Data Controller with Citizens Advice for all client information held on systems provided by Citizens Advice. The charity meets the requirements of the Data Protection Act 2018 and other regulatory requirements. It has implemented the introduction of compliance with the General Data Protection Regulation (Regulation (EU) 2016/679) [GDPR].

All staff are required to complete annually the Citizens Advice GDPR e-learning course. Trustees also complete this course. An IT Acceptable Use Policy has been issued to all staff.

Security breaches and near misses are reported to the Board with individual breaches considered and escalated as appropriate, dependent on their seriousness. During the reporting period there were no breaches identified which required the charity to inform or escalate a matter to Citizens Advice or the Information Commissioner's Office.

**Citizens Advice New Forest Ltd**  
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**Trustees' Report (Including Directors' Report)**  
***For The Year Ended 31 March 2025***

**Financial review**

The Statement of Financial Activities showed net deficit of £31,756 (2024 – £1,386) for the year and reserves stand at £293,705 (2024 - £325,461). The financial position at the year revealed by the Balance Sheet on page 13 shows net current assets or working capital of £318,705 (2024 – £360,461).

***Policy on reserves***

Citizens Advice New Forest is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. During the year the Trustees assessed the risks associated with maintaining the existing client services and determined that reserves of £208,000 were required to maintain these services for the foreseeable future.

***The Designation of Funds***

Citizens Advice New Forest has designated funds from their reserves to invest in the future infrastructure of the charity. This will include a comprehensive review of the advice delivery model across the New Forest to ensure that it meets the needs of the community, as well as a significant upgrade of the information technology across the charity to comply with data protection legislation and cybersecurity requirements. The fund will also support the future estates strategy, which will evolve as leases on the current offices come to an end.

***Principal funding sources***

The Trustees extend their gratitude to New Forest District Council and the local Town and Parish Councils who continue to support the core operating capacity of the charity. The New Forest District Council provides the principal source of funding.

Additionally, specific funding was received from:

- National Lottery Citizen Advice Hampshire Debt Advice for Vulnerable Client
- Citizens Advice Hampshire in partnership with Macmillan Cancer Support for the provision of information and advice to people with cancer.
- The National Association of Citizens Advice Bureaux for Energy Best Deal Extra to provide advice on the best energy deals available.
- The National Association of Citizens Advice Bureaux for the Money and Pensions Service (MAPS) funded a debt advice project. Under this project the charity provides debt advice to members of the public requiring help with their debt problems.
- New Forest District Council discretionary grant for work with the Traveller community in the New Forest
- Home & Well - NHS referrals
- Ringwood and Waterside Foodbanks
- Stronger Together Across Ringwood and Fordingbridge

The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

***Investment policy and objectives***

As required in its Memorandum paragraph 4.19, in furtherance of its objects, and for no other purposes, the charity has the power to invest monies of the charity not immediately required for its purposes in such investments, securities or property as may be thought fit, subject nevertheless to such conditions and consents as may at the time be imposed or required by law.

The Trustees consider it appropriate to invest cash to achieve a return on that investment to further the aims of the charity. This will be done by seeking the best financial return within a level of risk considered acceptable to the Board.

***Donated Facilities and Services***

During the year, the charity has been provided with free use of two offices facilities at New Milton Town Hall by New Forest District Council. The facilities comprise two desks in the entrance area and two private offices for confidential discussions, used as a drop-in advice center.

In accordance with the Charities SORP (FRS 102), where the value of donated goods, facilities, or services cannot be measured reliably, they are not included in the Statement of Financial Activities. The trustees consider that the value of this donated space cannot be measured with sufficient reliability. However, the trustees are grateful for the continued support provided through this arrangement.

**Citizens Advice New Forest Ltd**  
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**Trustees' Report (Including Directors' Report)**  
***For The Year Ended 31 March 2025***

**Plans for future periods**

Citizens Advice New Forest has identified the following strategic objectives to guide its development and ensure continued delivery of high-quality services to the community:

**1. Project Development to Support Client Needs**

We will continue to design and implement new projects that directly address the challenges faced by our clients, with a focus on improving financial resilience, access to services, and overall wellbeing.

**2. Extension of Debt Advice Services for Vulnerable Clients**

We aim to secure an extension of the National Lottery-funded Citizens Advice Hampshire Debt Advice project, which provides vital support to vulnerable individuals across Hampshire.

**3. Maintaining High Standards of Remote Advice Delivery**

Citizens Advice New Forest remains committed to sustaining telephone and email advice response rates above the national Citizens Advice average, ensuring timely and effective support for all clients.

**4. Volunteer Recruitment and Development**

Recognising the essential role of volunteers in service delivery, we will invest in recruitment, training, and development to enhance capacity and expand our specialist advice capabilities.

**5. Funding Diversification and Project Investment**

To strengthen financial sustainability, we will continue to diversify our funding base and actively pursue new project funding opportunities that align with our strategic goals and community needs.

**6. Review of Employee Pay and Benefits**

A comprehensive review of staff remuneration and benefits will be undertaken to ensure fairness, competitiveness, and alignment with sector standards, supporting staff retention and wellbeing.

**7. Performance Monitoring and Accountability**

We will maintain a strong focus on delivering against the key performance indicators set for all funded projects, ensuring transparency, impact measurement, and continuous improvement.

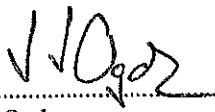
**8. Embedding Outreach into Service Delivery**

We will strengthen our outreach work by integrating it into our core service model, ensuring advice reaches individuals in community settings such as foodbanks, schools, and healthcare environments. This approach will help us engage with those who may face barriers to accessing traditional services and improve overall accessibility and impact.

**Small company provisions**

This report has been prepared in accordance with the small companies regime under the Companies Act 2006. The annual report

was approved by the trustees of the charity on 20/11/25 and signed on its behalf by:

  
J.J. Ogden  
Chairman

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**STATEMENT OF TRUSTEES' RESPONSIBILITIES**  
***FOR THE YEAR ENDED 31<sup>ST</sup> MARCH, 2025***

The trustees (who are also the directors of Citizens Advice New Forest for the purposes of company law) are responsible for preparing the Trustees' Report and the financial statements in accordance with the United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice) and applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year. Under company law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the trustees are required to:

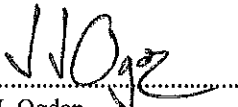
- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP 2019 (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

The trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company 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 charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

Approved by the trustees of the charity on 20/11/25 and signed on its behalf by:

  
.....  
J.J. Ogden  
Chairman

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Independent Examiner's Report to the trustees of Citizens Advice New Forest Ltd**

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31 March 2025 which are set out on pages 12 to 24.

**Respective responsibilities of trustees and examiner**

As the charity's trustees of Citizens Advice New Forest Ltd (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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


**Independent examiner's statement**

Since Citizens Advice New Forest Ltd's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants which is one of the listed bodies.

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

1. accounting records were not kept in respect of Citizens Advice New Forest Ltd as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities [applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)].

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

  
Moganardan Chelvanagum FCCA  
SKS Westlake Clark Audit  
7 Lynwood Court  
Priestlands Place  
Lymington  
Hampshire  
SO41 9GA

Date: 20 Feb 25

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Statement of Financial Activities for the Year Ended 31 March 2025**  
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Total 2024 £
<b>Income and endowments</b>					
Donations and legacies	3	243,232	354,323	597,555	520,160
Charitable activities	4	-	121,522	121,522	118,758
Other trading activities	5	9,878	2,144	12,022	-
Investment Income	6	16,139	-	16,139	10,868
Total Income		269,249	477,989	747,238	649,786
<b>Expenditure on :</b>					
Charitable Activities	7	227,022	551,972	778,994	651,172
Total Expenditure		227,022	551,972	778,994	651,172
Net income					
Transfer between funds		(65,102)	65,102	-	-
Net movement in funds		(22,875)	(8,881)	(31,756)	(1,386)
<b>Reconciliation of funds</b>					
Total funds brought forward		275,194	50,267	325,461	326,847
Total funds carried forward	17	252,319	41,386	293,705	325,461

**Statement of Financial Activities - Comparative Data for the Year Ended 31 March 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £	Total 2023 £
<b>Income and endowments</b>					
Donations and legacies	3	257,802	262,358	520,160	377,188
Charitable activities	4	-	118,758	118,758	118,388
Other trading activities	5	-	-	-	64
Investment Income	6	10,868	-	10,868	3,413
Total Income		268,670	381,116	649,786	499,053
<b>Expenditure on :</b>					
Charitable Activities	7	237,402	413,770	651,172	521,586
Total Expenditure		237,402	413,770	651,172	521,586
Net income		31,268	(32,654)	(1,386)	(22,532)
Transfer between funds		(44,205)	44,205	-	-
Net movement in funds		(12,937)	11,551	(1,386)	(22,533)
<b>Reconciliation of funds</b>					
Total funds brought forward		288,131	38,716	326,847	349,380
Total funds carried forward	17	275,194	50,267	325,461	326,847

All of the charity's activities derive from continuing operations.

**Citizens Advice New Forest Ltd**  
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**Balance Sheet as at 31 March 2025**

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	13	15,200	-
<b>Current assets</b>			
Debtors	14	87,484	42,108
Cash at bank and in hand		<u>268,042</u>	<u>352,772</u>
		355,526	394,880
<b>Creditors: Amounts falling due within one year</b>	15	<u>(52,021)</u>	<u>(34,419)</u>
<b>Total Assets Less Current Liabilities</b>		318,705	360,461
<b>Provisions</b>	16	<u>(25,000)</u>	<u>(35,000)</u>
<b>Net assets</b>		<u>293,705</u>	<u>325,461</u>
<b>Funds of the charity:</b>			
<b>Restricted Income Funds</b>			
Restricted Funds	18	41,386	50,267
<b>Unrestricted Income Funds</b>			
Unrestricted Funds	18	<u>252,319</u>	<u>275,195</u>
<b>Total Funds</b>		<u>293,705</u>	<u>325,461</u>

The charitable company is entitled to exemption from audit under Section 477 of the Companies Act 2006 for the year ended 31 March 2025.

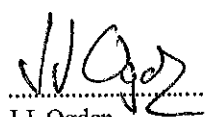
The members have not required the company to obtain an audit of its financial statements for the year ended 31 March 2025 in accordance with Section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for

- (a) ensuring that the charitable company keeps accounting records that comply with Sections 386 and 387 of the Companies Act 2006 and
- (b) preparing financial statements which give a true and fair view of the state of affairs of the charitable company as at the end of each financial year and of its surplus or deficit for each financial year in accordance with the requirements of Sections 394 and 395 and which otherwise comply with the requirements of the Companies Act 2006 relating to financial statements, so far as applicable to the charitable company.

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

The financial statements were approved by the Board of Trustees and authorised for issue on 20/11/25 and were signed on their behalf by:

  
J.J. Ogden  
Chairman

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**1 Charity status**

The charity is limited by guarantee, incorporated in England and Wales, and consequently does not have share capital. Each of the trustees is liable to contribute an amount not exceeding £1 towards the assets of the charity in the event of liquidation.

The address of its registered office is:

Town Hall  
Avenue Road  
Lymington  
Hampshire  
SO41 9GA

**2 Accounting policies**

**Summary of significant accounting policies and key accounting estimates**

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

**Statement of compliance**

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

**Basis of preparation of accounts**

Citizens Advice New Forest meets the definition of a public benefit entity under 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 £. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

**Going concern**

The charity's Financial Statements show net loss of £31,756 for the year and free reserves of £232,144 as at the year end. The Trustees are of the view that these results and fundraising plans for the future have secured the immediate future of the Charity for the next 12 months and on this basis the charity is a going concern.

**Income and endowments**

Voluntary income including donations and grants that provide core funding or are of a general nature is recognised where there is entitlement, certainty of receipt and the amount can be measured with sufficient reliability.

**Deferred income**

Deferred income represents amounts received for future periods and is released to incoming resources in the period for which it has been received. Such income is only deferred when:

- The donor specifies that the grant or donation must only be used in future accounting periods; or
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

**Donated services and facilities**

Donated services have been recognised in the statement of financial activities as both incoming resources and resources expended valued at the standard retail price less the price actually paid.



**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

***Investment income***

Investment income is recognised on a receivable basis.

***Charitable activities***

Income from charitable activities includes income recognised as earned (as the related goods or services are provided) under contract.

***Expenditure and irrecoverable VAT***

Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to the expenditure. All expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all costs related to the category. Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

***Raising funds***

These are costs incurred in attracting voluntary income, the management of investments and those incurred in trading activities that raise funds.

***Charitable activities***

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.

***Governance costs***

Governance costs include costs of the preparation and examination of the statutory accounts, the costs of trustee meetings and the cost of any legal advice to trustees on governance or constitutional matters.

***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.

***Cash at bank and in hand***

Cash at bank and in hand includes cash and short term cash deposits

***Taxation***

The company is a registered charity and therefore, is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

***Borrowings***

Interest-bearing borrowings are initially recorded at fair value, net of transaction costs. Interest-bearing borrowings are subsequently carried at amortised cost, with the difference between the proceeds, net of transaction costs, and the amount due on redemption being recognised as a charge to the Statement of Financial Activities over the period of the relevant borrowing.

Interest expense is recognised on the basis of the effective interest method and is included in interest payable and similar charges.

Borrowings are classified as current liabilities unless the charity has an unconditional right to defer settlement of the liability for at least twelve months after the reporting date.

***Creditors and provisions***

Provisions are recognised when the charity has an obligation at the reporting date as a result of a past event, it is probable that the charity will be required to settle that obligation and a reliable estimate can be made of the amount of the obligation.

Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**Fund structure**

Unrestricted income funds are general funds that are available for use at the Trustees' discretion in furtherance of the objectives of the charity.

Restricted funds are those donated for use in a particular area or for a specific purpose, the use of which is restricted to that area or purpose.

Further details of each fund are disclosed in note 17.

**Cash flow statement**

The charitable company qualifies as a small company and advantage has been taken of the exemption provided by SORP (FRS 102) as amended by Bulletin 1, not to prepare a cash flow statement.

**3. Income from donations and legacies**

	Unrestricted funds	Restricted funds	Total 2025	Total 2024
	£	£	£	£
Donations and legacies;				
Donations	30,068	-	30,068	3,098
Government grants	213,164	-	213,164	254,704
Grant from other charities	-	354,323	354,323	262,358
	<u>243,232</u>	<u>354,323</u>	<u>597,555</u>	<u>520,160</u>

Grants and donations in 2024 totaling £520,160 was attributed to unrestricted funds of £257,802 and restricted funds of £109,991.

**Donated Facilities / Donated Services**

During the year, the charity has been provided with free use of two offices facilities at New Milton Town Hall by New Forest District Council. The facilities comprise two desks in the entrance area and two private offices for confidential discussions, used as a drop-in advice center.

In accordance with the Charities SORP (FRS 102), where the value of donated goods, facilities, or services cannot be measured reliably, they are not included in the Statement of Financial Activities. The trustees consider that the value of this donated space cannot be measured with sufficient reliability. However, the trustees are grateful for the continued support provided through this arrangement.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**4. Income from charitable activities**

	Unrestricted funds	Restricted funds £	Total 2025 £	Total 2024 £
Grant	-	121,522	121,522	118,758
	-	121,522	121,522	118,758

Grants in 2025 totaling £121,522 (2024 - £118,758) was all attributed to restricted funds.

**5. Income from other trading activities**

	Unrestricted funds £	Restricted funds £	Total 2025 £	Total 2024 £
Other income from other trading activities	9,878	2,144	12,022	-
	9,878	2,144	12,022	-

Income from other trading activity in 2024 totaling £Nil was all attributed to restricted funds.

**6. Investment income**

	Unrestricted funds	Restricted funds £	Total 2025 £	Total 2024 £
Interest receivable and similar income;				
Interest receivable on bank deposits	16,139	-	16,139	10,868
	16,139	-	16,139	10,868

Investment income in 2025 totaling £16,139 (2024 - £10,868) was all attributed to unrestricted funds.

**7. Expenditure on charitable activities**

	Activity support costs £	Total 2025 £	Total 2024 £
Advice giving;	778,994	778,994	651,172
	778,994	778,994	651,172

£227,022 (2024 - £237,402) of the above expenditure was attributable to unrestricted funds and £551,972 (2024 - £413,770) to restricted funds.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**8. Analysis of governance and support cost**

**Support costs allocated to charitable activities**

	Advice giving	Governance costs	Total 2025	Total 2024
	£	£	£	£
Staff costs	651,051	-	651,051	527,366
Admin cost	39,106	-	39,106	43,683
Premises	46,767	-	46,767	48,004
Computer costs	25,958	-	25,958	14,048
Finance costs	166	-	166	701
Other support costs	12,973	-	12,973	13,196
Governance costs	-	2,973	2,973	4,174
	<u>776,021</u>	<u>2,973</u>	<u>778,994</u>	<u>651,172</u>

**9. Trustees' remuneration and expenses**

No trustees, nor any persons connected with them, have received any remuneration from the charity during the year.

During the year no trustee was reimbursed expenses.

No trustees have received any other benefits from the charity during the year.

	2025	2024
	£	£
<b>Staff costs during the year were:</b>		
Wages and Salaries	578,070	468,306
Social security costs	35,990	23,780
Pension Costs	13,051	13,285
Other Staff costs	23,940	21,995
	<u>651,051</u>	<u>527,366</u>

The monthly average number of persons (including senior management team) employed by the charity during the year expressed as full time equivalents was as follows:

	2025	2024
	Number	Number
Managerial	8	8
Service delivery	22	21
	<u>30</u>	<u>29</u>

The key management personnel of the charity comprise the Chief officer.

The total employee benefits of the key management personnel of the charity were £53,110 (2024 - £45,614).

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**11. Independent examiner's remuneration**

	2025	2024
	£	£
Examination of the financial statements	2,759	2,694
	<u>2,759</u>	<u>2,694</u>

**12. Taxation**

The company is a registered charity and therefore, is not liable for income tax or corporation tax on income derived from its charitable activities, as it falls within the various exemptions available to registered charities.

**13. Tangible fixed assets**

Cost	IT equipment
At 1 April 2024	-
Additions	<u>19,000</u>
At 31 March 2025	<u>19,000</u>
<b>Depreciation and impairment</b>	
At 1 April 2024	-
Depreciation charged in the year	<u>3,800</u>
At 31 March 2025	<u>3,800</u>
<b>Carrying amount</b>	
At 31 March 2025	<u>15,200</u>
At 31 March 2024	<u>-</u>

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**14. Debtors**

	2025	2024
	£	£
Other debtors	77,640	-
Prepayment	9,844	6,202
Accrued income	-	35,906
	<u>87,484</u>	<u>42,108</u>

**15. Creditors: amounts falling due within one year**

	2,025	2,024
	£	£
Other taxation and social security	11,703	9,670
Other creditors	30,464	14,057
Accruals	9,854	10,692
	<u>52,021</u>	<u>34,419</u>

**16. Provisions**

	Dilapidations	Total
	£	£
At 1 April 2024	35,000	35,000
Credited to the statement of recognised gains and losses	(10,000)	(10,000)
At 31 March 2025	<u>25,000</u>	<u>25,000</u>

The dilapidation provision is recognised in order to make good alterations to leased premises at the end of the lease term.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**17 Commitments**

**Other financial commitments**

**Lease commitments**

The total amount of other financial commitments not provided in the financial statements was £57,312 (2024 - £89,186).

**Breakdown of above:**

Due within 1 year: £29,192 (2024 - £31,874)

Due between 1 to 5 years: £28,120 (2024 - £57,312)

Due beyond 5 years: £Nil (2024 - £Nil)

**18 Funds**

	Balance at 1 April 2024	Incoming resources	Resources expended	Transfers	Balance at 31 March 2025
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Unrestricted Fund	275,193	269,249	(227,023)	(65,102)	252,319
<b>Total unrestricted funds</b>	<b>275,193</b>	<b>269,249</b>	<b>(227,023)</b>	<b>(65,102)</b>	<b>252,319</b>
<b>Restricted funds</b>					
Macmillan	-	36,056	(45,180)	9,124	-
Larder HUB Grant	4,428	-	-	(4,428)	-
Restorative Justice	600	-	-	(600)	-
BAP	7,724	38,951	(30,285)	-	8,666
Ringwood Food Grant	7,139	-	-	(7,139)	-
Help to Claim Universal Credit	64	-	-	(64)	-
Home & Well	1,725	6,405	-	-	6,430
MaPS	20,700	87,610	(86,310)	-	22,000
Help To Claim Phone & Webchat	5,028	-	-	(5,028)	-
National Lottery Citizens Advice	-	192,443	(226,883)	34,440	-
NF Campaigns Manager	-	42,172	(60,723)	18,551	-
Financial Inclusion	-	38,337	(52,651)	14,314	-
HAF Signposting	1,018	-	-	(1,018)	-
Sovereign	8,931	-	-	(8,931)	-
School Inclusion	2,334	24,884	(43,099)	15,881	-
Energy Reach Community Project	-	11,131	(6,841)	-	4,290
<b>Total Restricted funds</b>	<b>50,267</b>	<b>477,989</b>	<b>(551,972)</b>	<b>65,102</b>	<b>41,386</b>
<b>Total funds</b>	<b>325,460</b>	<b>747,238</b>	<b>(778,995)</b>	<b>-</b>	<b>293,705</b>

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

**Restricted Reserve transfer to General Unrestricted Fund:**

A review of projects was carried out at the year-end which identified and confirmed expenditure had been incurred in prior years, from the General Unrestricted Fund, for the undernoted projects. As this expenditure relates to previous year end accounts, the 2024/25 accounts show a transfer has been made from Restricted Reserves to General Unrestricted Fund for the following:

Larder HUB Grant – (£4,428) Providing Larder hubs.

Restorative Justice – (£600) Provided training and display of literature on the Restorative Justice Scheme offered by the Office of the Police and Crime Commissioner.

Ringwood Food Grant – (£7,139) Supporting Ringwood Foodbank.

Help to Claim Universal Credit – (£64) Project set up between National Citizens Advice and the DWP to help clients with Universal Credit online applications and offer support.

Help To Claim Phone & Webchat – (£5,028) The delivery of Help to Claim Universal Credit via face-to-face support (including outreach) as well as webchat and phone support to increase accessibility

HAF Signposting – (£1,018) Supporting Holiday Activities and Food Grant program by issuing Z cards.

Sovereign – (£8,931) Grant for receiving referrals from Sovereign Housing for debt clients in the New Forest Area.

**Funds - Comparative Data for the Year Ended 31 March 2024**

	Balance at 1 April 2023	Incoming resources	Resources expended	Transfers	Balance at 31 March 2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
General					
Unrestricted Income Fund	288,131	268,670	(237,403)	(44,205)	275,193
<b>Restricted funds</b>					
Macmillan	-	32,831	(37,360)	4,529	-
Larder HUB Grant	5,026	8,000	(8,598)	-	4,428
NFDC Debt Supervisor	2,946	17,500	(21,704)	1,257	-
Restorative Justice	600	-	-	-	600
EAP	-	18,188	(30,771)	12,584	-
Ringwood Food Grant	7,139	-	-	-	7,139
Help to Claim Universal Credit	64	-	-	-	64
Home & Well	25	-	-	-	25
MaPS	7,938	85,927	(73,165)	-	20,700
Help To Claim Phone & Webchat	5,028	-	-	-	5,028
National Lottery Citizens Advice	-	115,699	(125,622)	9,923	-
NF Campaigns Manager	-	50,427	(58,544)	8,117	-
Financial Inclusion	-	37,545	(45,340)	7,795	-
HAF Signposting	1,018	-	-	-	1,018
Sovereign	8,931	-	-	-	8,931
School Inclusion	-	15,000	(12,666)	-	2,334
<b>Total Restricted funds</b>	<b>38,715</b>	<b>381,116</b>	<b>(413,770)</b>	<b>44,205</b>	<b>50,267</b>
<b>Total funds</b>	<b>326,846</b>	<b>649,786</b>	<b>(651,173)</b>	<b>-</b>	<b>325,459</b>



**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

The specific purposes for which the funds are to be applied and remain current, are as follows:

Macmillan - Relates to a specific project set up between Citizens Advice Hampshire and Macmillan Cancer Support to provide advice to meet the needs of those affected by cancer.

EAP – Deliver energy advice enabling more clients to be supported with energy issues such as: switching/tariffs, energy bills, fuel bill renegotiation, access to grants, smart meters and support to be an active energy consumer.

Home and Well - An ongoing grant. To provide advice to NHS referrals, on priority service registering.

MaPS - Funding for trainee debt adviser for MaPS provision.

National Lottery Citizens Advice - Provide debt advice to vulnerable clients.

NF Campaigns Manager - Supporting and implementing development of the Poverty Action Plan across the new Forest.

Financial Inclusion - Outreach work in conjunction with food larders and Trussel trust.

School Inclusion – School will identify families as potential clients and these clients will be provided with advice and guidance on welfare rights, budget management and housing advice.

**Citizens Advice New Forest Ltd**  
(formerly known as New Forest Citizens Advice Bureau)

**Notes to the Financial Statements for the Year Ended 31 March 2025**

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

	Unrestricted funds	Restricted funds	Total funds at 31 March 2025
	£	£	£
Tangible assets	15,200	-	15,200
Current Assets	314,140	41,386	355,526
Current Liabilities	(52,021)	-	(52,021)
Provisions	(25,000)	-	(25,000)
Total net assets	<u>252,319</u>	<u>41,386</u>	<u>293,705</u>

	Unrestricted funds	Restricted funds	Total funds at 31 March 2024
	£	£	£
Current Assets	344,613	50,267	394,880
Current Liabilities	(34,419)	-	(34,419)
Provisions	(35,000)	-	(35,000)
Total net assets	<u>275,194</u>	<u>50,267</u>	<u>325,461</u>

**20. Share capital**

The company is limited by guarantee and does not have a share capital divided by shares.

**21. Related party transactions**

There were no related party transactions during the year (2024 - £Nil).