

YORK AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1133516

Details

Status Registered

Legal form Charitable company

Company number [07004444](#)

Registered 2010-01-13

Register [View on the Charity Commission register](#)

Contact

Address West Offices
Station Rise
York
YO1 6GA

Phone 01904 623648

Email admin.team@cayork.org

Website www.citizensadviceyork.org.uk/

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE PUBLIC BENEFIT BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS IN PARTICULAR, BUT WITHOUT LIMITATION, FOR THE BENEFIT OF THE COMMUNITY IN YORK AND SURROUNDING AREAS.

Activities: We aim to provide the advice people need for the problems they face and improve the policies and practices that affect people's lives. We provide free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

Classification

- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, The Prevention Or Relief Of Poverty
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** YORK AND SURROUNDING AREAS.
- City Of York

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£502,056	£504,348	£158,226	12
2024-03-31	£438,274	£471,760	-	-
2023-03-31	£460,371	£486,021	-	-
2022-03-31	£444,591	£422,237	-	-
2021-03-31	£449,354	£406,953	-	-

Trustees

Name	Role	Appointed
Dr Joanna de Groot		2021-10-01
Gill Bull		2024-12-05
Katie Wiggins		2025-05-08
Lauren Peel		2024-01-24
Philip Alan Zastawniak-Thomas		2024-04-18
THOMAS COOPER JENKINS		2025-12-04

Accounts

YORK AND DISTRICT CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2025

CHARITY REGISTRATION NO. 1133516

A COMPANY LIMITED BY GUARANTEE
COMPANY REGISTRATION NO. 7004444 (ENGLAND & WALES)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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YORK AND DISTRICT CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Directors/Trustees

The following people were Directors and Trustees of the charity on the date of approval of the report or served during the year:

Joanna de Groot	Chair
Julia Atwater (maternity leave May 2024 - March 2025)	
Sara Boulton (maternity leave, resigned December 2024)	
Gill Bull (co-opted December 2024)	
Sam Dyer (resigned April 2024)	
Mike Galloway	
Vicky Ling	
Janet Looker	
John Nodder (resigned December 2024)	
Lauren Peel	
Kate Robson (co-opted July 2024, appointed October 2024)	
Philip Zastawniak-Thomas (co-opted April 2024, appointed October 2024)	Treasurer
Katie Wiggins (co-opted May 2025)	

Chief Executive

Fiona McCulloch

Company Secretary

Andy Mendus

Registered Charity No. 1133516

Company Registration No. 7004444

Principal address and Registered Office

West Offices Station Rise York YO1 6GA

Independent examiner

Karen Wood ACMA
Outsource Accounting Services & Independent Examinations
2 Galligap Lane
Osbalwick,
York
YO10 3NR

Bankers

Co-operative Bank
PO Box 250
Skelmersdale WN8 6WT

YORK AND DISTRICT CITIZENS ADVICE BUREAU

CHAIR'S REPORT

As Chair of the Trustee Board I want to reiterate my enormous appreciation of the commitment and hard work of all the colleagues and supporters who enable Citizens Advice York [CAY] to do so well in pursuing its core aims:

- To provide the advice and support people in York need for the problems they face
- To improve the policies and practices that affect people's lives

Our volunteers, our excellent Chief Officer, our trustees, our paid staff, and all our corporate and individual friends and supporters, as well as the various partners with whom we work, have all played vital and valued roles. Our advisors, and debt team as well as our legal and outreach workers are doing an impressive job under real pressures.

During 2024-5 we have continued to focus on the complex and painful problems facing many York people dealing with rises in energy costs, and with wider cost of living, housing, and equality issues. As demand for our services has continued to grow we have made every effort to ensure that people in York can turn to CAY for free informed, impartial and independent advice, whatever their circumstances and problems, whenever they need us.

Providing advice and support for the people of York

The advice we provide can make a huge difference to people's lives, especially in these times of serious need, difficulty and uncertainty. In 2024-25 CAY helped over 7,200 people with nearly 17,000 issues. We also helped our clients to claim over £2.55 million of previously unclaimed benefits or tax credits and to manage or write off debts of more than £2.56 million.

We have maintained and developed our varied client access routes, via webchat, in person, via email and via telephone, in outreach venues as well as in CAY offices.

The overall quality of our work, audited by the national Citizens Advice organisation, remained good and improving throughout the year in a context where we still confront client difficulties in accessing our services.

CAY takes pride in the quality of our work and I am happy to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated us green for many client outcomes following an intensive audit early in the year.

Connecting with partners

As in past years we continue to review and develop the links and partnerships which ensure that CAY provides appropriate and effective services and advocacy for the varied needs of people in York.

Our outreach work is an important part of our partnership with the Council and with various constituent wards in York enabling us to reach and support people in their localities.

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More details of our reach and achievements are provided in the following sections of the report.

Governance

Our annual Trustee Self-Assessment, Strategic Capability Assessment, and Chair appraisal give us confidence in our governance as well as understanding of how it might be enhanced. Additionally the results of the national Citizens Advice annual Leadership Self-Assessment of CAY, including a full site visit by a CitA assessor at the end of 2022/23 and subsequent annual updates provided further reassurance and helped us to make improvements. We are continuing a review, and where appropriate revision, of the policies which underpin our work in order to ensure that they provide the best possible framework for our activities

In this year we have said goodbye to several trustees [Sara Boulton, Sam Dyer, and John Nodder] whom we thank most warmly for their valuable contributions to the work of CAY. Philip Zastawniak-Thomas joined us as Honorary Treasurer in April 2024 and also in 2024 we appointed two more trustees [Kate Robson and Gill Bull]. Kate Wiggins joined in 2025, after the end of the reporting period. All these colleagues are already playing very active roles in CAY. We continue to look to enhance the board by maintaining our numbers and working to recruit trustees with diverse experiences and backgrounds.

Thank you to staff and volunteers

Over this last year our staff and volunteers have worked tirelessly, and with enormous commitment, to provide the best possible advice using telephone, email, and webchat, as well as some face to face service, notably in our outreach venues. Despite the stresses and strains which this has put on everyone and the pressures of growing demand the team has consistently managed to help our clients and maintain the high standard of the advice provided. We have also started some new research /campaigning work, and are training and developing additional volunteer advisers to try to keep pace with the burgeoning demands on our services.

CAY's achievements are clear evidence of the impressive resilience, willingness, energy, and professionalism of all our volunteers and staff. On behalf of myself and the trustees I want to record full and public thanks to Fiona and the whole team.

During the year we have been joined by a number of new volunteers and staff. We extend a warm welcome to all of you, look forward to future work with you, and thank you for joining our team.

Volunteers

Volunteers are central to everything that we do: providing advice in West Offices and in our outreach sessions across the City, telephone advice on Adviceline, and WebChat support, as well as working on reception, campaign work, administration, and fundraising. They are vital to the effectiveness and quality of our work. Volunteering with CAY is a worthwhile and rewarding role and our use of digital routes for clients also provides work flexibility which

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can be attractive to potential volunteers. Recruiting and training volunteers, in particular as advisors, is an area where we have been making progress over the last year.

Funding

With all our funders and potential funders being under serious financial pressure, and the outlook for prices being very uncertain, budgeting and planning remains a difficult challenge, which our Chief Officer and trustees continue to address actively.

The long-term arrangement with the City of York Council (CYC) which resources our core General Advice Service ended at the end of 2023/24. They remain consistent and generous funders, and solid supporters, of CAY and have entered into an interim one-year agreement at a reduced rate as part of an overall review of their non-statutory services. During this autumn we'll be looking to renew CAY's agreement with them for 4 years, starting in 2026.

While this core funding is critical to our continued operation, we must raise additional funds from grants, funding bids, and other income sources such as donations. Some of this funding comes from grants for training, and from various fundraising activities and one-off donations, but there is still a large gap to fill. In 2019 we launched a Friends of CAY scheme for both businesses and private individuals, and are currently working to develop that scheme and similar funding initiatives and to target some volunteer time for that work. I'd like to thank all our corporate and individual Friends most warmly for their support. Their regular contributions to CAY funds are really welcome and hugely helpful and will continue to be so in future.

2024-25 has been a challenging year, but nonetheless CAY has been able to maintain the level and quality of our service despite a worsening financial position. Hard work by our CEO, our Treasurer and our staff has meant that the outlook for 2025/26 is more positive, with a forecast of at least a 'break-even' position. As noted, the Board is seeking to raise additional income from the Friends initiative and other avenues so that reserves can be rebuilt to target levels and staff more suitably rewarded.

Trustees, staff, and volunteers all remain committed to continue our efforts to meet demand and deliver the best possible advice and client service to the people of York.

2024/25 Financial Performance

CAY is an independent local charity, entirely reliant on funding the work we do through grants or fees for specific services and projects, together with the money we raise through various fundraising activities and donations.

All our funders, like ourselves, are under increasing financial pressure and this means funding continues for both our core General Advice Service and for our many and varied projects continues to be a demanding and difficult issue

With these pressures in mind and the strain that inflation continues to bring we had an overall deficit in 24/25 of £2,292, compared a deficit of £33,486 in 23/24, made up of a surplus on Unrestricted Funds of £12,404 and a deficit of £14,696 on Restricted Funds.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

This meant our Unrestricted Funds at the end of March 2025 were £131,359, compared to £118,955 at the end of March 2024.

Joanna de Groot

Joanna de Groot

Joanna de Groot

Chair

YORK AND DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST MARCH 2025

The Trustees, all of whom are also Directors for the purposes of company law, present their annual report and financial statements for the year ended 31st March 2025.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance

York and District Citizens Advice Bureau is an independent registered charity, No. 1133516, and a company limited by guarantee, No. 7004444. York and District Citizens Advice Bureau is also known as Citizens Advice York. The charity operates in accordance with the terms of its Memorandum and Articles of Association.

The Charity was originally established in October 1941 and registered with the Charity Commission in 1980, Charity Registration No. 509600, as an unincorporated association. The new charitable company was incorporated on 29th August 2009 and registered with the Charity Commission on 13th January 2010. On 1st April 2010 all the assets and liabilities of the former charity were transferred to the new charitable company.

Recruitment and appointment of Trustees

Members of the Trustee Board are the charity Trustees for the purposes of charity law and are also Directors for the purposes of Company Law.

The maximum number of Trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting, or by being co-opted by the Trustee Board, provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

All elected Trustees retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected.

Due to the nature of the charity the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. Trustees are drawn from all sections of the community and include individual members and members of organisations, who use their skills and experience to lead and govern the charity.

Induction and training of Trustees

All new Trustees receive an induction. This includes copies of key policies and procedures, information about the charity and the responsibilities of being a Trustee and the opportunity to meet staff and volunteers. Board members also have access to internal training sessions run by Citizens Advice York as well as courses offered by Citizens Advice nationally.

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All Trustees take an active part in the management of Citizens Advice York.

Organisational Structure

Citizens Advice York 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 the charity and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum every two months and delegates the day to day management of the charity to the Chief Executive.

Related Parties

Citizens Advice York is a member of Citizens Advice, the operating name of the National Association of Citizens Advice, 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 Citizens Advice York in order to fulfil its charitable objectives and comply with the national membership requirements.

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

Risk Management

The Trustees have considered and reviewed the risks to which the charity is exposed and have established systems and procedures to manage them. The Audit and Risk committee maintains an effective internal control and risk framework and assists the Board to ensure compliance with standards and guidelines issued by Citizens Advice and other regulatory bodies. The risk register is reviewed regularly and Trustees ensure that action plans are in place to mitigate key risks identified.

OBJECTIVES AND ACTIVITIES

The Charity's objects, as detailed in the Memorandum and Articles of Association, are "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in York and surrounding areas".

To achieve these objectives Citizens Advice York aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

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Public Benefit

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

Our current activities aim to meet our objectives through the delivery of free, confidential advice and information that is accessible to all. More detailed information about our work is provided in our Annual Review.

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CHIEF EXECUTIVE'S REPORT

Citizens Advice York (CAY) is an independent, local charity and a member of the national Citizens Advice network. We are here for everyone, whatever their circumstances and whatever the problem. People turn to us in times of need, and our trained advisers provide support on a wide range of issues, most commonly debt, benefits, housing, employment, consumer rights, legal matters, and immigration. The cost of living crisis has continued to impact residents across York this year. As a result, demand for our services remained high. With additional capacity, we could have helped even more people than the 7,215 clients we supported during the year. On their behalf, we undertook 25,297 individual actions, often at moments of serious personal or financial crisis.

Our work delivered significant impact:

- We increased client income by over 33%, securing £2,564,615 in financial gains, primarily through successful benefit claims and charitable grants.
- We achieved £2,555,353 in debt write-offs for clients.
- However, there was a sharp reduction in the total amount of debt we helped to reschedule—down by 60% to just £7,500. This drop reflects the growing severity of financial need: 98% of our debt clients (a 5% increase from the previous year) now present with negative budgets, meaning they cannot afford any repayment plans. For the majority, the only viable option is to pursue full debt write-off—an outcome that carries long-term consequences, including restricted access to credit for six years.

The three most common areas of advice sought were:

1. Benefits and income support
2. Debt and money management
3. Charitable support, such as food and fuel vouchers or access to other charitable funds.

While our advice needs generally align with national trends, one local area of concern stands out. York had previously seen a decline in self-disconnection from prepayment energy meters, thanks to more generous emergency fuel voucher support. However, with reduced funding from the City of York Council—cutting fuel vouchers from three per client per year to just one—self-disconnections have begun to rise again. This has caused considerable hardship. Clients are increasingly relying on warm spaces operated by the Council and, in some cases, turning to cold food that does not require heating. The reduction in support has had a tangible, negative impact on residents' health, wellbeing, and dignity.

Despite these challenges, our team has continued to deliver exceptional service under intense pressure. I am immensely proud of their commitment and resilience—what began as a crisis has now become the new normal, and they continue to rise to the challenge.

However, resourcing remains a significant concern. Like many in the voluntary sector, we have faced difficulties in recruiting and retaining staff due to rising living costs.

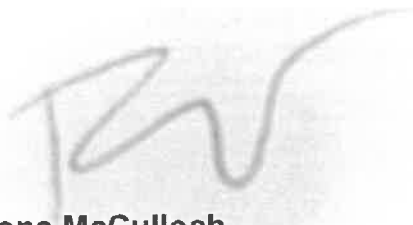
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We are in direct competition with retail and hospitality sectors, which often offer considerably higher wages. York's high cost of living has further reduced our ability to attract strong candidates when vacancies arise.

In spite of this, we have made important progress in building long-term capability:

- With funding from the Armed Forces Covenant, we have trained and employed three full-time outreach advisers, drawn from service leavers and their families. This "home-grown" approach has created sustainable roles and portable careers in advice services, improving financial stability for those individuals.
- Through the Aviva Day Release programme, we trained a new adviser who supports around three additional clients per week—clients we would otherwise have been unable to assist.
- We also appointed a part-time Training Manager, who will oversee the recruitment and development of up to 16 new volunteers each year, expanding our capacity to support approximately 1,000 additional clients annually.

Nevertheless, the need for our services continues to outstrip our resources. Demand has grown substantially, while our core funding remains relatively static. In the last financial year, our total income was £502,056, with expenditure of £504,348.



Fiona McCulloch



Chief Executive

YORK AND DISTRICT CITIZENS ADVICE BUREAU

FINANCIAL REVIEW

Principal Funding Sources

The Trustees are hugely grateful to all the organisations and individuals who have given generously, including grants, funds, donations and legacies during this year.

The principal funding sources were as follows:

City of York Council: The largest grant received during the year was the core grant of £135,045 towards the delivery of our general advice service. The Council also supported a number of specialist projects including Our City Hub and Travellers outreach. We also receive funding from Council Wards to support local provision of outreach advice.

National Citizens Advice provided funding from the Money Advice & Pension Service as well as project funding from Yorkshire Building society.

York Food Bank, York against Cancer, SJP Law, Refugee Action York and the Armed Forces Covenant all provided significant funds to support outreach and advice projects.

The charity did not have any borrowings from providers of funding or other sources.

The Trustees remain committed to finding new and diverse funding sources and to safeguarding and increasing reserves in order to ensure the charity has a secure financial base for the future.

Summary Financial Position 24/25

Incoming resources for the year 24/25 was £502,056 (23/24 £438,274).

Outgoing expenditure for the year 24/25 was £504,348 (23/24 £471,760).

This resulted in a deficit of £2,292 (23/24 deficit £33,486).

Of this, £14,696 deficit relates to restricted funds and a £12,404 surplus related to unrestricted funds.

At 31 March 2025 total funds were £158,226 (At 31 Mar 24 £160,518).

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A summary of the 24/25 accounts is provided below:

	24/25	23/24	YoY
Income			
Restricted Activities	£305,655	£247,932	
Unrestricted Activities	£196,401	£190,342	
Total Income	£502,056	£438,274	14.5%
Expenditure			
Restricted Activity Related Expenditure	£320,351	£237,753	
Unrestricted Activity Related Expenditure	£183,997	£234,007	
Total Expenditure	£504,348	£471,760	(6.9%)
In year Fund Movement			
Movement on Restricted Funds	(£14,696)	£10,179	
Movement on Unrestricted Funds	£12,404	(£43,665)	
Total Movement on Funds	(£2,292)	(£33,486)	
Closing Funds			
Closing Restricted Funds	£26,867	£41,563	
Closing Unrestricted Funds	£131,359	£118,955	
Closing Funds	£158,226	£160,518	(1.5%)

Reserves Policy (reviewed and monitored annually by the Trustee Board)

Citizens Advice York aims to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency, including loss of income and unbudgeted cost. The charity maintains a projection of income and endeavours to ensure that this continues to be derived from as wide a variety of sources as possible.

The Trustees have determined that Free Reserves equal to 3 months normal operating expenditure should be maintained. This is in addition to designated funds of £43,000. The current level of unrestricted funds excluding designated funds and fixed assets (The 'Free Reserves') is £88,359 which would cover approx 2.1 months running costs (1.9 months in 23/24). In the long term Trustees aim to increase the level of reserves to 6 months, though it is recognised this may take time given the funding pressure the organisation is working under.

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Designated Funds

Unrestricted funds have been designated for the following purposes:

Contingency reserve: £38,000 set aside to cover any costs arising in the event of the charity's closure, such as redundancies.

Equipment reserve: £5,000 set aside towards future equipment requirements.

The Trustees are free to designate funds in this way, and to release such funds to make them available for general purposes as they see fit.

Restricted Funds

Details of Restricted Funds are set out in Note 14 to the Accounts. These funds are restricted by the donor or funder and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an under-spend but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned.

Investment Policy

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

Owing to the nature of its funding the charity has no long-term investments, but it keeps monies not required in the short term in a no-notice deposit account with Scottish Widows. The Trustees review the interest rates available from time to time to ensure a reasonable return on deposits is being achieved.



Philip Zastawniak-Thomas

Treasurer

YORK AND DISTRICT CITIZENS ADVICE BUREAU

DIRECTORS' RESPONSIBILITIES

The charity trustees (who are also the directors of York and District Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

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

- Select suitable accounting policies and the apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

In preparing this report, the Trustees have taken advantage of the small companies exemption. The Trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the Trustees

Date



Joanna de Groot

Chair

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from:					
Donations & legacies	3	31,424	-	31,424	11,380
Charitable activities	4	163,566	305,655	469,221	425,743
Investment income	5	1,241	-	1,241	1,098
Other income	6	170	-	170	53
TOTAL INCOME		<u>196,401</u>	<u>305,655</u>	<u>502,056</u>	<u>438,274</u>
EXPENDITURE ON					
Charitable activities					
Advice and Information	8	188,954	315,394	504,348	471,760
TOTAL EXPENDITURE		<u>188,954</u>	<u>315,394</u>	<u>504,348</u>	<u>471,760</u>
NET INCOME/ (EXPENDITURE)		<u>7,447</u>	<u>(9,739)</u>	<u>(2,292)</u>	<u>(33,486)</u>
Transfers Between Funds		4,957	(4,957)	-	-
NET MOVEMENT IN FUNDS		<u>12,404</u>	<u>(14,696)</u>	<u>(2,292)</u>	<u>(33,486)</u>
Reconciliation of Funds					
Funds brought forward at 1 April 2024		118,955	41,563	160,518	194,004
Funds carried forward 31 March 2025		<u>131,359</u>	<u>26,867</u>	<u>158,226</u>	<u>160,518</u>

A comparative Statement of Financial Activities is found in Note 2

The Statement of Financial Activities includes all gains and losses recognised in the year.

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

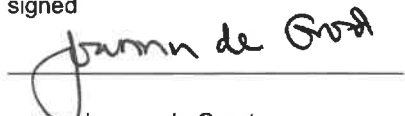
YORK AND DISTRICT CITIZENS ADVICE BUREAU
BALANCE SHEET
AS AT 31 MARCH 2025

	note	2025 £	2024 £
CURRENT ASSETS			
Debtors	12	18,520	7,089
Cash at bank and in hand		167,361	212,554
		<u>185,881</u>	<u>219,643</u>
CREDITORS: Amounts falling due within one year			
	13	(27,655)	(59,125)
NET CURRENT ASSETS			
		<u>158,226</u>	<u>160,518</u>
TOTAL ASSETS LESS CURRENT LIABILITIES			
		<u>158,226</u>	<u>160,518</u>
TOTAL NET ASSETS			
		<u><u>158,226</u></u>	<u><u>160,518</u></u>
FUNDS			
Restricted income funds	14	26,867	41,563
Unrestricted income funds			
General fund	14	88,359	75,955
Designated fund	14	43,000	43,000
TOTAL FUNDS			
	14	<u><u>158,226</u></u>	<u><u>160,518</u></u>

The notes on pages 19 - 30 form part of these accounts.

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

signed



name: Joanna de Groot

role: Chair of Trustees

date



Company Registration Number : 7004444 (England & Wales)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS YEAR ENDED 31 MARCH 2025

	note	2025 £	2024 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		(2,292)	(33,486)
Adjusted for:			
Depreciation charge	12	-	-
Investment Income	5	(1,241)	(1,098)
Decrease/(increase) in debtors	12	(11,431)	15,625
(Decrease)/increase in creditors	13	(31,470)	41,957
Net cash flows from operating activities		<u>(46,434)</u>	<u>22,998</u>
Cash flows from investing activities			
Interest receivable and similar incoming resources	5	1,241	1,098
Net increase/(decrease) in cash and cash equivalents		(45,193)	24,096
Cash and cash equivalents at 1 April 2024		<u>212,554</u>	<u>188,458</u>
Cash and cash equivalents at 31 March 2025		<u>167,361</u>	<u>212,554</u>

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

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

1. Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice York meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Income and endowments

i) Recognition of income

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

ii) Grants receivable

Grants made to finance the activities of the local Citizens Advice are credited to the income and expenditure account in the period to which they relate.

iii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the Directors' Report.

v) Other income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

vi) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

Expenditure and irrecoverable VAT

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

Expenditure is classified under the following activity headings:

- Costs of raising funds includes costs associated with any fundraising events.
- Charitable activities includes the costs of providing general advice and other specialist advice services and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs

Support costs include Back Office and Management staffing along with overhead attributable to those staff. They have been allocated to projects in proportion to staff costs in each activity/project.

Operating Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Computer equipment	3 years on a straight line basis
Fittings & office equipment	5 years on a straight line basis

Pensions

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the

Unrestricted funds are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

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

	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Income from:			
Donations & legacies	11,380	-	11,380
Charitable activities	177,811	247,932	425,743
Investment income	1,098	-	1,098
Other income	53	-	53
TOTAL INCOME	190,342	247,932	438,274
EXPENDITURE ON			
Charitable activities			
Advice and Information	234,007	237,753	471,760
TOTAL EXPENDITURE	234,007	237,753	471,760
NET INCOME/ (EXPENDITURE)	(43,665)	10,179	(33,486)
Transfers Between Funds	2,031	(2,031)	-
NET MOVEMENT IN FUNDS	(41,634)	8,148	(33,486)
Reconciliation of Funds			
Funds brought forward at 1 April 2023	160,589	33,415	194,004
Funds carried forward 31 March 2024	118,955	41,563	160,518

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YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Donations	31,424	-	31,424	11,380	-	11,380
Total	<u>31,424</u>	<u>-</u>	<u>31,424</u>	<u>11,380</u>	<u>-</u>	<u>11,380</u>

4. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Advice & Information Services:						
Funder						
Access To Justice Fund	-	-	-	936	-	936
Armed Forces Covenant	-	25,044	25,044	-	-	-
Citizens Advice - Advice Line	2,786	-	2,786	660	-	660
Citizens Advice - Energy	-	-	-	3,937	-	3,937
Citizens Advice - MAPS Face to Face Debt Advice	-	90,671	90,671	-	69,100	69,100
Citizens Advice - Money Saving Expert	-	-	-	-	600	600
Citizens Advice - Yorkshire Building Society	20,135	-	20,135	19,688	-	19,688
City of York Council - General Advice Service	135,045	-	135,045	150,100	-	150,100
City of York Council - GP Outreach	-	-	-	-	70,800	70,800
City of York Council - Our City Hub	-	51,520	51,520	-	-	-
City of York Council - Travellers	-	5,500	5,500	-	10,837	10,837
Lloyds bank	5,600	-	5,600	-	-	-
Local Authority - Ward pots	-	28,364	28,364	-	18,657	18,657
National Lottery Community Fund	-	17,698	17,698	-	-	-
Refugee Action York	-	4,397	4,397	-	4,188	4,188
Stamp Jackson & Proctor	-	11,579	11,579	-	11,579	11,579
Tang Hall Big Local	-	-	-	-	11,000	11,000
Trussell Trust - York food bank	-	32,570	32,570	-	24,336	24,336
York Against Cancer	-	38,312	38,312	-	19,662	19,662
York and Scarborough Teaching Hospitals	-	-	-	2,490	-	2,490
York CVS - Island	-	-	-	-	7,173	7,173
Total	<u>163,566</u>	<u>305,655</u>	<u>469,221</u>	<u>177,811</u>	<u>247,932</u>	<u>425,743</u>

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Income from bank deposits	1,241	-	1,241	1,098	-	1,098
	<u>1,241</u>	<u>-</u>	<u>1,241</u>	<u>1,098</u>	<u>-</u>	<u>1,098</u>

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Other Income	170	-	170	53	-	53
Total	<u>170</u>	<u>-</u>	<u>170</u>	<u>53</u>	<u>-</u>	<u>53</u>

7. Analysis of Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2025
	£	£	£
Advice & information services:			
Direct costs	139,741	233,008	372,749
Allocated Support Costs (see below)	49,060	81,889	130,949
Governance Costs	153	497	650
Total Resources Expended	<u>188,954</u>	<u>315,394</u>	<u>504,348</u>

	Staff Costs	Other Costs	Total 2025
	£	£	£
Allocated Support Costs comprise	109,521	21,428	130,949

	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
Prior year			
Advice & information services:			
Direct costs	170,058	172,743	342,801
Allocated Support Costs (see below)	63,645	64,664	128,309
Governance Costs	304	346	650
Total Resources Expended	<u>234,007</u>	<u>237,753</u>	<u>471,760</u>

	Staff Costs	Other Costs	Total 2024
	£	£	£
Allocated Support Costs comprise	107,140	21,169	128,309

8. Net Income/(Expenditure) for the year

This is stated after charging/(crediting):	2025	2024
	£	£
Operating Leases - Land & buildings	15,000	15,000
Operating Leases - Equipment	1,349	1,349
Independent Examiner fees	650	600

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

9. Staff costs

Staff costs during the year were as follows:	Total 2025	Total 2024
	£	£
Wages & Salaries	368,444	339,282
Social Security Costs	23,288	23,398
Pension Costs	21,402	20,769
Termination payments	-	2,033
	<u>413,134</u>	<u>385,482</u>

No employee has employee benefits of more than £60,000 in the year (2024: 0)

The average number of Full time Equivalent employees during the year was

	2025	2024
	No.	No.
Advice	6.3	7.3
Admin & support	1.0	0.8
Operational Management	3.6	3.1
Senior Management	1.0	1
Total	<u>11.9</u>	<u>12.2</u>

10. Trustee Remuneration and expenses and Related party transactions

Neither the Trustees nor any persons connected with them received any remuneration, benefits or reimbursed expenses during the year (2024: £0)

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

11. Corporation tax

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

12. Debtors

	2025 £	2024 £
Trade debtors	18,165	658
Other debtors	69	-
Prepayments	-	385
Accrued income	286	6,046
	<u>18,520</u>	<u>7,089</u>

13. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade Creditors	1,273	18,069
Taxation and social security costs	7,240	8,289
Accruals	2,650	13,720
Deferred Income	13,562	9,630
Other Creditors	2,930	9,417
	<u>27,655</u>	<u>59,125</u>

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

14. Funds

	Balance 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Gains & (Losses) £	Transfers £	Balance 31 March 2025 £
Unrestricted funds:						
General Funds	75,955	196,401	(188,954)	-	4,957	88,359
Designated Funds	43,000	-	-	-	-	43,000
Total unrestricted funds	<u>118,955</u>	<u>196,401</u>	<u>(188,954)</u>	<u>-</u>	<u>4,957</u>	<u>131,359</u>
Restricted Funds:						
Armed Forces Covenant	-	25,044	(25,044)	-	-	-
Citizens Advice - MAPS Face to Face Debt	-	90,671	(90,671)	-	-	-
City of York Council - GP Outreach	36,266	-	(36,266)	-	-	-
City of York Council - Our City Hub	-	51,520	(37,391)	-	-	14,129
City of York Council - Travellers	-	5,500	(5,500)	-	-	-
Local Authority - Ward pots	-	28,364	(28,364)	-	-	-
National Lottery Community Fund	-	17,698	(4,960)	-	-	12,738
Refugee Action York	-	4,397	(4,397)	-	-	-
Stamp Jackson & Proctor	-	11,579	(11,579)	-	-	-
Trussell Trust - York food bank	-	32,570	(32,570)	-	-	-
York Against Cancer	-	38,312	(38,312)	-	-	-
York CVS - Island	5,297	-	(340)	-	(4,957)	-
Total restricted funds	<u>41,563</u>	<u>305,655</u>	<u>(315,394)</u>	<u>-</u>	<u>(4,957)</u>	<u>26,867</u>
Total funds	<u>160,518</u>	<u>502,056</u>	<u>(504,348)</u>	<u>-</u>	<u>-</u>	<u>158,226</u>

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

14. Funds (Prior year comparative)

	Balance 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2024 £
Unrestricted funds:					
General Funds	117,589	190,342	(234,007)	2,031	75,955
Designated Funds	43,000	-	-	-	43,000
Total unrestricted funds	160,589	190,342	(234,007)	2,031	118,955
Restricted Funds:					
Brelms Trust	3,000	-	(3,000)	-	-
Citizens Advice - Advice Line	14,214	-	(14,214)	-	-
Citizens Advice - MAPS Face to Face Debt Advice	-	69,100	(67,069)	(2,031)	-
Citizens Advice - Money Saving Expert	-	600	(600)	-	-
City of York Council - GP Outreach	-	70,800	(34,534)	-	36,266
City of York Council - Travellers	-	10,837	(10,837)	-	-
Garfield Weston	5,034	-	(5,034)	-	-
Local Authority - Ward pots	6,884	18,657	(25,541)	-	-
Refugee Action York	-	4,188	(4,188)	-	-
Stamp Jackson & Proctor	-	11,579	(11,579)	-	-
Tang Hall Big Local	-	11,000	(11,000)	-	-
Trussell Trust - York food bank	-	24,336	(24,336)	-	-
Two Ridings Community Foundation - Hardship Fund	2,855	-	(2,855)	-	-
Two Ridings Community Foundation - Surviving Winter	1,390	-	(1,390)	-	-
York Against Cancer	-	19,662	(19,662)	-	-
York Childrens Trust	38	-	(38)	-	-
York CVS - Island	-	7,173	(1,876)	-	5,297
Total restricted funds	33,415	247,932	(237,753)	(2,031)	41,563
Total funds	194,004	438,274	(471,760)	-	160,518

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

14. Funds (continued)

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

DESIGNATED FUNDS:

The designated funds balance comprises the following designations taken from the general funds of the charity

- Equipment Reserve £5000
- Contingency Reserve £38000

RESTRICTED FUNDS:

Armed Forces Covenant

Funding to give advice to ex armed forces personnel

Brelms Trust

Funding to recruit, train and deploy more volunteers

Citizens Advice - Advice Line

Funding to increase capacity on our Advice Line telephone service

Citizens Advice - MAPS Face to Face Debt Advice

Funding for a Face to Face debt advice service

Citizens Advice - Money Saving Expert

Funding to provide financial capability appointments for clients

City of York Council - GP Outreach

Funding for advice in GP Surgeries

City of York Council - Our City Hub

Funding for advice within a multi organisation community space in York

City of York Council - Travellers

Funding for advice to Travellers and their communities

Garfield Weston

Funding to recruit, train and deploy more volunteers

Local Authority - Ward pots

Funding for an outreach advice services in specific local authority wards in the region

YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

National Lottery Community Fund

Funding to train advisers and deliver advice to an OISC2 level of immigration advice

Refugee Action York

Funding to give advice to the Refugee communities of York

Stamp Jackson & Proctor

Funding for advice in the head injury & Stroke unit at the hospital

Tang Hall Big Local

Funding for advice in the geographic area of Tang Hall

Trussell Trust - York food bank

Funding to give advice to clients of the York food bank

Two Ridings Community Foundation - Hardship Fund

Funding to give small grant to clients in hardship.

Two Ridings Community Foundation - Surviving Winter

Funding to give small grant to clients experiencing winter hardship

York Against Cancer

Funding to give advice to clients suffering from cancer

York Childrens Trust

Funding to give small grant to clients in hardship with children

York CVS - Island

The Island Project is an innovative project to combine advice, mentoring and training.

TRANSFERS:

A transfer of funds from the York CVS - Island project was carried out in agreement with the funder

YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

15. Analysis of net assets between funds

	General funds	Designated funds	Restricted funds	Total
Current reporting period				
Tangible fixed assets	-	-	-	-
Current assets	96,319	43,000	46,562	185,881
Current liabilities	(7,960)	-	(19,695)	(27,655)
Total	88,359	43,000	26,867	158,226

	General funds	Designated funds	Restricted funds	Total
Previous reporting period				
Tangible fixed assets	-	-	-	-
Current assets	90,628	43,000	86,015	219,643
Current liabilities	(14,673)	-	(44,452)	(59,125)
Total	75,955	43,000	41,563	160,518

16. Analysis of Cash and Cash Equivalents

	At 1 April 2024	cashflow	at 31 March 2025
Cash at bank and in hand	212,554	(45,193)	167,361
Total	212,554	(45,193)	167,361

	At 1 April 2023	cashflow	at 31 March 2024
Cash at bank and in hand	188,458	24,096	212,554
Total	188,458	24,096	212,554

17. Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for

	Land & Buildings		Equipment	
	£	£	£	£
Less than one year	7,500	7,500	225	1,349
One to five years	-	-	-	225
	7,500	7,500	225	1,574

18. Ultimate Controlling Party

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

Independent examiner's report to the trustees of York & District CAB

I report on the accounts of: **York & District Citizens Advice Bureau**
for the year ended: **31st March 2025** which are set out on pages 16 to 30.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company'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 The Chartered Institute of Management Accountants, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the Trust as required by section 386 of the Act; or
- 2 the accounts do not accord with those records
- 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.



Karen Wood (ACMA)

Outsource independent examination
service
2 Galligap Lane
Osbalwick
York YO10 3NR

03/10/2025

Date:

Accounts

YORK AND DISTRICT CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2024

CHARITY REGISTRATION NO. 1133516

A COMPANY LIMITED BY GUARANTEE
COMPANY REGISTRATION NO. 7004444 (ENGLAND & WALES)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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YORK AND DISTRICT CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Directors/Trustees

The following people were Directors and Trustees of the charity on the date of approval of the report or served during the year:

Joanna de Groot	Chair
Julia Atwater	
Sara Boulton	
Simon Crack (resigned January 2024)	
Mary Day (co-opted May 2023, resigned October 2023)	
Sam Dyer (elected October 2023, resigned April 2024)	
Mike Galloway (co-opted January 2024)	
Vicky Ling	
Janet Looker (elected October 2023)	
Manar Matusiak (resigned May 2023)	
John Nodder	
Lauren Peel (co-opted January 2024)	
Kate Robson (co-opted July 2024)	
John Short (resigned July 2023)	
Philip Zastawniak-Thomas (co-opted April 2024)	Treasurer

Chief Executive

Fiona McCulloch

Company Secretary

Andy Mendus

Registered Charity No. 1133516

Company Registration No. 7004444

Principal address and Registered Office

West Offices Station Rise York YO1 6GA

Independent examiner

Karen Wood ACMA
Outsource Accounting Services & Independent Examinations
2 Galligap Lane
Osbalwick,
York
YO10 3NR

Bankers

Co-operative Bank
PO Box 250
Skelmersdale WN8 6WT

YORK AND DISTRICT CITIZENS ADVICE BUREAU

CHAIR'S REPORT

As Chair of the Trustee Board I want to reiterate my appreciation of the commitment and hard work of all the colleagues and supporters who enable Citizens Advice York [CAY] to do so well in pursuing its core aims:

- To provide the advice and support people in York need for the problems they face
- To improve the policies and practices that affect people's lives

Our volunteers, our excellent Chief Officer, our trustees, our paid staff, and all our corporate and individual friends and supporters, as well as the various partners with whom we work, have all played vital and valued roles.

During 2023/24 we have focussed on the complex and painful problems caused by inflation, by steep rises in energy costs, and by wider cost of living and equality issues. As demand for our services has continued to grow we have made every effort to ensure that people in York can turn to CAY for free informed, impartial and independent advice, whatever their circumstances and problems, whenever they need us.

Providing advice and support for the people of York

The advice we provide can make a huge difference to people's lives, especially in these times of serious need, difficulty and uncertainty. In 2023/24 CAY helped over 7,300 people with nearly 17,000 issues. We also helped our clients claim almost £2m of previously unclaimed benefits or tax credits and manage or write off debts of almost £1.7 million.

We have maintained and developed our varied client access routes, via webchat, in person, via email and via telephone, in outreach venues as well as in CAY offices.

The overall quality of our work, audited by the national Citizens Advice organisation, remained good throughout the year as we dealt with ongoing client difficulties in accessing our services, which remains a challenge to our service.

CAY takes pride in the quality of our work and it's good to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated us green for many client outcomes following an intensive audit early in the year.

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Connecting with partners

As in past years we continue to review and develop the links and partnerships which ensure that CAY provides appropriate and effective services and advocacy for the varied needs of people in York.

Our involvement with the new North Yorkshire Law Centre has added to our ability to connect people with legal support, and our work with York Against Cancer and the health

YORK AND DISTRICT CITIZENS ADVICE BUREAU

service connects us with potential clients via clinics and surgeries Our outreach work is an important part of our partnership with the Council and with various constituent wards in York enabling us to reach and support people in their localities.

More details of our reach and achievements are provided in the following sections of the report.

2023/24 Financial Performance

CAY is an independent local charity, entirely reliant on funding the work we do through grants or fees for specific services and projects, together with the money we raise through various fundraising activities and donations.

All our funders are under real and increasing financial pressure and this means funding continues to be very tight both for our core General Advice Service and for our many and varied projects.

With these pressures in mind and the strain that inflation brought we had an overall deficit in the year of £33,486 made up of a deficit on Unrestricted Funds of £43,665 and a surplus of £10,179 on Restricted funds, which will be spent in future periods. This meant our unrestricted reserves at the end of March 24 were at £75,955 excluding designated funds of £43,000.

Governance

Our annual Trustee Self-Assessment, annual Strategic Capability Assessment, and annual Chair appraisal give us confidence in our governance as well as understanding of how it might be enhanced . Additionally the results of the national Citizens Advice annual Leadership Self-Assessment of CAY, including a full site visit by a CitA assessor at the end of 2022/23 provided further reassurance and helped us to make improvements. We are continuing a review, and where appropriate revision, of the policies which underpin our work in order to ensure that they provide the best possible framework for our activities

In this year we have said goodbye to several trustees [Simon Crack, Mary Day, Manar Matusiak, and John Short] whom we thank most warmly for their valuable contributions to the work of CAY. Sam Dyer joined the Board in 2024 but a change in personal circumstances meant he had to resign just after year end. We have also welcomed three new Trustees [Janet Looker, Lauren Pell, and Mike Galloway] while a trustee treasurer, Phil Thomas, joined in April 2024. All are already playing very active roles in CAY. We continue to look to enhance the trustee board by maintaining our numbers and working to recruit trustees with diverse experiences and backgrounds.

Thank you to staff and volunteers

Over this last year our staff and volunteers have worked tirelessly, and with enormous commitment, to provide the best possible advice using telephone, email, and webchat, as well as some face to face service, notably in our outreach venues. Despite the stresses and

YORK AND DISTRICT CITIZENS ADVICE BUREAU

strains which this has put on everyone and the pressures of growing demand the team has consistently managed to help our clients and maintain the high standard of the advice provided. We have also started some new research /campaigning work, and are training and developing additional volunteer advisers to try to keep pace with the burgeoning demands on our services.

CAY's achievements are clear evidence of the impressive resilience, willingness, energy, and professionalism of all our volunteers and staff. On behalf of myself and the trustees I want to record full and public thanks to Fiona and the whole team.

During the year we have been joined by a number of new volunteers and staff. We extend a warm welcome to all of you, look forward to future work with you, and thank you for joining our team.

Volunteers

Volunteers are centrally involved in every aspect of what we do: providing advice in West Offices, telephone advice on Adviceline, and WebChat support, as well as working on reception, administration, or fundraising. They are vital to the effectiveness and quality of our work. Volunteering with CAY is a worthwhile and rewarding role. Recruiting and training volunteers, in particular as advisors, remain key areas where we want to expand our work in future. It is heartening to report that interest in joining the team continues, and that the increased flexibility in working arrangements provided by digital channels will help to ensure this keeps up and expands.

Funding

With all our funders and potential funders being under serious financial pressure, and the outlook for energy prices being very uncertain, budgeting and planning remains a difficult challenge.

The long-term arrangement with the City of York Council (CYC) which resources our core General Advice Service ended at the end of 2023/24. They remain consistent and generous funders, and solid supporters, of CAY and have entered into an interim one-year agreement at a reduced rate as part of an overall review of their non-statutory services. During this autumn we'll be looking to renew CAY's agreement with them for 4 years, starting in 2025/26.

While this core funding is critical to our continued operation, we must raise additional funds from grants, funding bids, and other income sources such as donations. In 2019 we launched a Friends of CAY scheme for both businesses and private individuals, and are currently working to develop this. I'd like to thank all our corporate and individual Friends most warmly for their support. Their regular contributions to CAY funds are really welcome and hugely helpful and will continue to be so in future..

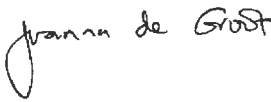
Some of this funding comes from grants for training, and from various fundraising activities and one-off donations, but there is still a large gap to fill.

2023-24 has been a challenging year, but nonetheless CAY has been able to maintain the level and quality of our service despite a worsening financial position. Hard work by our

YORK AND DISTRICT CITIZENS ADVICE BUREAU

CEO and staff has meant that the outlook for 2024/25 is more positive, with a forecast of at least 'break-even', while the Board is seeking to raise additional income (from the Friends initiative and other avenues) so that reserves can be rebuilt to target levels and staff can be more suitably rewarded.

Trustees, staff, and volunteers all remain committed to continue our efforts to meet demand and deliver the best possible advice and client service to the people of York.

A handwritten signature in black ink that reads "Joanna de Groot". The signature is written in a cursive style with a large initial 'J'.

Joanna de Groot

Chair



YORK AND DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST MARCH 2024

The Trustees, all of whom are also Directors for the purposes of company law, present their annual report and financial statements for the year ended 31st March 2024.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance

York and District Citizens Advice Bureau is an independent registered charity, No. 1133516, and a company limited by guarantee, No. 7004444. York and District Citizens Advice Bureau is also known as Citizens Advice York. The charity operates in accordance with the terms of its Memorandum and Articles of Association.

The Charity was originally established in October 1941 and registered with the Charity Commission in 1980, Charity Registration No. 509600, as an unincorporated association. The new charitable company was incorporated on 29th August 2009 and registered with the Charity Commission on 13th January 2010. On 1st April 2010 all the assets and liabilities of the former charity were transferred to the new charitable company.

Recruitment and appointment of Trustees

Members of the Trustee Board are the charity Trustees for the purposes of charity law and are also Directors for the purposes of company law.

The maximum number of Trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting, or by being co-opted by the Trustee Board, provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

All elected Trustees retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected.

Due to the nature of the charity the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. Trustees are drawn from all sections of the community and include individual members and members of organisations, who use their skills and experience to lead and govern the charity.

Induction and training of Trustees

All new Trustees receive an induction. This includes copies of key policies and procedures, information about the charity and the responsibilities of being a Trustee and the opportunity to meet staff and volunteers. Board members also have access to internal training sessions run by Citizens Advice York as well as courses offered by Citizens Advice nationally. All new Trustees have a follow up meeting with the Chair of Trustees after 6 months to review the induction process.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

All Trustees take an active part in the management of Citizens Advice York.

Organisational Structure

Citizens Advice York 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 the charity and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum every two months and delegates the day to day management of the charity to the Chief Executive.

Related Parties

Citizens Advice York 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 Citizens Advice York in order to fulfil its charitable objectives and comply with the national membership requirements.

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

Risk Management

The Trustees have considered and reviewed the risks to which the charity is exposed and have established systems and procedures to manage them. The Audit and Risk committee maintains an effective internal control and risk framework and assists the

Board to ensure compliance with standards and guidelines issued by Citizens Advice and other regulatory bodies. The risk register is reviewed regularly and Trustees ensure that action plans are in place to mitigate key risks identified.

OBJECTIVES AND ACTIVITIES

The Charity's objects, as detailed in the Memorandum and Articles of Association, are "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in York and surrounding areas".

To achieve these objectives Citizens Advice York aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Public Benefit

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

Our current activities aim to meet our objectives through the delivery of free, confidential advice and information that is accessible to all. More detailed information about our work is provided in our Annual Review.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

CHIEF EXECUTIVE'S REPORT

ACHIEVEMENTS AND FUTURE PLANS

Citizens Advice York (CAY) is a local, independent charity affiliated with the national organisation Citizens Advice. We are here for everyone, whoever they are and whatever the problem. People come to us in times of need. The main issues we help with relate to debt, benefits, housing, employment, consumer rights, legal advice, and immigration.

The Cost of Living Crisis really exploded in York this year and we saw 100% more clients year on year. We also completed more than 30% more actions on their behalf making the lives of the residents of York better in their time of crisis. We made income gains for our clients of £1,950,211, mainly in previously unclaimed benefit gains but also in grants. We helped clients write off £1,706,020 in debts and we helped them reschedule £19,583. The massive disparity in these two figures is due to the issue of negative budgets. 93% of our debt clients now present with a negative budget of more than £34 per month. This means that every month they fall further into debt. Therefore, they have no spare income to make debt repayments and the debt has to be written off, with a six year impact on the ability to get credit.

We have followed national trends in advice issues across most areas, bar one. It is a positive for the people of York that we have seen far less recourse to self disconnection of prepayment meters. This was largely due to the fact we had access to three fuel vouchers per year, unfortunately, as City Of York Council has to cut back on services this (along with supermarket vouchers) has been reduced to one per year. This may alter the situation come winter when most people were relying on the vouchers to keep warm and heat food. However, all of this good work has put our service under tremendous strain. I am very proud of the efforts and goodwill of all the team to make this huge achievement happen. Recruiting and retaining staff has been an issue as we ourselves are not immune to the cost of living crisis and, like many other charities, we found ourselves in competition with both retail and the hospitality sector to retain our staff when sometimes up to twice the salary was being offered.

This year has seen the launch of three schemes to help this issue. We began to train Aviva Corporate volunteers to be our new Financial Capability Advisors. This has been a gap in our service since the last funding from Money Savings Expert ended. They are making a difference to our debt clients by coaching them in good financial practices and building a relationship to ensure they have ongoing support once their formal debt advice is completed and their debt relief orders, debt management plans or bankruptcies are in place.

We were also fortunate to win funding from the Armed Forces Covenant to train and employ both service leavers and family members as Advisors, this "home grown" approach means that we have a sustainable service and the trainees gain a career they can easily move around the country with, ensuring their own financial stability.

For the first time, CAY started to deliver Advice First Response courses. These courses equip people to be competent in navigating our public website so they can be the first response to advice needs and help at a first stage level, they have a direct route to a fully qualified advisor should the client need it - they are trained to know when this might be!

YORK AND DISTRICT CITIZENS ADVICE BUREAU

However, we are still under-resourced for the level of service the people of York expect from us, we are struggling to sustain the vastly increased number of clients on a largely static budget. Last year we brought in £444,000 and our expenditure was £472,770



Fiona McCulloch

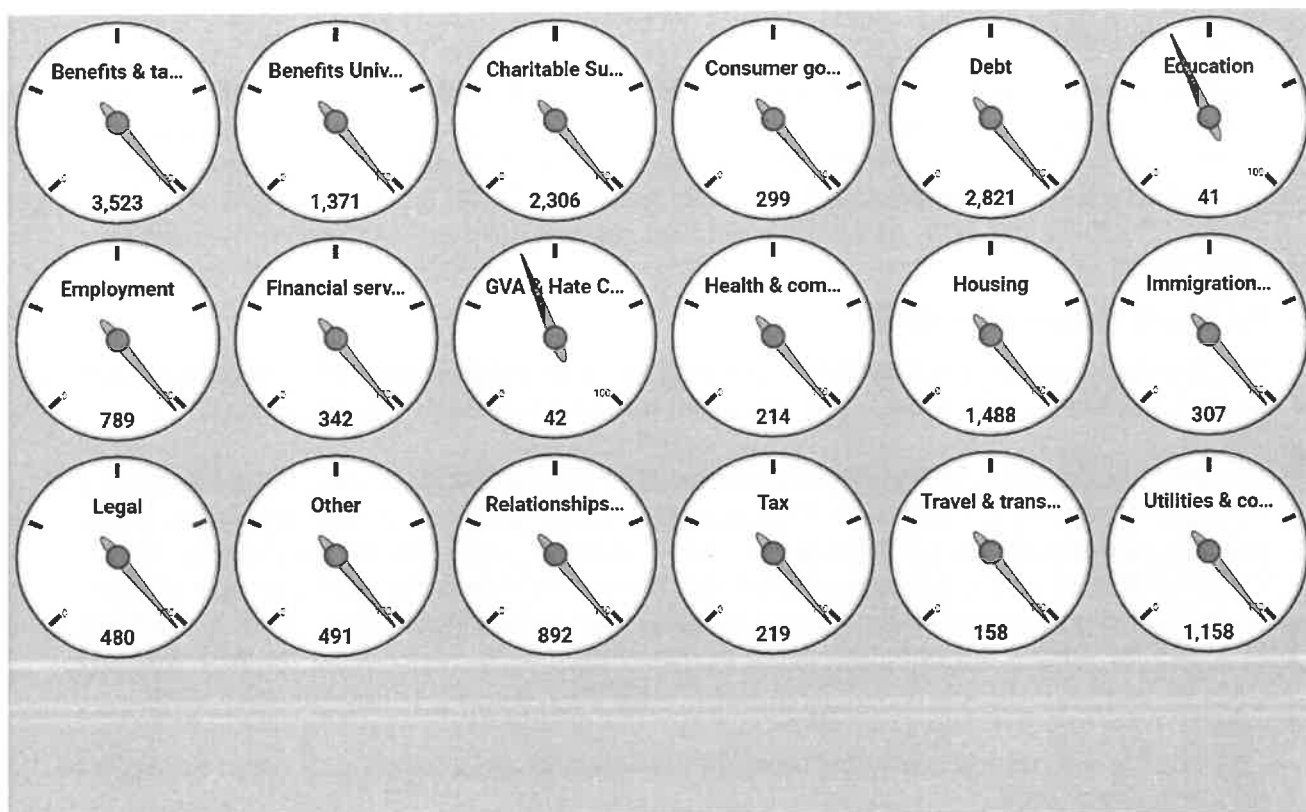
Chief Executive

Our Year at a Glance

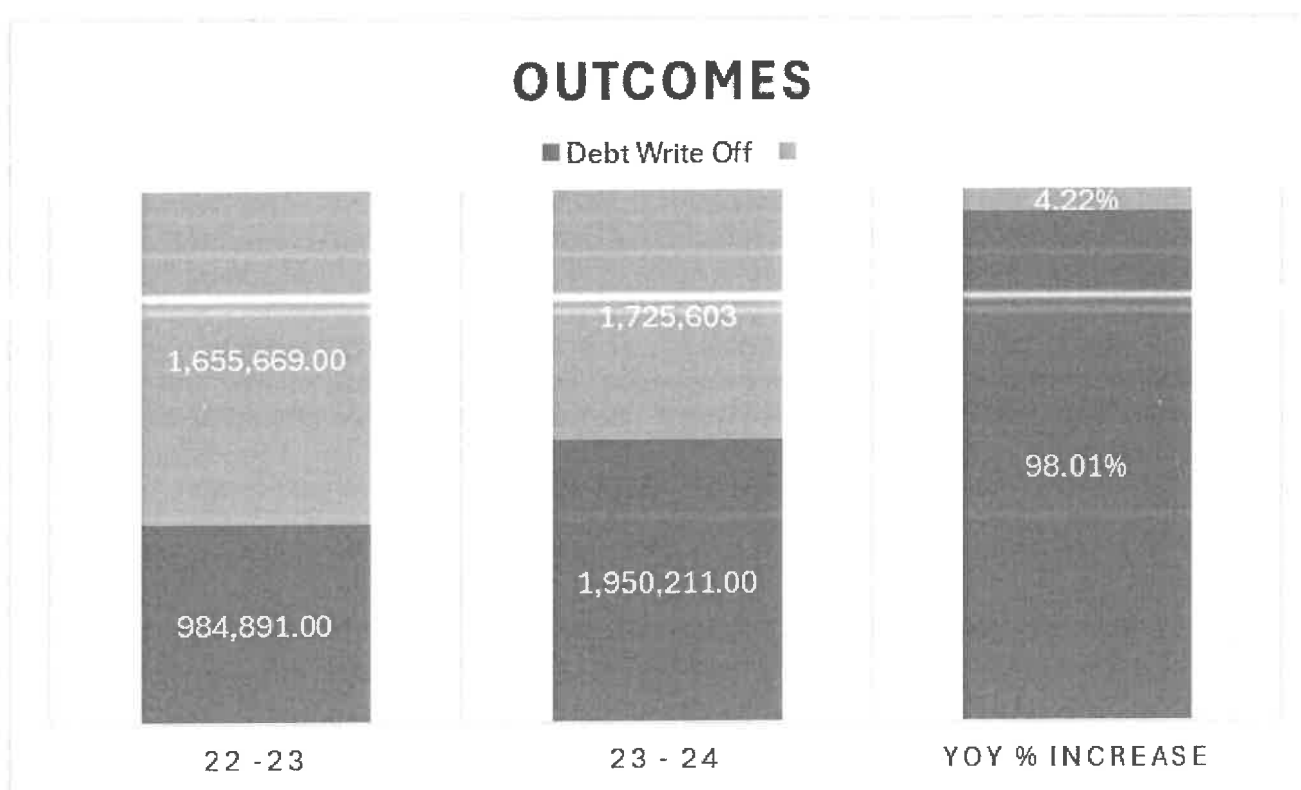
- ❖ We helped **7302** people with **16,941** issues
- ❖ We completed **29,643** actions on their behalf
- ❖ We helped people gain **£1,950.211** in income
- ❖ We helped our clients write off **£1,725,603** of debt

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Issues



Outcomes



YORK AND DISTRICT CITIZENS ADVICE BUREAU

FINANCIAL REVIEW

Financial Position

Incoming resources for the year were £438,274 (2023: £460,371). Of this £247,932 related to project restricted activities (2023: £287,912). A deficit of £33,486 was incurred in the year (2023: deficit of £25,650), of which, a £43,665 deficit relates to unrestricted funds and a £10,179 surplus related to restricted funds. At 31 March 2024 total funds were £118,955 (2023 194,004 of which £160,589 represented unrestricted funds (2023 £160,589).

Principal Funding Sources

The Trustees are grateful to all the organisations and individuals who have given grants or donations during the year. The principal funding sources were as follows:

City of York Council: The largest grant received during the year was the core grant of £150,100 towards the delivery of the general advice service. The Council also supported a number of specialist projects including GP Outreach and Travellers outreach. National Citizens Advice provided funding from the Money Advice & Pension Service as well as project funding from Yorkshire Building society and Energy funding. York Food bank gave £24,336 for advice services to clients at their food bank. Macmillan via York against Cancer gave £19,662 and SJP Law continued their support of the hospital work.

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

The Trustees remain committed to finding new and diverse funding sources and to safeguarding and increasing reserves in order to ensure the charity has a secure financial base for the future.

Reserves Policy

Citizens Advice York aims to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency, including loss of income and necessary but unbudgeted cost. The charity maintains a projection of income for the future and endeavours to ensure that this continues to be derived from as wide a variety of sources as possible.

In reviewing the potential costs that could arise should a significant reduction in income or the need for unbudgeted expenditure occur the Trustees have determined that free reserves which is equal to 3 months normal operating expenditure should be maintained. This is in addition to designated funds of £43,000. The current level of unrestricted funds (excluding designated funds and fixed assets) is £75,955 which would cover approximately 1.9 months running costs. In the longer term Trustees consider it prudent to aim to increase the level of reserves to 6 months, though it is recognised this may take a number of years given the funding pressure the organisation is working in. The reserves policy is monitored and reviewed by Trustees annually.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Designated Funds

Unrestricted funds have been designated for the following purposes:

Contingency reserve:– £38,000 set aside to cover any costs arising in the event of the charity's closure, such as redundancies.

Equipment reserve:– £5,000 set aside towards future equipment requirements.

The Trustees are free to designate funds in this way, and to release such funds to make them available for general purposes as they see fit.

Restricted Funds

Details of Restricted Funds are set out in Note 14 to the Accounts. These funds are restricted by the donor or funder and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an under-spend but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned.

Investment Policy

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

Owing to the nature of its funding the charity has no long-term investments, but it keeps monies not required in the short term in a no-notice deposit account with Scottish Widows. The Trustees review the interest rates available from time to time to ensure a reasonable return on deposits is being achieved.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

DIRECTORS' RESPONSIBILITIES

The charity trustees (who are also the directors of York and District Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

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

- Select suitable accounting policies and the apply them consistently;
- Observe the methods and principles in the Charities SORP;
- Make judgements and estimates that are reasonable and prudent;
- State whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

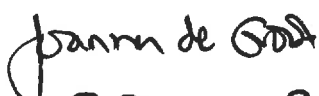
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

In preparing this report, the Trustees have taken advantage of the small companies exemption. The Trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the Trustees

Date  2 December 2024

Joanna de Groot

Chair

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Income from:					
Donations & legacies	3	11,380	-	11,380	20,153
Charitable activities	4	177,811	247,932	425,743	436,937
Investment income	5	1,098	-	1,098	282
Other income	6	53	-	53	2,999
TOTAL INCOME		<u>190,342</u>	<u>247,932</u>	<u>438,274</u>	<u>460,371</u>
EXPENDITURE ON					
Charitable activities					
Advice and Information	8	234,007	237,753	471,760	486,021
TOTAL EXPENDITURE		<u>234,007</u>	<u>237,753</u>	<u>471,760</u>	<u>486,021</u>
NET INCOME/ (EXPENDITURE)		<u>(43,665)</u>	<u>10,179</u>	<u>(33,486)</u>	<u>(25,650)</u>
Transfers Between Funds		2,031	(2,031)	-	-
NET MOVEMENT IN FUNDS		<u>(41,634)</u>	<u>8,148</u>	<u>(33,486)</u>	<u>(25,650)</u>
Reconciliation of Funds					
Funds brought forward at 1 April 2023		160,589	33,415	194,004	219,654
Funds carried forward 31 March 2024		<u>118,955</u>	<u>41,563</u>	<u>160,518</u>	<u>194,004</u>

A comparative Statement of Financial Activities is found in Note 2

The Statement of Financial Activities includes all gains and losses recognised in the year.

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU**BALANCE SHEET
AS AT 31 MARCH 2024**

	note	2024 £	2023 £
CURRENT ASSETS			
Debtors	12	7,089	22,714
Cash at bank and in hand		<u>212,554</u>	<u>188,458</u>
		219,643	211,172
CREDITORS: Amounts falling due within one year	13	(59,125)	(17,168)
NET CURRENT ASSETS		<u>160,518</u>	<u>194,004</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>160,518</u>	<u>194,004</u>
TOTAL NET ASSETS		<u>160,518</u>	<u>194,004</u>
FUNDS			
Restricted income funds	14	41,563	33,415
Unrestricted income funds			
General fund	14	75,955	117,589
Designated fund	14	43,000	43,000
TOTAL FUNDS	14	<u>160,518</u>	<u>194,004</u>

The notes on pages 19 - 30 form part of these accounts.

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

signed

date



name: Joanna de Groot

role: Chair of Trustees

Company Registration Number : 7004444 (England & Wales)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS YEAR ENDED 31 MARCH 2024

	note	2024 £	2023 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		(33,486)	(25,650)
Adjusted for:			
Depreciation charge	12	-	-
Investment Income	5	(1,098)	(282)
Decrease/(increase) in debtors	12	15,625	(1,913)
(Decrease)/increase in creditors	13	41,957	(2,345)
Net cash flows from operating activities		<u>22,998</u>	<u>(30,190)</u>
Cash flows from investing activities			
Interest receivable and similar incoming resources	5	1,098	282
Net increase/(decrease) in cash and cash equivalents		24,096	(29,908)
Cash and cash equivalents at 1 April 2023		<u>188,458</u>	<u>218,366</u>
Cash and cash equivalents at 31 March 2024		<u>212,554</u>	<u>188,458</u>

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

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

1. Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice York meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Income and endowments

i) Recognition of income

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

ii) Grants receivable

Grants made to finance the activities of the local Citizens Advice are credited to the income and expenditure account in the period to which they relate.

iii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the Directors' Report.

v) Other income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

vi) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

Expenditure and irrecoverable VAT

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

Expenditure is classified under the following activity headings:

- Costs of raising funds includes costs associated with any fundraising events.
- Charitable activities includes the costs of providing general advice and other specialist advice services and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs

Support costs include Back Office and Management staffing along with overhead attributable to those staff. They have been allocated to projects in proportion to staff costs in each activity/project.

Operating Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Computer equipment	3 years on a straight line basis
Fittings & office equipment	5 years on a straight line basis

Pensions

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the

Unrestricted funds are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

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

	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Income from:			
Donations & legacies	19,078	1,075	20,153
Charitable activities	150,100	286,837	436,937
Investment income	282	-	282
Other income	2,999	-	2,999
TOTAL INCOME	<u>172,459</u>	<u>287,912</u>	<u>460,371</u>
EXPENDITURE ON			
Charitable activities			
Advice and Information	211,816	274,205	486,021
TOTAL EXPENDITURE	<u>211,816</u>	<u>274,205</u>	<u>486,021</u>
NET INCOME/ (EXPENDITURE)	<u>(39,357)</u>	<u>13,707</u>	<u>(25,650)</u>
Transfers Between Funds	-	-	-
NET MOVEMENT IN FUNDS	<u>(39,357)</u>	<u>13,707</u>	<u>(25,650)</u>
Reconciliation of Funds			
Funds brought forward at 1 April 2022	199,946	19,708	219,654
Funds carried forward 31 March 2023	<u>160,589</u>	<u>33,415</u>	<u>194,004</u>

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
Donations	11,380	-	11,380	19,078	1,075	20,153
Total	<u>11,380</u>	<u>-</u>	<u>11,380</u>	<u>19,078</u>	<u>1,075</u>	<u>20,153</u>

4. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
Advice & Information Services:						
Funder						
Access To Justice Fund	936	-	936	-	-	-
Citizens Advice - Advice Line	660	-	660	-	15,000	15,000
Citizens Advice - Energy	3,937	-	3,937	-	-	-
Citizens Advice - MAPS Face to Face Debt Advice	-	69,100	69,100	-	85,486	85,486
Citizens Advice - Money Saving Expert	-	600	600	-	5,400	5,400
Citizens Advice - Yorkshire Building Society	19,688	-	19,688	-	18,000	18,000
City of York Council - General Advice Service	150,100	-	150,100	150,100	-	150,100
City of York Council - GP Outreach	-	70,800	70,800	-	26,460	26,460
City of York Council - Trainees Advisers	-	-	-	-	9,641	9,641
City of York Council - Travellers	-	10,837	10,837	-	5,385	5,385
City of York Council - Ukranian Drop in	-	-	-	-	10,393	10,393
Garfield Weston	-	-	-	-	4,000	4,000
Local Authority - Ward pots	-	18,657	18,657	-	47,180	47,180
Refugee Action York	-	4,188	4,188	-	2,854	2,854
Stamp Jackson & Proctor	-	11,579	11,579	-	11,579	11,579
Tang Hall Big Local	-	11,000	11,000	-	11,000	11,000
Trussell Trust - York food bank	-	24,336	24,336	-	32,459	32,459
Two Ridings Community Foundation - Hardship Fund	-	-	-	-	2,000	2,000
York Against Cancer	-	19,662	19,662	-	-	-
York and Scarborough Teaching Hospitals	2,490	-	2,490	-	-	-
York CVS - Island	-	7,173	7,173	-	-	-
Total	<u>177,811</u>	<u>247,932</u>	<u>425,743</u>	<u>150,100</u>	<u>286,837</u>	<u>436,937</u>

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
Income from bank deposits	1,098	-	1,098	282	-	282
	<u>1,098</u>	<u>-</u>	<u>1,098</u>	<u>282</u>	<u>-</u>	<u>282</u>

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2024	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£	£	£	£
Other Income	53	-	53	2,999	-	2,999
Total	<u>53</u>	<u>-</u>	<u>53</u>	<u>2,999</u>	<u>-</u>	<u>2,999</u>

7. Analysis of Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£
Advice & information services:			
Direct costs	170,058	172,743	342,801
Allocated Support Costs (see below)	63,645	64,664	128,309
Governance Costs	304	346	650
Total Resources Expended	<u>234,007</u>	<u>237,753</u>	<u>471,760</u>

	Staff Costs	Other Costs	Total 2024
	£	£	£
Allocated Support Costs comprise	107,140	21,169	128,309

	Unrestricted Funds	Restricted Funds	Total 2023
	£	£	£
Prior year			
Advice & information services:			
Direct costs	155,027	200,657	355,684
Allocated Support Costs (see below)	56,437	73,060	129,497
Governance Costs	352	488	840
Total Resources Expended	<u>211,816</u>	<u>274,205</u>	<u>486,021</u>

	Staff Costs	Other Costs	Total 2023
	£	£	£
Allocated Support Costs comprise	101,203	28,294	129,497

8. Net Income/(Expenditure) for the year

This is stated after charging/(crediting):	2024	2023
	£	£
Operating Leases - Land & buildings	15,000	15,000
Operating Leases - Equipment	1,349	1,349
Independent Examiner fees	650	600

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

9. Staff costs

Staff costs during the year were as follows:

	Total 2024	Total 2023
	£	£
Wages & Salaries	339,282	342,144
Social Security Costs	23,398	24,177
Pension Costs	20,769	19,214
Termination payments	2,033	-
	<u>385,482</u>	<u>385,535</u>

No employee has employee benefits of more than £60,000 in the year (2023: 0)

The average number of Full time Equivalent employees during the year was

	2024	2023
	No.	No.
Advice	6.3	7.3
Admin & support	1.0	0.8
Operational Management	3.6	3.1
Senior Management	1.0	1
	<u>11.9</u>	<u>12.2</u>
Total	11.9	12.2

10. Trustee Remuneration and expenses and Related party transactions

Neither the Trustees nor any persons connected with them received any remuneration, benefits or reimbursed expenses during the year (2023: £0)

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

11. Corporation tax

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

12. Debtors

	2024	2023
	£	£
Trade debtors	658	9,065
Prepayments	385	1,931
Accrued income	6,046	11,718
	<u>7,089</u>	<u>22,714</u>

13. Creditors: Amounts falling due within one year

	2024	2023
	£	£
Trade Creditors	18,069	5,130
Taxation and social security costs	8,289	6,973
Accruals	13,720	1,735
Deferred Income	9,630	2,490
Other Creditors	9,417	840
	<u>59,125</u>	<u>17,168</u>

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

14. Funds

	Balance 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Gains & (Losses) £	Transfers £	Balance 31 March 2024 £
Unrestricted funds:						
General Funds	117,589	190,342	(234,007)	-	2,031	75,955
Designated Funds	43,000	-	-	-	-	43,000
Total unrestricted funds	160,589	190,342	(234,007)	-	2,031	118,955
Restricted Funds:						
Brelms Trust	3,000	-	(3,000)	-	-	-
Citizens Advice - Advice Line	14,214	-	(14,214)	-	-	-
Citizens Advice - MAPS Face to Face Debt	-	69,100	(67,069)	-	(2,031)	-
Citizens Advice - Money Saving Expert	-	600	(600)	-	-	-
City of York Council - GP Outreach	-	70,800	(34,534)	-	-	36,266
City of York Council - Travellers	-	10,837	(10,837)	-	-	-
Garfield Weston	5,034	-	(5,034)	-	-	-
Local Authority - Ward pots	6,884	18,657	(25,541)	-	-	-
Refugee Action York	-	4,188	(4,188)	-	-	-
Stamp Jackson & Proctor	-	11,579	(11,579)	-	-	-
Tang Hall Big Local	-	11,000	(11,000)	-	-	-
Trussell Trust - York food bank	-	24,336	(24,336)	-	-	-
Two Ridings Community Foundation - Hardship Fund	2,855	-	(2,855)	-	-	-
Two Ridings Community Foundation - Surviving Winter	1,390	-	(1,390)	-	-	-
York Against Cancer	-	19,662	(19,662)	-	-	-
York Childrens Trust	38	-	(38)	-	-	-
York CVS - Island	-	7,173	(1,876)	-	-	5,297
Total restricted funds	33,415	247,932	(237,753)	-	(2,031)	41,563
Total funds	194,004	438,274	(471,760)	-	-	160,518

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

14. Funds (Prior year comparative)

	Balance 1 April 2022 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2023 £
Unrestricted funds:					
General Funds	156,946	172,459	(211,816)	-	117,589
Designated Funds	43,000	-	-	-	43,000
Total unrestricted funds	199,946	172,459	(211,816)	-	160,589
Restricted Funds:					
Brelms Trust	3,000	-	-	-	3,000
Citizens Advice - Advice Line	-	15,000	(786)	-	14,214
Citizens Advice - MAPS Face to Face Debt Advice	-	85,486	(85,486)	-	-
Citizens Advice - Money Saving Expert	-	5,400	(5,400)	-	-
Citizens Advice - Yorkshire Building Society	-	18,000	(18,000)	-	-
City of York Council - GP Outreach	-	26,460	(26,460)	-	-
City of York Council - Trainees Advisers	-	9,641	(9,641)	-	-
City of York Council - Travellers	2,063	5,385	(7,448)	-	-
City of York Council - Ukranian Drop in	-	10,393	(10,393)	-	-
Garfield Weston	5,034	4,000	(4,000)	-	5,034
Joseph Rowntree Trust	5,433	-	(5,433)	-	-
Local Authority - Ward pots	2,458	47,180	(42,754)	-	6,884
Refugee Action York	-	2,854	(2,854)	-	-
Stamp Jackson & Proctor	1,007	11,579	(12,586)	-	-
Tang Hall Big Local	(1,495)	11,000	(9,505)	-	-
Trussell Trust - York food bank	-	32,459	(32,459)	-	-
Two Ridings Community Foundation - Hardship Fund	780	3,075	(1,000)	-	2,855
Two Ridings Community Foundation - Surviving Winter	1,390	-	-	-	1,390
York Childrens Trust	38	-	-	-	38
Total restricted funds	19,708	287,912	(274,205)	-	33,415
Total funds	219,654	460,371	(486,021)	-	194,004

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

14. Funds (continued)

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

DESIGNATED FUNDS:

The designated funds balance comprises the following designations taken from the general funds of the charity

- Equipment Reserve £5000
- Contingency Reserve £38000

RESTRICTED FUNDS:

Brelms Trust

Funding to recruit, train and deploy more volunteers

Citizens Advice - Advice Line

Funding to increase capacity on our Advice Line telephone service

Citizens Advice - MAPS Face to Face Debt Advice

Funding for a Face to Face debt advice service

Citizens Advice - Money Saving Expert

Funding to provide financial capability appointments for clients

Citizens Advice - Yorkshire Building Society

Funding to support clients of Yorkshire Building Society with debt issues

City of York Council - GP Outreach

Funding for advice in GP Surgeries

City of York Council - Trainees Advisers

Funding for the salaries and training of new advisers

City of York Council - Travellers

Funding for advice to Travellers and their communities

City of York Council - Ukranian Drop in

Funding for advice for Ukranian people displaced due to the war

Garfield Weston

Funding to recruit, train and deploy more volunteers

YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

Joseph Rowntree Trust

Funding for a women's advice service

Local Authority - Ward pots

Funding for an outreach advice services in specific local authority wards in the region

Refugee Action York

Funding to give advice to the Refugee communities of York

Stamp Jackson & Proctor

Funding for advice in the head injury & Stroke unit at the hospital

Tang Hall Big Local

Funding for advice in the geographic area of Tang Hall

Trussell Trust - York food bank

Funding to give advice to clients of the York food bank

Two Ridings Community Foundation - Hardship Fund

Funding to give small grant to clients in hardship.

Two Ridings Community Foundation - Surviving Winter

Funding to give small grant to clients experiencing winter hardship

York Against Cancer

Funding to give advice to clients suffering from cancer

York Childrens Trust

Funding to give small grant to clients in hardship with children

York CVS - Island

The Island Project is an innovative project to combine advice, mentoring and training.

TRANSFERS:

A transfer of funds from the Citizens Advice - MAPS Face to Face Debt Advice project was carried out in agreement with the funder

YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2024

15. Analysis of net assets between funds

	General funds	Designated funds	Restricted funds	Total
Current reporting period				
Tangible fixed assets	-	-	-	-
Current assets	90,628	43,000	86,015	219,643
Current liabilities	(14,673)	-	(44,452)	(59,125)
Total	<u>75,955</u>	<u>43,000</u>	<u>41,563</u>	<u>160,518</u>

	General funds	Designated funds	Restricted funds	Total
Previous reporting period				
Tangible fixed assets	-	-	-	-
Current assets	121,937	43,000	46,235	211,172
Current liabilities	(4,348)	-	(12,820)	(17,168)
Total	<u>117,589</u>	<u>43,000</u>	<u>33,415</u>	<u>194,004</u>

16. Analysis of Cash and Cash Equivalents

	At 1 April 2023	cashflow	at 31 March 2024
Cash at bank and in hand	188,458	24,096	212,554
Total	<u>188,458</u>	<u>24,096</u>	<u>212,554</u>
	At 1 April 2022	cashflow	at 31 March 2023
Cash at bank and in hand	218,366	(29,908)	188,458
Total	<u>218,366</u>	<u>(29,908)</u>	<u>188,458</u>

17. Operating lease commitments

The charity's total future minimum lease payments under non-cancellable operating leases is as follows for

	Land & Buildings		Equipment	
	£	£	£	£
Less than one year	7,500	7,500	1,349	1,349
One to five years	-	-	225	1,574
	<u>7,500</u>	<u>7,500</u>	<u>1,574</u>	<u>2,923</u>

18. Ultimate Controlling Party

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

Independent examiner's report to the trustees of York & District CAB

I report on the accounts of: **York & District Citizens Advice Bureau**
for the year ended: **31st March 2024** which are set out on pages 15 to 30.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company'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 The Chartered Institute of Management Accountants, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the Trust as required by section 386 of the Act; or
- 2 the accounts do not accord with those records
- 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.



Karen Wood (ACMA)

Outsource independent examination
service
2 Galligap Lane
Osbalwick
York YO10 3NR

27/09/2024

Date:

Accounts

**YORK AND DISTRICT
CITIZENS ADVICE BUREAU**

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2023

CHARITY REGISTRATION NO. 1133516

**A COMPANY LIMITED BY GUARANTEE
COMPANY REGISTRATION NO. 7004444 (ENGLAND & WALES)**

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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YORK AND DISTRICT CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Directors/Trustees

The following people were Directors and Trustees of the charity on the date of approval of the report or served during the year:

John Short (resigned July 2023) Chair to August 2022
Joanna de Groot Chair from August 2022
Simon Crack
Vicky Ling
Simon Mallett (resigned February 2023)
Manar Matusiak (resigned May 2023)
John Nodder
Shirley Riley (resigned February 2023)
Julia Atwater (co-opted from July 2022, elected October 2022)
Sara Boulton (co-opted from July 2022, elected October 2022)
Mary Day (co-opted from May 2023)

Chief Executive

Fiona McCulloch

Company Secretary

Helen Digwood to May 2022
Andy Mendus from May 2022

Registered Charity No. 1133516

Company Registration No. 7004444

Principal address and Registered Office

West Offices Station Rise York YO1 6GA

Independent examiner

Karen Wood ACMA
Outsource Accounting Services &
Independent Examinations
Hiscox Building
Peasholme Green
York YO1 7PR

Bankers

Co-operative Bank
PO Box 250
Skelmersdale WN8 6WT

YORK AND DISTRICT CITIZENS ADVICE BUREAU

CHAIR'S REPORT

As Chair of the Trustee Board I want to highlight my appreciation of the commitment and hard work of all the colleagues and supporters who enable Citizens Advice York [CAY] to do so well in pursuing its core aims

- to provide the advice and support people in York need for the problems they face
- to improve the policies and practices that affect people's lives

Our volunteers, our excellent Chief Officer, our trustees, our paid staff, and all our corporate and individual friends and supporters, as well as the various partners with whom we work, have all played vital and valued roles

During 2022–23 we have continued to deal with the legacy of the Covid-19 pandemic but are now focussed on the complex and painful problems caused by inflation, by steep rises in energy costs, and by wider cost of living and equality issues. As demand for our services has grown we have made every effort to ensure that people in York can turn to CAY for free informed, impartial and independent advice, whatever their circumstances and problems, whenever they need us

In this context it is good to be able to report that we helped almost 4000 people with around 13,000 issues and maintained the high quality of our work

Providing advice and support for the people of York

The advice we provide can make a huge difference to people's lives, especially in these times of serious need, difficulty and uncertainty. In 2022-23 CAY again helped almost 4000 people with some 13,000 different issues. We also helped our clients claim almost £1m of previously unclaimed benefits or tax credits and manage or write off debts of almost £1.7 million

We have maintained and developed our varied client access routes, via webchat, in person, via email and via telephone, in outreach venues as well as in CAY offices.

The overall quality of our work, audited by the national Citizens Advice organisation, remained good throughout the year as we deal with ongoing client difficulties in accessing our services, which remains a challenge to our service

CAY takes pride in the quality of our work and it's good to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated us green for many client outcomes throughout the year.

Connecting with partners

As in past years we continue to review and develop the links and partnerships which ensure that CAY provides appropriate and effective services and advocacy for the varied needs of people in York.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Our involvement with the new North Yorkshire Law Centre will add to our ability to connect people with legal support, and our work with York Against Cancer and the health service connects us with potential clients via clinics and surgeries. Our outreach work is an important part of our partnership with the Council and with various constituent wards in York enabling us to reach and support people in their localities.

2022-23 Financial Performance

CAY is an independent local charity, entirely reliant on funding the work we do through grants or fees for specific services and projects, together with the money we raise through various fundraising activities and donations.

All our funders are under real and increasing financial pressure and this means funding continues to be very tight both for our core General Advice Service and for our many and varied projects.

Given this it's good to report that in 2022-23, despite starting the year with a deficit budget we managed to hold this position with minimal further losses. This meant our unrestricted reserves at the end of 2022 - 23 were at £168,172 excluding designated funds of £43,000

Governance

Our annual Trustee Self-Assessment, annual Strategic Capability Assessment, and annual Chair appraisal give us confidence in our governance as well as understanding of how it might be enhanced. Additionally the results of the national Citizens Advice annual Leadership Self-Assessment of CAY, including this year's full site visit by a CitA assessor provided further reassurance and prompts to make improvements. We are undertaking a review, and where appropriate revision, of the policies which underpin our work in order to ensure that they provide the best possible framework for our activities

Between mid 2021 and summer 2023 we have said goodbye to several trustees [Simon Mallett, Manar Matusiak, John Short, Shirley Riley, and Samantha Williams] whom we thank most warmly for their valuable contributions to the work of CAY. We have also welcomed two new Trustees [Julia Atwater and Sara Boulton] and a trustee treasurer Mary Day who are all already playing very active roles in CAY. We continue to look to enhance the trustee board by maintaining our numbers and working to recruit trustees with diverse experiences and backgrounds.

Thank you to staff and volunteers

Over this last year our staff and volunteers have worked tirelessly, and with enormous commitment, to provide the best possible advice using telephone, email, and webchat, as well as some face to face service, notably in our outreach venues. Despite the stresses and strains which this has put on everyone and the pressures of growing demand the team has consistently managed to help our clients and maintain the high standard of the advice provided. We have also started some new research /campaigning work

YORK AND DISTRICT CITIZENS ADVICE BUREAU

CAY's achievements are clear evidence of the impressive resilience, willingness, energy, and professionalism of all our volunteers and staff. On behalf of myself and the trustees I want to record full and public thanks to Fiona and the whole team

During the year we have been joined by a number of new volunteers and staff. We extend a warm welcome to all of you, look forward to future work with you, and thank you for joining our team.

Volunteers

Volunteers are centrally involved in every aspect of what we do: providing advice in West Offices, telephone advice on Adviceline, and WebChat support, as well as working on reception, administration, or fundraising. They are vital to the effectiveness and quality of our work. We estimate that the value which our volunteers contributed to CAY in 2022-23 was worth around £206,000

Volunteering with CAY is a worthwhile and rewarding role. Recruiting and training volunteers, in particular as advisors, remain key areas where we want to expand our work in future. It is heartening to report that interest in joining the team continues, and that the increased flexibility in working arrangements provided by digital channels will help to ensure this keeps up and expands.

Funding

With all our funders and potential funders being under serious financial pressure, and the outlook for energy prices being very uncertain, budgeting and planning remains a difficult challenge.

We are in the third year of a four-year funding arrangement with the City of York Council (CYC) which resources our core General Advice Service. They remain consistent and generous funders, and solid supporters, of CAY and during this autumn we'll be looking to renew CAY's agreement with them for 2024-25 and following years.

20% of our income comes from the national Money Advice and Pension Service funding us to provide debt advice. It is fortunate that the national contract for this work did not end in January

2022, as originally planned, and is likely to continue at least for the immediate future. Debt advice is a core and increasingly vital part of our service and it is crucial that when recommissioning of this work takes place it allows for sufficient face to face advice in all locations.

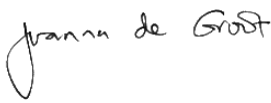
In the last 12 months we have renewed 90% of our projects and have added a two year contract with the Trussell Trust to provide advice at their local Food Bank. Each year, we also need to raise some £40,000 to £50,000 over and above our CYC funding in order to cover the full cost of the General Advice Service.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Some of this funding comes from grants for training, and from various fundraising activities and one-off donations, but there is still a large gap to fill. To meet this need, in 2019 we launched a Friends of CAY scheme for both businesses and private individuals, and are currently working to develop this. In return for regular financial support for our General Advice Service all Friends are kept up to date with our activities through newsletters and our Annual Review and are invited to our AGM and other events. The AGM includes a keynote talk, which was given last year by Richard Sorton from the Joseph Rowntree Housing Trust. This year the keynote talk will be given by Dr Madeleine Power, Wellcome Research Fellow and specialist on poverty and food insecurity in the Centre for Health Economics at the University of York.

I'd like to thank all our corporate and individual Friends most warmly for their support. Their regular contributions to CAY funds are really welcome and hugely helpful and will continue to be so in future.

2022-23 has been a challenging period, but nonetheless CAY has been able to maintain the level and quality of our service and protect its financial position. The rest of 2023 and into 2024 will bring continuing problems and uncertainties, but Trustees, staff, and volunteers all remain committed to continue our efforts to meet demand and deliver the best possible advice and client service to the people of York.

A handwritten signature in black ink, reading "Joanna de Groot", enclosed within a yellow rectangular border.

Joanna de Groot

Chair



YORK AND DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST MARCH 2023

The Trustees, all of whom are also Directors for the purposes of company law, present their annual report and financial statements for the year ended 31st March 2023.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance

York and District Citizens Advice Bureau is an independent registered charity, No. 1133516, and a company limited by guarantee, No. 7004444. York and District Citizens Advice Bureau is also known as Citizens Advice York. The charity operates in accordance with the terms of its Memorandum and Articles of Association.

The Charity was originally established in October 1941 and registered with the Charity Commission in 1980, Charity Registration No. 509600, as an unincorporated association. The new charitable company was incorporated on 29th August 2009 and registered with the Charity Commission on 13th January 2010. On 1st April 2010 all the assets and liabilities of the former charity were transferred to the new charitable company.

Recruitment and appointment of Trustees

Members of the Trustee Board are the charity Trustees for the purposes of charity law and are also Directors for the purposes of company law.

The maximum number of Trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting, or by being co-opted by the Trustee Board, provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

All elected Trustees retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected.

Due to the nature of the charity the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. Trustees are drawn from all sections of the community and include individual members and members of organisations, who use their skills and experience to lead and govern the charity.

Induction and training of Trustees

All new Trustees receive an induction. This includes copies of key policies and procedures, information about the charity and the responsibilities of being a Trustee and the opportunity to meet staff and volunteers. Board members also have access to internal training sessions run by Citizens Advice York as well as courses offered by Citizens Advice nationally. All new Trustees have a follow up meeting with the Chair of Trustees after 6 months to review the induction process.

All Trustees take an active part in the management of Citizens Advice York.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Organisational Structure

Citizens Advice York 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 the charity and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum every two months and delegates the day to day management of the charity to the Chief Executive.

Related Parties

Citizens Advice York 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 Citizens Advice York in order to fulfil its charitable objectives and comply with the national membership requirements.

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

A City of York Council representative is also invited to attend Citizens Advice York Trustee Board meetings.

Risk Management

The Trustees have considered and reviewed the risks to which the charity is exposed and have established systems and procedures to manage them. The Audit and Risk committee maintains an effective internal control and risk framework and assists the

Board to ensure compliance with standards and guidelines issued by Citizens Advice and other regulatory bodies. The risk register is reviewed regularly and Trustees ensure that action plans are in place to mitigate key risks identified.

OBJECTIVES AND ACTIVITIES

The Charity's objects, as detailed in the Memorandum and Articles of Association, are "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in York and surrounding areas".

To achieve these objectives Citizens Advice York aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Public Benefit

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

Our current activities aim to meet our objectives through the delivery of free, confidential advice and information that is accessible to all:

General Advice Service

The core and largest part of our work is a comprehensive General Advice Service. This is staffed by a team of highly trained volunteer advisers, supported by experienced professional supervisors.

The service provides independent information and advice on a wide range of issues including welfare benefits, debt, housing, employment law and immigration. In normal circumstances, it comprises a Drop In Service from the central York office (co-located with the City of York Council offices), a telephone advice service (Adviceline), and a specialist welfare benefits team supporting clients with more in-depth case work. A specialist debt team of three offers debt advice which includes a specialist service for vulnerable debtors. There are many advice outreaches located around York City and District which provide services to people in their own localities.

Specialist services include Head Injury and Stroke advice, Refugee advice, advice to the Travelling Community and specialist women's refuge advice. We have advisors embedded in both GP surgeries and food banks

During the pandemic advice services at GP surgeries and head injury/stroke clinics had to work remotely and the restoration of in-person working was slow due to a shortage of clinical rooms, but is now returning to that mode of contact. All other services have returned to in-person contact, but drop-in provision is less than it was before 2020 and there is increased client demand for email and phone advice, while volunteers continue to work remotely where this is their preference.

Outreach

Other venues where we provide general advice are operating at Huntington, Haxby and Wigginton, Acomb, Clifton, Heworth, Holgate and Tang Hall, Travellers Trust Centre, York Women's Centre, Refugee Action York, York food bank and Yorkshire Building Society.

YorLaw – Solicitors' Clinic

Yorlaw provides legal advice, but not representation, to our clients. It is also part of LawWorks, the pro bono agency for the Law Society and the Bar Association. Clients are usually referred to Yorlaw through the general advice service. Casework can be provided in a limited number of cases. Yorlaw also organises a McKenzie Friend Service for clients who have family cases before the York Family Court. YorLaw also work closely with the University of York legal clinic

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Money and Debt advice

Our money and debt advice service allows us to give in-depth help to people who are struggling to manage their finances. Our debt team is funded by the Money Advice Service and City of York Council

Research & Campaigns

In 2022-23, we continued research and campaigning work on local and national issues. Our research and campaign volunteers, with our team of advisers, have submitted evidence forms to national Citizens Advice across the year. These forms enable us to highlight cases where clients face particular detriments due to a systemic issue, or an issue where policy is unfair and therefore needs changing. The forms are gathered together by national Citizens Advice and used to campaign for change. We have a part-time research and campaign officer who works 2 hours per week as a paid colleague and 5 hours per week as a volunteer. They have worked with Richmond upon Thames Citizens Advice to produce a paper on issues surrounding affordable housing, the issues being similar in both areas and the uniqueness of this situation has significantly raised interest in the project. The sharing of resources has proved productive, creative and cost-effective and is likely to lead to further work on this issue in York.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Over 20 volunteers contributed their time to Citizens Advice York during the year. We estimate the value of this help at the equivalent of £206,000 in 2022-23. The Trustees (who are also volunteers) greatly appreciate the hard work and commitment of our dedicated volunteer team.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

CHIEF EXECUTIVE'S REPORT

ACHIEVEMENTS AND FUTURE PLANS

I have been Chief Executive at CAY since July 2022 having acted in that role since February 2022. This followed a time of change and uncertainty but we collectively managed to work through this and our service continued to meet York's advice needs at West Offices and in our various outreach projects with high quality standards and continued positive client feedback ratings.

Our debt service continues to work on MAPS funded work, providing more complex debt advice than ever before. The demand for debt advice is ever increasing, but we are managing to keep pace with this. The CAY debt work (funded by CYC) supports vulnerable debtors who need extra help to manage their debts and finances. As ever, help to clients with income maximisation features strongly within our debt assistance work.

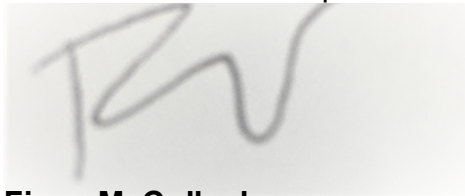
Our relationship with CYC means that we are working within a four year SLA for our core advice and CAY debt work with continuing tenure in our location at West Offices. Negotiations for future CYC funding will begin this autumn, and our Business Plan for 2023-6 is being rewritten to ensure that we are best placed to manage the rapidly changing social and economic climates. We are not only focusing on current plans to keep pace with increased demands on the service but also looking ahead to develop long term strategies enabling us to fulfil our broad objectives and to future proof the service.

Our Welfare Benefits work supports clients most in need and we continue to provide general immigration advice as well as a rapidly convened volunteer led advice line service to support the 450 asylum seekers who arrived in York in November. We have also been providing advice and support for Ukrainian guests both with volunteer support and with a lived experience paid advisor. We invited IDAS to provide specialist domestic abuse advice alongside our existing services. Yorlaw, our free legal service has supported clients with family, employment and immigration issues and continues to secure pro-bono advice where needed.

Relationships are strong with stakeholders and partners to ensure that we remain relevant to the City's future and our offer is both effective and valued. We work closely and effectively with many other charities to provide the best service possible for York and District residents.

I am delighted to be working as Chief Officer of York Citizens Advice and I am proud of all the amazing work our outstanding staff and volunteers do,, often in difficult circumstances, to provide first class holistic advice and support to our clients.

We work hard to cope with the difficulties arising from the uncertain and shifting funding climate for organisations like ourselves and are glad to have a dedicated and driven team who are determined to prevail in the undoubtedly challenging economic times ahead.



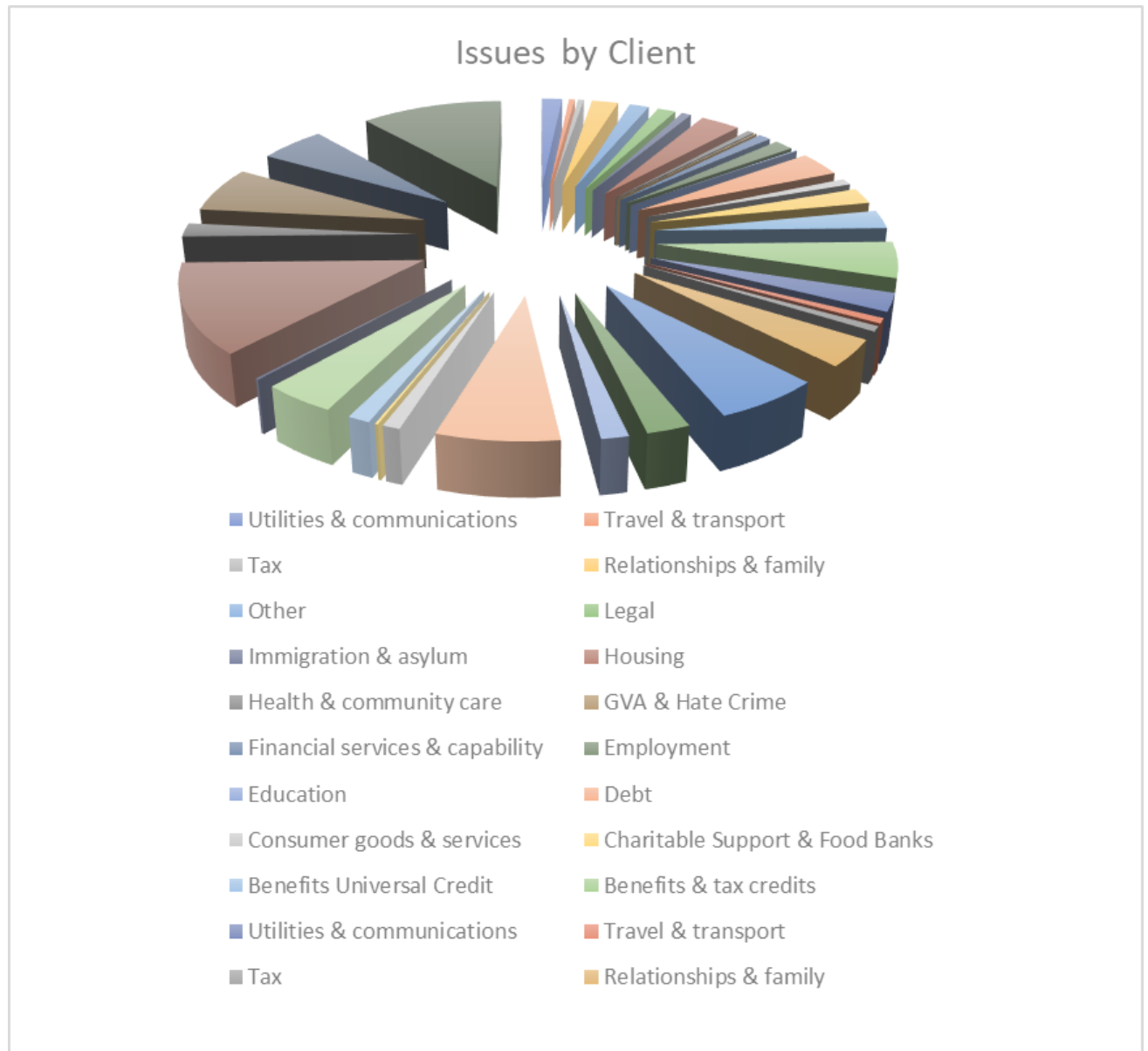
Fiona McCulloch

Chief Executive

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Our Year at a Glance

Issues



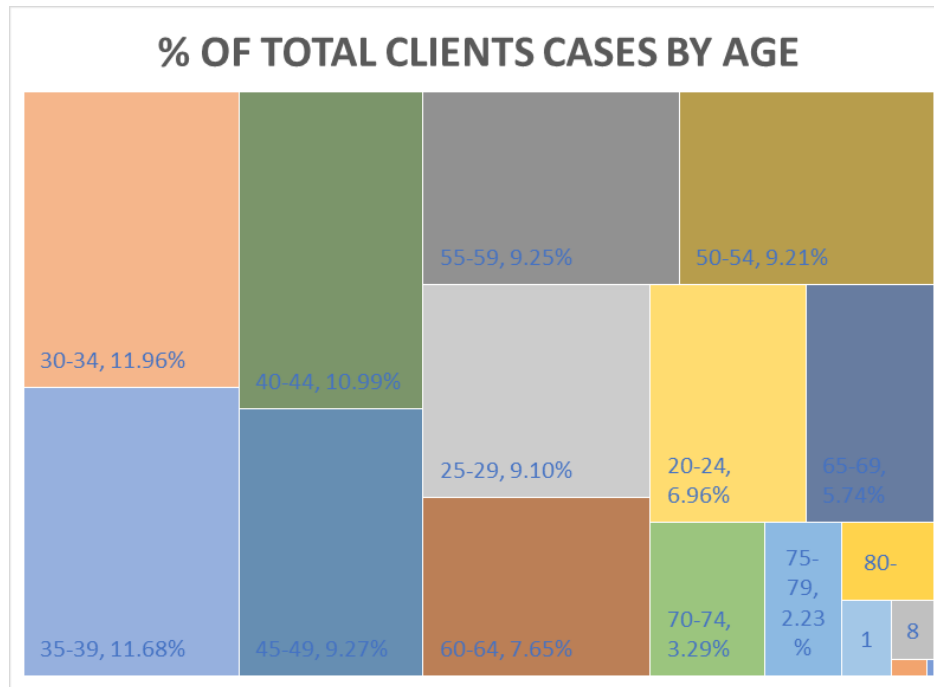
Top benefit issues



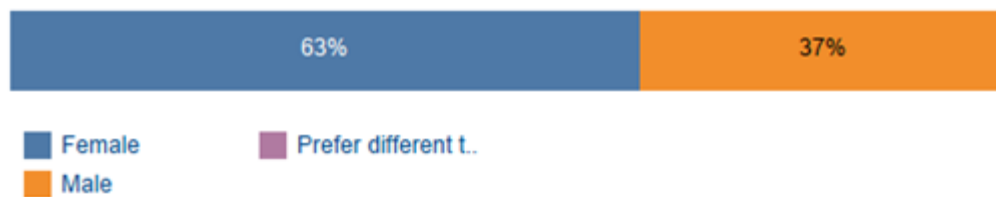
Top debt issues



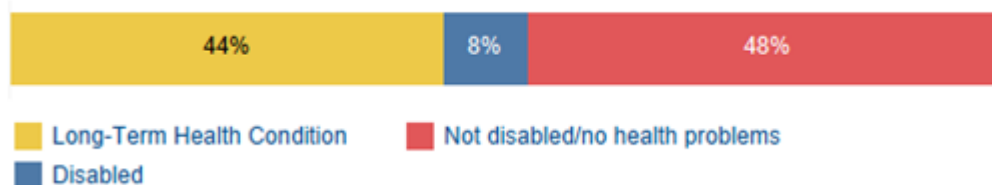
YORK AND DISTRICT CITIZENS ADVICE BUREAU



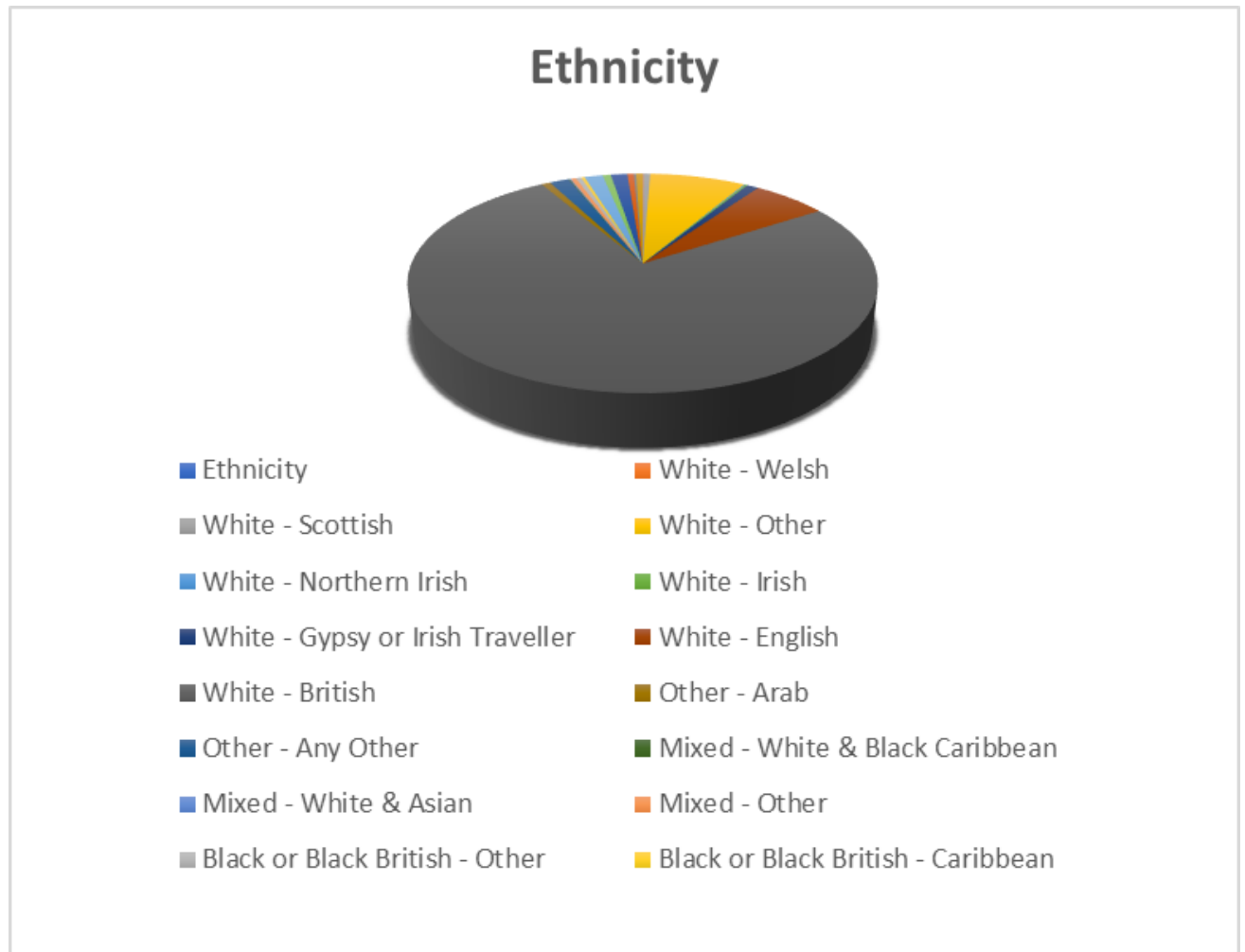
Gender



Disability / Long-term health

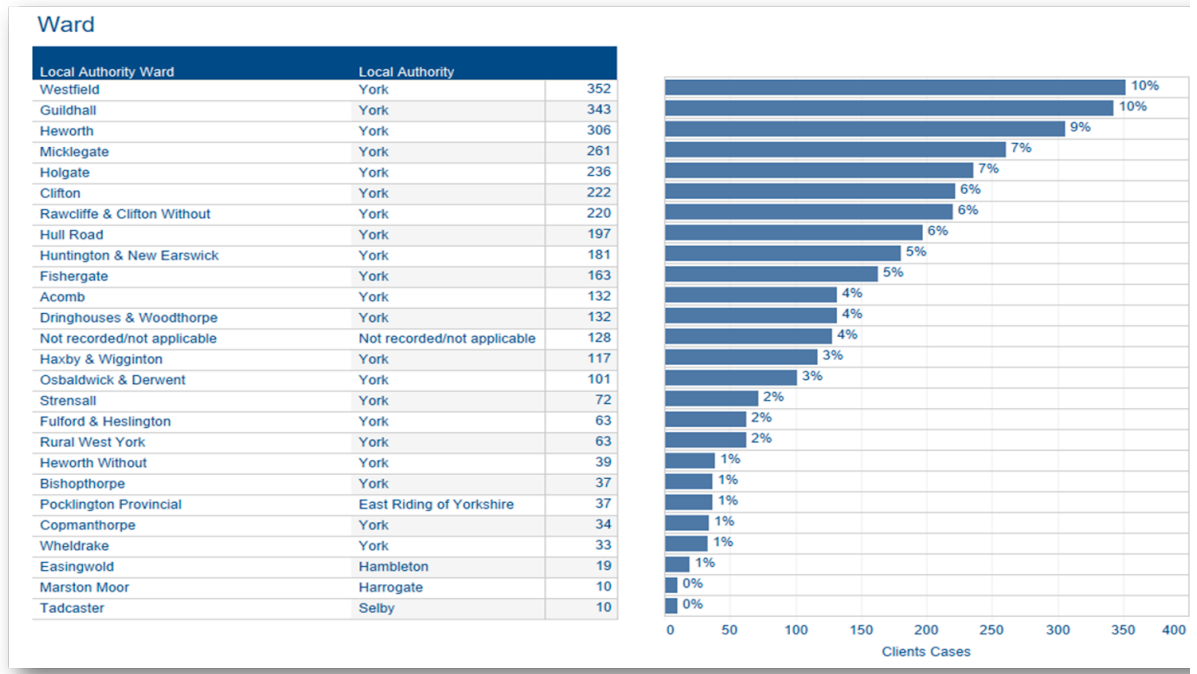


YORK AND DISTRICT CITIZENS ADVICE BUREAU



Our client breakdown by ward was as follows (where clients are out of area this is due to referrals from local offices due to conflicts of interest)

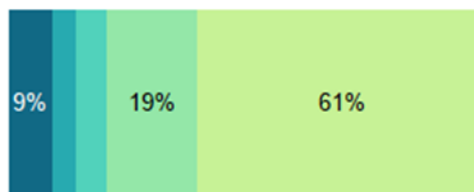
YORK AND DISTRICT CITIZENS ADVICE BUREAU



Client Satisfaction

RECOMMEND

"How likely would you be to recommend the service?"



- Very Positive
- Positive
- Neutral
- Negative
- Very Negative

YORK AND DISTRICT CITIZENS ADVICE BUREAU

FINANCIAL REVIEW

Financial Position

Incoming resources for the year were £460,371 (2022: £444,591). Of this £287,912 related to project restricted activities (2022: £256,430). A deficit of £25,650 was incurred in the year (2022: surplus of £22,354), of which, a £39,357 deficit relates to unrestricted funds and a £13,707 surplus related to restricted funds. At 31 March 2023 total funds were £194,004 (2022 £219,654) of which £160,589 represented unrestricted funds (2021 £199,946).

Principal Funding Sources

The Trustees are grateful to all the organisations and individuals who have given grants or donations during the year. The principal funding sources were as follows:

City of York Council: The largest grant received during the year was the core grant of £150,100 towards the delivery of the general advice service. The Council also supported a number of specialist projects including CAY Debt, GP Outreach, Travellers outreach and a Ukrainian Drop-In. National Citizens Advice provided funding from the Money Advice & Pension Service as well as project funding from Yorkshire Building society. York Food bank gave £32,459 for advice services to clients at their food bank and SJP Law continued their support of the hospital work.

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

The Trustees remain committed to finding new and diverse funding sources and to safeguarding and increasing reserves in order to ensure the charity has a secure financial base for the future.

Reserves Policy

Citizens Advice York aims to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency, including loss of income and necessary but unbudgeted cost. The charity maintains a projection of income for the future and endeavours to ensure that this continues to be derived from as wide a variety of sources as possible.

In reviewing the potential costs that could arise should a significant reduction in income or the need for unbudgeted expenditure occur the Trustees have determined that free reserves which is equal to 3 months normal operating expenditure should be maintained. This is in addition to designated funds of £43,000. The current level of unrestricted funds (excluding designated funds and fixed assets) is £168,172 which would cover approximately 4.2 months running costs. In the longer term Trustees consider it prudent to aim to increase the level of reserves to 6 months. The reserves policy is monitored and reviewed by Trustees annually.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Designated Funds

Unrestricted funds have been designated for the following purposes:

Contingency reserve:– £38,000 set aside to cover any costs arising in the event of the charity's closure, such as redundancies.

Equipment reserve:– £5,000 set aside towards future equipment requirements.

The Trustees are free to designate funds in this way, and to release such funds to make them available for general purposes as they see fit.

Restricted Funds

Details of Restricted Funds are set out in Note 17 to the Accounts. These funds are restricted by the donor or funder and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an under-spend but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned.

Investment Policy

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

Owing to the nature of its funding the charity has no long-term investments, but it keeps monies not required in the short term in a no-notice deposit account with Scottish Widows. The Trustees review the interest rates available from time to time to ensure a reasonable return on deposits is being achieved.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

DIRECTORS' RESPONSIBILITIES

The charity trustees (who are also the directors of York and District Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources in that period. In preparing the 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; • prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

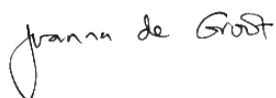
They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

In preparing this report, the Trustees have taken advantage of the small companies exemption.

The Trustees declare that they have approved the Trustees Annual Report and

Accounts Signed on behalf of the Trustees



....

Date

Joanna de Groot

Chair

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 MARCH 2023
(INCLUDING INCOME AND EXPENDITURE ACCOUNT
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)**

		Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	Note	£	£	£	£
Income and endowments from:					
Donations & legacies	3	19,078	1,075	20,153	15,293
Charitable activities	4	150,100	286,837	436,937	406,530
Investment income	5	282	-	282	82
Other income	6	2,999	-	2,999	22,686
TOTAL INCOME		172,459	287,912	460,371	444,591
EXPENDITURE ON					
Charitable activities					
Advice and Information	7	211,816	274,205	486,021	422,237
TOTAL EXPENDITURE		211,816	274,205	486,021	422,237
NET INCOME/ (EXPENDITURE)		(39,357)	13,707	(25,650)	22,354
Transfers Between Funds		-	-	-	-
NET MOVEMENT IN FUNDS		(39,357)	13,707	(25,650)	22,354
Reconciliation of Funds					
Funds brought forward at 1 April 2022		199,946	19,708	219,654	197,300
Funds carried forward 31 March 2023		160,589	33,415	194,004	219,654

A comparative Statement of Financial Activities is found in Note 2

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2023**

	note	2023 £	2022 £
FIXED ASSETS			
Tangible Assets	12	-	-
CURRENT ASSETS			
Debtors	13	22,714	20,801
Cash at bank and in hand		188,458	218,366
		<u>211,172</u>	<u>239,167</u>
CREDITORS: Amounts falling due within one year	14	(17,168)	(19,513)
NET CURRENT ASSETS		<u>194,004</u>	<u>219,654</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>194,004</u>	<u>219,654</u>
TOTAL NET ASSETS		<u>194,004</u>	<u>219,654</u>
FUNDS			
Restricted income funds	17	33,415	19,708
Designated funds	17	43,000	43,000
Unrestricted funds	17	117,589	156,946
TOTAL FUNDS		<u>194,004</u>	<u>219,654</u>

For the year ending 31st March 2023 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the period in question in accordance with section 476 of the Companies Act 2006.
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages ____ to ____ were approved by the Trustees, and authorised for issue on _____ and signed on their behalf by

name:

Trustee

Company Registration Number : 7004444 (England & Wales)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2023**

	note	2023 £	2022 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		(25,650)	22,354
Adjusted for:			
Depreciation charge	12	-	-
Investment income	5	(282)	(82)
Decrease/(increase) in debtors	13	(1,913)	24,833
(Decrease)/increase in creditors	14	(2,345)	(15,637)
Net cash flows from operating activities		<u>(30,190)</u>	<u>31,468</u>
Cash flows from investing activities			
Interest receivable and similar income	5	282	82
Purchase of tangible fixed assets	12	<u>-</u>	<u>-</u>
Net cash flows from investing activities		<u>282</u>	<u>82</u>
Net increase/(decrease) in cash and cash equivalents		(29,908)	31,550
Cash and cash equivalents at 1 April 2022		<u>218,366</u>	<u>186,816</u>
Cash and cash equivalents at 31 March 2023	19	<u><u>188,458</u></u>	<u><u>218,366</u></u>

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

1. Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice York meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Income and endowments

i) Recognition of income

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

ii) Grants receivable

Grants made to finance the activities of the local Citizens Advice are credited to the income and expenditure account in the period to which they relate.

iii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the Directors' Report.

v) Other income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

vi) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

Expenditure and irrecoverable VAT

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

Expenditure is classified under the following activity headings:

- Costs of raising funds includes costs associated with any fundraising events.
- Charitable activities includes the costs of providing general advice and other specialist advice services and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs

Support costs include Back Office and Management staffing along with overhead strributable to those staff. They have been allocated to projects in proportion to staff costs in each activity/project.

Operating Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Computer equipment	3 years on a straight line basis
Fittings & office equipment	5 years on a straight line basis

Pensions

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the

Unrestricted funds are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

**2. Comparative Statement of Financial Activities Year Ended 31 March 2022
(Including Income And Expenditure Account
And Statement Of Total Recognised Gains And Losses)**

	Unrestricted Funds £	Restricted Funds £	Total 2022 £
Income and endowments from:			
Donations & legacies	15,293	-	15,293
Charitable activities	150,100	256,430	406,530
Investments	82	-	82
Other	22,686	-	22,686
TOTAL INCOMING RESOURCES	188,161	256,430	444,591
RESOURCES EXPENDED			-
Charitable activities			
Advice and Information	169,172	253,065	422,237
TOTAL RESOURCES EXPENDED	169,172	253,065	422,237
NET INCOME/ (EXPENDITURE)	18,989	3,365	22,354
Transfers between funds	6,202	(6,202)	
NET MOVEMENT IN FUNDS	25,191	(2,837)	22,354
Reconciliation of Funds			
Funds brought forward at 1 April 2021	174,755	22,545	197,300
Funds carried forward 31 March 2022	199,946	19,708	219,654

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
Donations	19,078	1,075	20,153	15,293	-	15,293
Total	19,078	1,075	20,153	15,293	-	15,293

4. Income from Charitable Activity

Advice & Information Services:

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
Funder	£	£	£	£	£	£
Brelms Trust	-	-	-	-	3,000	3,000
Citizens Advice - Advice Line	-	15,000	15,000	-	-	-
Citizens Advice - Help to Claim	-	-	-	-	27,636	27,636
Citizens Advice - MAPS Face to Face Debt Advice	-	85,486	85,486	-	82,186	82,186
Citizens Advice - Money Saving Expert	-	5,400	5,400	-	-	-
Citizens Advice - Yorkshire Building Society	-	18,000	18,000	-	15,000	15,000
City of York Council - Community Hubs	-	-	-	-	20,000	20,000
City of York Council - General Advice Service	150,100	-	150,100	150,100	-	150,100
City of York Council - GP Outreach	-	26,460	26,460	-	13,229	13,229
City of York Council - Trainees Advisers	-	9,641	9,641	-	-	-
City of York Council - Travellers	-	5,385	5,385	-	5,385	5,385
City of York Council - Ukranian Drop in	-	10,393	10,393	-	-	-
Garfield Weston	-	4,000	4,000	-	5,334	5,334
Joseph Rowntree Trust	-	-	-	-	5,433	5,433
Local Authority - Ward pots	-	47,180	47,180	-	44,259	44,259
Refugee Action York	-	2,854	2,854	-	4,140	4,140
Stamp Jackson & Proctor	-	11,579	11,579	-	12,544	12,544
Tang Hall Big Local	-	11,000	11,000	-	5,584	5,584
Trussell Trust - York food bank	-	32,459	32,459	-	-	-
Two Ridings Community Foundation - Hardship Fund	-	2,000	2,000	-	-	-
Two Ridings Community Foundation - Surviving Winter	-	-	-	-	200	200
York CVS	-	-	-	-	12,500	12,500
Total	150,100	286,837	436,937	150,100	256,430	406,530

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
Interest receivable on bank deposits	282	-	282	82	-	82
Total	<u>282</u>	<u>-</u>	<u>282</u>	<u>82</u>	<u>-</u>	<u>82</u>

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
Other Income fundraising	2,999	-	2,999	22,686	-	22,686
Total	<u>2,999</u>	<u>-</u>	<u>2,999</u>	<u>22,686</u>	<u>-</u>	<u>22,686</u>

7. Resources Expended

	Unrestricted Funds	Restricted Funds	Total 2023	Unrestricted Funds	Restricted Funds	Total 2022
	£	£	£	£	£	£
Advice & information services:						
Direct costs	155,027	200,657	355,684	129,503	198,429	327,932
Allocated Support Costs (see below)	56,437	73,060	129,497	34,662	51,851	86,513
Governance Costs	352	488	840	5,007	2,785	7,792
Total Resources Expended	<u>211,816</u>	<u>274,205</u>	<u>486,021</u>	<u>169,172</u>	<u>253,065</u>	<u>422,237</u>
	Staff Costs	Other Costs	Total 2023	Staff Costs	Other Costs	Total 2022
	£	£	£	£	£	£
Allocated Support Costs comprise	101,203	28,294	129,497	77,563	8,950	86,513

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

8. Net incoming/outgoing resources

Net outgoing resources for the year include:

	2023	2022
	£	£
Operating Lease costs - Land & Buildings	15,000	15,000
Operating Lease costs - Equipment	1,349	1,349
Depreciation	-	-
Independent Examiner fees	-	600
Other non audit services	-	-

9. Trustees remuneration and expenses

No Trustees, nor any persons connected with them:

- were reimbursed for expenses throughout the year.
- received any benefits in kind.
- received any remuneration from the charity during the year.

10. Staff Costs

Staff costs during the year were:

	2023	2022
	£	£
Wages and salaries	342,144	293,253
Social security costs	24,177	19,055
Pension costs	19,214	17,244
	<u>385,535</u>	<u>329,552</u>

The average number of full time equivalent employees during the year was

	2023	2022
	No.	No.
Advice	7.3	5.7
Admin & support	0.8	0.8
Operational management	3.1	4.3
Senior management	1.0	0.7
Total	12.2	11.5

Volunteer Advice workers during the year were 4.1 FTE

No employee received emoluments of more than £60,000 during the year. (2022 - nil)

11. Taxation

No tax was charged in the year (2022 - £nil)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

12. Tangible Fixed Assets

	Computer Equipment	Other Tangible Assets	Total
Cost			
At 1 April 2022	-	-	-
Additions	-	-	-
At 31 March 2023	-	-	-
Depreciation			
At 1 April 2022	-	-	-
charge for the year	-	-	-
At 31 March 2023	-	-	-
Net Book Value			
At 1 April 2022	-	-	-
At 31 March 2023	-	-	-

13. Debtors	2023	2022
	£	£
Trade Debtors	9,065	13,002
Accrued Income	11,718	4,937
Prepayments	1,931	2,862
Other Debtors	-	-
Total	22,714	20,801

14. Creditors	2023	2022
	£	£
Trade Creditors	5,130	6,875
Deferred income	2,490	4,000
Taxation & social security	6,973	5,963
Accruals	1,735	900
Other Creditors	840	1,775
Total	17,168	19,513

YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2023

15. Commitments Under Operating Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2023	2022
	£	£
Land & buildings		
Within 1 year	<u>7,500</u>	<u>7,500</u>
Total	<u><u>7,500</u></u>	<u><u>7,500</u></u>
 Equipment		
Within 1 year	1,349	1,349
1 - 5 years	<u>1,574</u>	<u>2,922</u>
Total	<u><u>2,923</u></u>	<u><u>4,271</u></u>

16. Charity status

The Charity is a Charity limited by guarantee and consequently does not have share capital. Each of the member is liable to contribute an amount not exceeding £1 towards the assets of the Charity in the event of liquidation while they are members or within one year thereafter.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

17. Funds

	Balance 1 April 2022 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2023 £
Unrestricted funds:					
General Funds	156,946	172,459	(211,816)	-	117,589
Designated Funds	43,000	-	-	-	43,000
Total unrestricted funds	199,946	172,459	(211,816)	-	160,589
Restricted Funds:					
Brelms Trust	3,000	-	-	-	3,000
Citizens Advice - Advice Line	-	15,000	(786)	-	14,214
Citizens Advice - MAPS Face to Face Debt Advice	-	85,486	(85,486)	-	-
Citizens Advice - Money Saving Expert	-	5,400	(5,400)	-	-
Citizens Advice - Yorkshire Building Society	-	18,000	(18,000)	-	-
City of York Council - GP Outreach	-	26,460	(26,460)	-	-
City of York Council - Trainees Advisers	-	9,641	(9,641)	-	-
City of York Council - Travellers	2,063	5,385	(7,448)	-	-
City of York Council - Ukranian Drop in	-	10,393	(10,393)	-	-
Garfield Weston	5,034	4,000	(4,000)	-	5,034
Joseph Rowntree Trust	5,433	-	(5,433)	-	-
Local Authority - Ward pots	2,458	47,180	(42,754)	-	6,884
Refugee Action York	-	2,854	(2,854)	-	-
Stamp Jackson & Proctor	1,007	11,579	(12,586)	-	-
Tang Hall Big Local	(1,495)	11,000	(9,505)	-	-
Trussell Trust - York food bank	-	32,459	(32,459)	-	-
Two Ridings Community Foundation - Hardship Fund	780	3,075	(1,000)	-	2,855
Two Ridings Community Foundation - Surviving Winter	1,390	-	-	-	1,390
York Childrens Trust	38	-	-	-	38
Total restricted funds	19,708	287,912	(274,205)	-	33,415
Total funds	<u>219,654</u>	<u>460,371</u>	<u>(486,021)</u>	<u>-</u>	<u>194,004</u>

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

17. Funds (prior year comparative)

	Balance 1 April 2022 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 April 2023 £
Unrestricted funds:					
General Funds	131,755	188,161	(169,172)	6,202	156,946
Designated Funds	43,000	-	-	-	43,000
Total unrestricted funds	174,755	188,161	(169,172)	6,202	199,946
Restricted Funds:					
Brelms Trust	-	3,000	-	-	3,000
Citizens Advice - Help to Claim	-	27,636	(27,636)	-	-
Citizens Advice - MAPS Face to Face Debt Advice	-	82,186	(75,984)	(6,202)	-
Citizens Advice - Yorkshire Building Society	-	15,000	(15,000)	-	-
City of York Council - Community Hubs	-	20,000	(20,000)	-	-
City of York Council - EU Settled Status	7,206	-	(7,206)	-	-
City of York Council - GP Outreach	-	13,229	(13,229)	-	-
City of York Council - Travellers	-	5,385	(3,322)	-	2,063
Garfield Weston	-	5,334	(300)	-	5,034
Hardship Fund	1,280	-	(500)	-	780
Joseph Rowntree Trust	-	5,433	-	-	5,433
Local Authority - Ward pots	7,219	44,259	(49,020)	-	2,458
Refugee Action York	42	4,140	(4,182)	-	-
Stamp Jackson & Proctor	2,490	12,544	(14,027)	-	1,007
Tang Hall Big Local	2,745	5,584	(9,824)	-	(1,495)
Two Ridings Community Foundation - Surviving Winter	1,190	200	-	-	1,390
York Childrens Trust	373	-	(335)	-	38
York CVS	-	12,500	(12,500)	-	-
Total restricted funds	22,545	256,430	(253,065)	(6,202)	19,708
Total funds	197,300	444,591	(422,237)	-	219,654

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

17. Funds (continued)

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

DESIGNATED FUNDS:

The designated funds balance comprises the following designations taken from the general funds of the charity

- Equipment Reserve £5000
- Contingency Reserve £38000

RESTRICTED FUNDS:

Brelms Trust

Funding to recruit, train and deploy more volunteers

Citizens Advice - Advice Line

Funding to increase capacity on our Advice Line telephone service

Citizens Advice - MAPS Face to Face Debt Advice

Funding for a Face to Face debt advice service

Citizens Advice - Money Saving Expert

Funding to provide financial capability appointments for clients

Citizens Advice - Yorkshire Building Society

Funding to support clients of Yorkshire Building Society with debt issues

City of York Council - GP Outreach

Funding for advice in GP Surgeries

City of York Council - Trainees Advisers

Funding for the salaries and training of new advisers

City of York Council - Travellers

Funding for advice to Travellers and their communities

City of York Council - Ukranian Drop in

Funding for advice for Ukranian people displaced due to the war

Garfield Weston

Funding to recruit, train and deploy more volunteers

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

Joseph Rowntree Trust

Funding for a women's advice service

Local Authority - Ward pots

Funding for an outreach advice services in specific local authority wards in the region

Refugee Action York

Funding to give advice to the Refugee communities of York

Stamp Jackson & Proctor

Funding for advice in the head injury & Stroke unit at the hospital

Tang Hall Big Local

Funding for advice in the geographic area of Tang Hall

Trussell Trust - York food bank

Funding to give advice to clients of the York food bank

Two Ridings Community Foundation - Hardship Fund

Funding to give small grant to clients in hardship.

Two Ridings Community Foundation - Surviving Winter

Funding to give small grant to clients experiencing winter hardship

York Childrens Trust

Funding to give small grant to clients in hardship with children

TRANSFERS:

No fund transfers occurred in the year.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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

18. Analysis of Net Assets Between Funds

	Tangible fixed assets	Current assets	Current liabilities	Total funds 2023
Unrestricted	-	121,937	(4,348)	117,589
Designated	-	43,000	-	43,000
Restricted	-	46,235	(12,820)	33,415
Total	-	211,172	(17,168)	194,004

	Tangible fixed assets	Net current assets	Current liabilities	Total funds 2022
Unrestricted	-	167,296	(10,350)	156,946
Designated	-	43,000	-	43,000
Restricted	-	28,871	(9,163)	19,708
Total	-	239,167	(19,513)	219,654

19. Analysis of Cash and Cash Equivalents

	At 1 April 2022	cashflow	at 31 March 2023
Cash at bank and in hand	218,366	(29,908)	188,458
Total	218,366	(29,908)	188,458

	At 1 April 2021	cashflow	at 31 March 2022
Cash at bank and in hand	186,816	31,550	218,366
Total	186,816	31,550	218,366

20. Related Party Transactions

There were no related party transactions during the year (2022 - £nil)

Independent examiner's report to the trustees of York & District CAB

I report on the accounts of: **York & District Citizens Advice Bureau**
for the year ended: **31st March 2023** which are set out on pages 19 to 34.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company'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 The Chartered Institute of Management Accountants, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the Trust as required by section 386 of the Act; or
- 2 the accounts do not accord with those records
- 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.



Karen Wood (ACMA)

Outsource independent examination
service

The Hiscox Building
Peasholme Green
York YO1 7PR

11/09/2023

Date:

Accounts

**YORK AND DISTRICT
CITIZENS ADVICE BUREAU**

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2022

CHARITY REGISTRATION NO. 1133516

**A COMPANY LIMITED BY GUARANTEE
COMPANY REGISTRATION NO. 7004444 (ENGLAND & WALES)**

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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YORK AND DISTRICT CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Directors/Trustees

The following people were Directors and Trustees of the charity on the date of approval of the report or served during the year:

John Short	Chair to August 2022
Joanna de Groot	Chair from August 2022
Simon Crack	
Vicky Ling	
Simon Mallett	
Manar Matusiak	
John Nodder	
Shirley Riley	
Rebecca Blues (to February 2022)	
Julia Atwater (co-opted from July 2022)	
Sara Boulton (co-opted from July 2022)	

Chief Executive

Fiona Derbyshire from November 2019 to February 2022
Fiona McCulloch from February 2022

Company Secretary

Helen Digwood to May 2022
Andy Mendus from May 2022

Registered Charity No. 1133516

Company Registration No. 7004444

Principal address and Registered Office

West Offices Station Rise York YO1 6GA

Independent examiner	Karen Wood ACMA Outsource Accounting Services & Independent Examinations Hiscox Building Peasholme Green York YO1 7PR
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Bankers	Co-operative Bank PO Box 250 Skelmersdale WN8 6WT
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YORK AND DISTRICT CITIZENS ADVICE BUREAU

CHAIR'S REPORT

As the incoming Chair of Trustees I am pleased and proud to be taking up this post. I appreciate the support of my predecessor John Short, the other trustees, and Fiona McCulloch our CEO in helping me to take up my responsibilities. Over the coming months I will be getting to know volunteers, staff, Friends of CAY, and CAY's key partners.

The serious and varied problems caused by the Covid 19 pandemic continue to affect our work. New challenges arising from inflation, steep rises in energy costs, and wider cost of living problems are a reminder of how vital it is for people in York to be able to turn to CAY for free informed, impartial and independent advice, whatever the problem and whenever they need it.

Throughout 2021-22, despite the major operational difficulties caused by the Covid pandemic, the Citizens Advice York (CAY) team of staff and volunteers have remained focused on the core aims of the service

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives

In this context it is good to be able to report that we helped over 5000 people and maintained the high quality of our work. As our accounts show we were also able to improve the bureau's financial resilience.

Providing advice and support for the people of York

The advice we provide can make a huge difference to people's lives, especially at times of serious need and hugely difficult uncertainty like now. In 2021-22 CAY again helped over 5000 people with some 13,000 different issues. We also helped our clients claim over £1.5m of previously unclaimed benefits or tax credits and manage or write off debts of over £0.25m.

The overall quality of our work, audited by the national Citizens Advice organisation, remained good throughout the year although client difficulties in accessing our services at times meant client service was not always as good as we'd have liked.

CAY takes pride in the quality of our work and it's good to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated it green for many client outcomes throughout the year.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

More generally we will keep reviewing and developing the links and partnerships which ensure that CAY continues to provide appropriate and effective services and advocacy for the needs of people in York

2021-22 Financial Performance

CAY is an independent local charity and as such we are entirely reliant on funding the work we do with grants or fees for specific services and projects, together with the money we raise through various fundraising activities and donations.

All our many funders are under real and increasing financial pressure and this means funding continues to be very tight both for our core General Advice Service and our many and various projects.

Given this it's good to report that in 2021-22, despite starting the year with a deficit budget we managed to make a modest surplus as a result of income (largely unrestricted income) being above budget and costs being slightly below budget. This meant our unrestricted reserves at the end of 21-22 were a £156,946 excluding designated funds of £43,000

Governance

The results of the annual Trustee Self-Assessment, the annual Strategic Capability Assessment and the Chair appraisal, together with the results of the national organisation's annual Leadership Self-Assessment of CAY, provide us with confidence that governance is good.

During the year Jackie Flynn, the Trustee Treasurer, left the board and I would like to thank her for her considerable contribution.

In September 2021 I was appointed as a trustee / Chair designate and became Chair of the Trustees in August 2022

Thank you to staff and volunteers

Over this last year our staff and volunteers have worked tirelessly, and with enormous commitment, to provide the best possible advice using telephone, email, and webchat, and planning to restore some face to face service, notably in our outreach venues. Despite the stresses and strains which this has put on everyone the team has again managed to help clients and maintain the high standard of the advice provided.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

This impressive achievement is clear evidence of the whole team's great resilience and professionalism. On behalf of myself and the trustees I want record our public thanks to all volunteers and staff

During the year we have been joined by a number of new volunteers and new staff: and this report extends a warm welcome to all of you, looks forward to working with you, and thanks you for joining our team.

2021-22 and beyond

The Covid 19 restrictions meant we continued to work almost exclusively remotely into the spring and summer of 2021. Where necessary a few clients have been seen in person, but more recently we have been able to start planning to have more people working and seeing clients in the office and Outreach venues.

We know that personal interaction with clients and with colleagues has many substantial benefits and as the situation allows, we will be seeing more clients in our offices and at our outreach venues around York. However, email, web chat, and the phone will no doubt continue to have a greater role in our advice work than before the pandemic.

Volunteers

Volunteers are centrally involved in every aspect of what we do: providing advice in West Offices, telephone advice on Adviceline, Webchat support, working on reception, administration or fundraising. We estimate that the value contributed to CAY by our volunteers in 2021-22 was worth around £74,000

Volunteering with CAY is a worthwhile and rewarding role. Recruiting and training volunteers, particularly to be advisors, remain key areas where we want to develop our work in future. It is good to report that interest in joining the team continues, and hopefully the increased flexibility in working arrangements which is offered by digital channels will help to ensure this keeps up and expands.

Funding

With all our funders and potential funders being under serious financial pressure, and the outlook for energy prices being very uncertain, budgeting and planning remains a difficult challenge.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

We are fortunate to be in the third year of a four-year funding arrangement for our core General Advice Service with the City of York Council (CYC). They remain consistent and generous funders, and indeed supporters, of CAY and we'll be looking to come to an agreement with them in the autumn of 2023 for 2024-25 and following years.

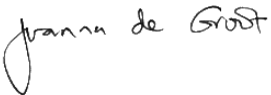
20% of our income comes from the Money Advice and Pension Service for debt advice. Fortunately, the national contract for this did not end in January 2022, as originally planned, and continues, at least until January 2023 and likely beyond this date. Debt advice is a core and increasingly vital part of our service and it's crucial that when it takes place the recommissioning of this work allows for sufficient face to face advice in all locations.

In the last 12 months we've renewed 90% of our projects and have added a three year contract with the Trussell Trust to provide advice at their local Food Bank. Each year, we also need to raise some £30,000 to £40,000 over and above our CYC funding in order to cover the full cost of the General Advice Service.

Some of this funding comes from grants for training, various fundraising activities and one-off donations, but there is still a large gap to fill. To support this in 2019 we launched a Friends of CAY scheme for businesses and private individuals, and since then have been working to develop this scheme as pandemic restrictions are reduced. In return for regular financial support for our General Advice Service all Friends are kept up to date with what we're doing through newsletters and our Annual Review and are invited to our AGM and other events. The AGM includes a keynote talk, which was given in 2021 by our local MPs and this year will be given by Richard Sorton from the Joseph Rowntree Housing Trust

I'd like to thank all our Friends most warmly for their support. Their regular contributions are very welcome and hugely helpful and will continue to be so.

2021-22 has been a challenging period, but CAY has still been able to maintain the level and quality of the service and improve its financial position. Looking forward to the rest of this year and into 2023, there are continuing challenges and uncertainties but Trustees, staff and volunteers all remain committed to continue our efforts to meet demand and deliver the best possible advice and client service to the people of York.

A handwritten signature in black ink, reading "Joanna de Groot", enclosed within a yellow rectangular border.

Joanna de Groot

Chair



YORK AND DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST MARCH 2022

The Trustees, all of whom are also Directors for the purposes of company law, present their annual report and financial statements for the year ended 31st March 2022.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance

York and District Citizens Advice Bureau is an independent registered charity, No. 1133516, and a company limited by guarantee, No. 7004444. York and District Citizens Advice Bureau is also known as Citizens Advice York. The charity operates in accordance with the terms of its Memorandum and Articles of Association.

The Charity was originally established in October 1941 and registered with the Charity Commission in 1980, Charity Registration No. 509600, as an unincorporated association. The new charitable company was incorporated on 29th August 2009 and registered with the Charity Commission on 13th January 2010. On 1st April 2010 all the assets and liabilities of the former charity were transferred to the new charitable company.

Recruitment and appointment of Trustees

Members of the Trustee Board are the charity Trustees for the purposes of charity law and are also Directors for the purposes of company law.

The maximum number of Trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting, or by being co-opted by the Trustee Board, provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

All elected Trustees retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Due to the nature of the charity the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. Trustees are drawn from all sections of the community and include individual members and members of organisations, who use their skills and experience to lead and govern the charity.

Induction and training of Trustees

All new Trustees receive an induction. This includes copies of key policies and procedures, information about the charity and the responsibilities of being a Trustee and the opportunity to meet staff and volunteers. Board members also have access to internal training sessions run by Citizens Advice York as well as courses offered by Citizens Advice nationally. All new Trustees have a follow up meeting with the Chair of Trustees after 6 months to review the induction process.

All Trustees take an active part in the management of Citizens Advice York.

Organisational Structure

Citizens Advice York 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 the charity and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum every two months and delegates the day to day management of the charity to the Chief Executive.

Related Parties

Citizens Advice York 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 Citizens Advice York in order to fulfil its charitable objectives and comply with the national membership requirements.

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

A City of York Council representative is also invited to attend Citizens Advice York Trustee Board meetings.

Risk Management

The Trustees have considered and reviewed the risks to which the charity is exposed and have established systems and procedures to manage them. The Audit and Risk committee maintains an effective internal control and risk framework and assists the

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Board to ensure compliance with standards and guidelines issued by Citizens Advice and other regulatory bodies. The risk register is reviewed regularly and Trustees ensure that action plans are in place to mitigate key risks identified.

OBJECTIVES AND ACTIVITIES

The Charity's objects, as detailed in the Memorandum and Articles of Association, are "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in York and surrounding areas".

To achieve these objectives Citizens Advice York aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

Public Benefit

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

Our current activities aim to meet our objectives through the delivery of free, confidential advice and information that is accessible to all:

General Advice Service

The core and largest part of our work is a comprehensive General Advice Service. This is staffed by a team of highly trained volunteer advisers, supported by experienced professional supervisors.

The service provides independent information and advice on a wide range of issues including welfare benefits, debt, housing, employment law and immigration. In normal circumstances, it comprises a Drop In Service from the central York office (co-located with the City of York Council offices), a telephone advice service (Adviceline), and a specialist welfare benefits team supporting clients with more in-depth case work. A specialist debt team of three offers debt advice which includes a specialist service for vulnerable debtors. There are many advice outreaches located around York City and District which provide services to people in their own localities.

Specialist services include Head Injury and Stroke advice, Refugee advice, advice to the Travelling Community and specialist women's refuge advice. We have advisors embedded in both GP surgeries and food banks

Since the pandemic services have been impacted with GP surgeries and Head Injury and

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Stroke still operating remotely due to a shortage of clinical rooms. This is being addressed and this will, next year, return to face to face. All other services have returned to face to face, but drop in is still limited as there is an increased demand for email and phone advice and volunteers are still working remotely where this is their preference.

Outreach

Other venues providing general advice are operating at Huntington, Haxby and Wigginton, Acomb, Clifton, Heworth, Holgate and Tang Hall, Travellers Trust Centre, York Women's Centre, Refugee Action York, York food bank and Yorkshire Building Society.

YorLaw – Solicitors' Clinic

Yorlaw provides legal advice, but not representation, to our clients. It is also part of LawWorks, the pro bono agency for the Law Society and the Bar Association. Clients are usually referred to Yorlaw through the general advice service. Casework can be provided in a limited number of cases. Yorlaw also organises a McKenzie Friend Service for clients who have family cases before the York Family Court.

YorLaw also work closely with the University of York legal clinic

Money and Debt advice

Our money and debt advice service allows us to give in-depth help to people who are struggling to manage their finances. Our debt team is funded by the Money Advice Service and City of York Council

Research & Campaigns

In 2021-22, we continued our strong research and campaigning work on local and national issues. Research & Campaign volunteers, with our team of advisers submitted evidence forms to national Citizens Advice across the year. Evidence forms are the way we highlight cases where the client is facing particular detriment due to a systemic issue, or an issue where policy is unfair and needs changing as a result. These are then gathered together by national Citizens Advice and used to campaign for change. We have a part time research and campaign officer who works 2 hours per week paid and 5 hours per week as a volunteer. They have worked with Richmond upon Thames Citizens Advice to produce a paper on the issues surrounding affordable housing, the issues being similar in both areas and the uniqueness of this situation has significantly raised interest in the project. The sharing of resources has proved productive, creative and cost effective.

Contribution of Volunteers

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. Over 20 volunteers contributed their time to Citizens Advice York during the year. We estimate the value of this help at £74,000 in 2021-22. The Trustees (also volunteers) greatly appreciate the hard work and commitment of our dedicated volunteer team.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

CHIEF EXECUTIVE'S REPORT

ACHIEVEMENTS AND FUTURE PLANS

This year saw the departure of Fiona Derbyshire as CEO in mid February 2022. I was appointed as Interim and then Chief Executive. Before this was a time of change and uncertainty but we collectively managed to work through this and our service continued to meet York's advice needs at West Offices and in our various outreach projects with high quality standards and continued positive client feedback ratings.

Our debt service continues to work on MAPS funded work, providing more complex debt advice than ever before. The demand for debt advice is ever increasing, but we are managing to keep pace with this. The CAY debt work (funded by CYC) supports vulnerable debtors who need extra help to manage their debts and finances. As ever, income maximisation features strongly within the debt assistance.

Our relationship with CYC means that we are working within a four year SLA for our core advice and CAYdebt work and gives us the certainty of tenure to continue in our location at West Offices. Negotiations for future funding are scheduled for early next year (2023) The Business Plan is being rewritten this year (2022) to ensure that we are best placed to manage the rapidly changing economic and health climates. We are focussing not just on our current plans to keep pace with increased demands on the service but we are looking ahead to ensure that long term strategies are in place to fulfil broader objectives and to future proof the service.

Our Welfare Benefits work supported clients most in need and we continue to provide essential help to residents with late EU Settled status applications and general immigration advice and recently we have been running a service for Ukrainian guests for advice and support. We invited IDAS to provide specialist domestic abuse advice alongside our existing services. Yorlaw, our free legal service has supported clients with family, employment and immigration issues and continues to secure pro-bono advice where needed.

Relationships are strong with stakeholders and partners to ensure that we remain relevant to the City's future and our offer is both effective and valued. We work closely and effectively with many other charities to provide the best service possible for York and District residents.

I am delighted to have been offered the opportunity to be Chief Officer of York Citizens Advice and I am proud of all the amazing work our outstanding staff and volunteers do,, often in difficult circumstances, to provide first class holistic advice and support to our clients.

We ended the year on a reasonable financial footing and with a dedicated and driven team who are determined to prevail in the undoubtedly challenging economic times ahead.

A handwritten signature in dark ink, appearing to be 'Fiona McCulloch', on a light-colored background.

Fiona McCulloch

Chief Executive

YORK AND DISTRICT CITIZENS ADVICE BUREAU

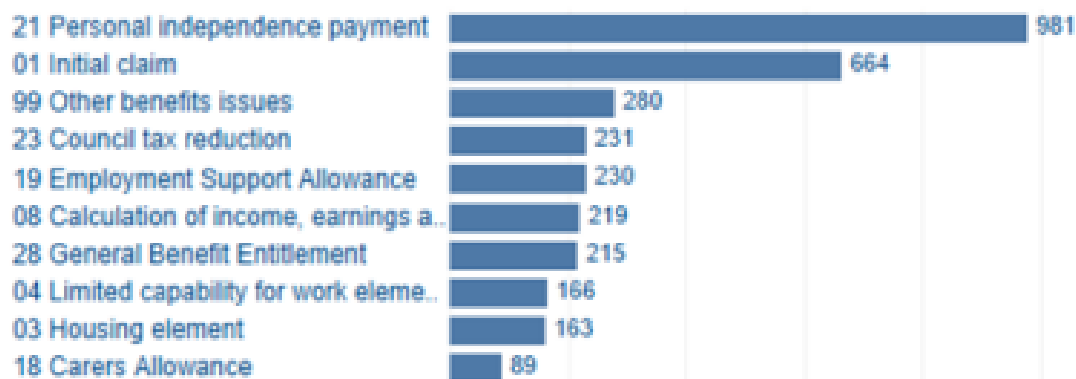
Our Year at a Glance

In 2021 - 22 we helped 3940 people with 12,992 different problems, we gained them £1,496,000 in extra income and reduced their debts by £307,104

Our clients ranged in ages from 16 to 101 and were 60% female and 40% male. 48% were disabled or had long term health conditions.

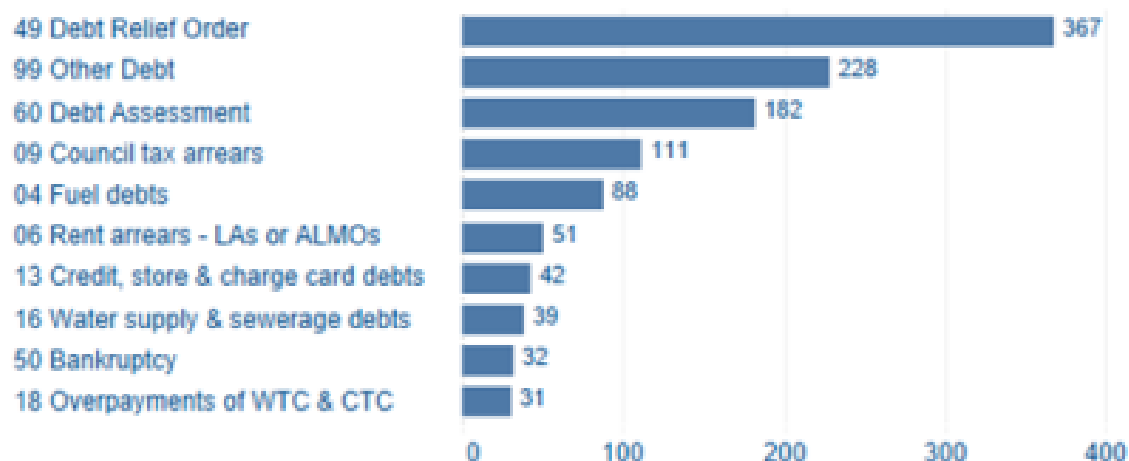
The Benefits advice saw Personal Independence Payment claims stay as our majority of benefit advice.

Top benefit issues



In debt work, assistance with debt relief orders was the most common solution we assisted with.

Top debt issues



YORK AND DISTRICT CITIZENS ADVICE BUREAU

FINANCIAL REVIEW

Financial Position

Incoming resources for the year were £444,591 (2021: £449,354). Of this £256,430 related to project restricted activities (2021: £273,614). A surplus of £22,354 was achieved in the year (2021: surplus of £42,401), of which, £25,191 surplus relates to unrestricted funds and a £2,837 deficit related to restricted funds which is offset against restricted funds brought forward. At 31 March 2022 total funds were £219,654 (2021 £197,300) of which £199,946 represented unrestricted funds (2021 £174,755).

Principal Funding Sources

The Trustees are grateful to all the organisations and individuals who have given grants or donations during the year. The principal funding sources were as follows:

City of York Council: The largest grant received during the year was the core grant of £128,000 towards the delivery of the general advice service. The Council also supported a number of specialist projects including CAY Debt and Travellers outreach Money Advice and Pensions Service (MAPS): SJP Law: SJP Law provided funding for specialist outreach at York Hospital, Yorkshire Building Society has funded a three year outreach and Trussell Trust has provided funding for a three year outreach in York food banks

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

The Trustees remain committed to finding new and diverse funding sources and to safeguarding and increasing reserves in order to ensure the charity has a secure financial base for the future.

Reserves Policy

Citizens Advice York aims to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency, including loss of income and necessary but unbudgeted cost. The charity maintains a projection of income for the future and endeavours to ensure that this continues to be derived from as wide a variety of sources possible.

In reviewing the potential costs that could arise should a significant reduction in income or the need for unbudgeted expenditure occur the Trustees have determined that free reserves which is equal to 3 months normal operating expenditure should be maintained. This is in addition to designated funds of £43,000. The current level of unrestricted funds (excluding designated funds and fixed assets) is £156,946 which would cover approximately 4.5 months running costs. In the longer term Trustees consider it prudent to aim to increase the level of reserves to 6 months. The reserves policy is monitored and reviewed by Trustees annually.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Designated Funds

Unrestricted funds have been designated for the following purposes:

Contingency reserve:– £38,000 set aside to cover any costs arising in the event of the charity's closure, such as redundancies.

Equipment reserve:– £5,000 set aside towards future equipment requirements.

The Trustees are free to designate funds in this way, and to release such funds to make them available for general purposes as they see fit.

Restricted Funds

Details of Restricted Funds are set out in Note 17 to the Accounts. These funds are restricted by the donor or funder and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an under-spend but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned.

Investment Policy

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

Owing to the nature of its funding the charity has no long-term investments, but it keeps monies not required in the short term in a no-notice deposit account with Scottish Widows. The Trustees review the interest rates available from time to time to ensure a reasonable return on deposits is being achieved.

DIRECTORS' RESPONSIBILITIES

The charity trustees (who are also the directors of York and District Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

- 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; • prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

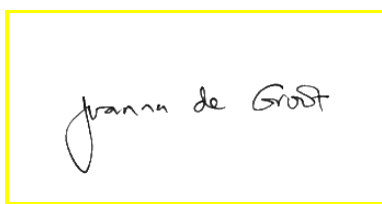
They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

In preparing this report, the Trustees have taken advantage of the small companies exemption.

The Trustees declare that they have approved the Trustees Annual Report and

Accounts Signed on behalf of the Trustees



....

Date 3rd October 2022

Joanna de Groot

Chair

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 MARCH 2022
(INCLUDING INCOME AND EXPENDITURE ACCOUNT
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)**

		Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	Note	£	£	£	£
Income and endowments from:					
Donations & legacies	3	15,293	-	15,293	25,308
Charitable activities	4	150,100	256,430	406,530	423,714
Investment income	5	82	-	82	82
Other income (including fundraising)	6	22,686	-	22,686	250
TOTAL INCOME		188,161	256,430	444,591	449,354
EXPENDITURE ON					
Charitable activities					
Raising funds		-	-	-	-
Advice and Information	7	169,172	253,065	422,237	406,953
TOTAL EXPENDITURE		169,172	253,065	422,237	406,953
NET INCOME/ (EXPENDITURE)		18,989	3,365	22,354	42,401
Transfers Between Funds		6,202	(6,202)	-	-
NET MOVEMENT IN FUNDS		25,191	(2,837)	22,354	42,401
Reconciliation of Funds					
Funds brought forward at 1 April 2021		174,755	22,545	197,300	154,899
Funds carried forward 31 March 2022		199,946	19,708	219,654	197,300

A comparative Statement of Financial Activities is found in Note 2

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

BALANCE SHEET AS AT 31 MARCH 2022

	note	2022 £	2021 £
FIXED ASSETS			
Tangible Assets	12	-	-
CURRENT ASSETS			
Debtors	13	20,801	45,634
Cash at bank and in hand		<u>218,366</u>	<u>186,816</u>
		239,167	232,450
CREDITORS: Amounts falling due within one year	14	(19,513)	(35,150)
NET CURRENT ASSETS		<u>219,654</u>	<u>197,300</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>219,654</u>	<u>197,300</u>
TOTAL NET ASSETS		<u>219,654</u>	<u>197,300</u>
FUNDS			
Restricted income funds	17	19,708	22,545
Designated funds	17	43,000	43,000
Unrestricted funds	17	156,946	131,755
TOTAL FUNDS		<u>219,654</u>	<u>197,300</u>

For the year ending 31st March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Trustees' responsibilities:

- The members have not required the charity to obtain an audit of its accounts for the period in question in accordance with section 476 of the Companies Act 2006.
- The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

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

The financial statements on pages ____ to ____ were approved by the Trustees, and authorised for issue on _____ and signed on their behalf by

name:

Trustee

Company Registration Number : 7004444 (England & Wales)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2022**

	note	2022 £	2021 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		22,354	42,401
Adjusted for:			
Depreciation charge	12	-	-
Investment income	5	(82)	(82)
Decrease/(increase) in debtors	13	24,833	(16,579)
(Decrease)/increase in creditors	14	(15,637)	(2,968)
Net cash flows from operating activities		<u>31,468</u>	<u>22,772</u>
Cash flows from investing activities			
Interest receivable and similar income	5	82	82
Purchase of tangible fixed assets	12	<u>-</u>	<u>-</u>
Net cash flows from investing activities		<u>82</u>	<u>82</u>
Net increase/(decrease) in cash and cash equivalents		31,550	22,854
Cash and cash equivalents at 1 April 2021		<u>186,816</u>	<u>163,962</u>
Cash and cash equivalents at 31 March 2022	19	<u><u>218,366</u></u>	<u><u>186,816</u></u>

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006, applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice York meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Income and endowments

i) Recognition of income

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

ii) Grants receivable

Grants made to finance the activities of the local Citizens Advice are credited to the income and expenditure account in the period to which they relate.

iii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the Directors' Report.

v) Other income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

vi) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

Expenditure and irrecoverable VAT

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

Expenditure is classified under the following activity headings:

- Costs of raising funds includes costs associated with any fundraising events.
- Charitable activities includes the costs of providing general advice and other specialist advice services and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs

Support costs include office and premises overheads, finance, admin and governance costs. They have been allocated to projects in proportion to staff time spent on each activity/project.

Operating Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Computer equipment	3 years on a straight line basis
Fittings & office equipment	5 years on a straight line basis

Pensions

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the

Unrestricted funds are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

**2. Comparative Statement of Financial Activities Year Ended 31 March 2021
(Including Income And Expenditure Account
And Statement Of Total Recognised Gains And Losses)**

	Unrestricted Funds £	Restricted Funds £	Total 2021 £
Income and endowments from:			
Donations & legacies	25,308	-	25,308
Charitable activities	150,100	273,614	423,714
Investments	82	-	82
Other	250	-	250
TOTAL INCOMING RESOURCES	175,740	273,614	449,354
RESOURCES EXPENDED			-
Charitable activities			
Raising funds	-	-	-
Advice and Information	132,606	274,347	406,953
TOTAL RESOURCES EXPENDED	132,606	274,347	406,953
NET INCOME/ (EXPENDITURE)	43,134	(733)	42,401
Transfers between funds	5,928	(5,928)	
NET MOVEMENT IN FUNDS	49,062	(6,661)	42,401
Reconciliation of Funds			
Funds brought forward at 1 April 2020	125,693	29,206	154,899
Funds carried forward 31 March 2021	174,755	22,545	197,300

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Donations	15,293	-	15,293	25,308	-	25,308
Total	15,293	-	15,293	25,308	-	25,308

4. Income from Charitable Activity

Advice & Information Services:

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
Funder	£	£	£	£	£	£
Brelms Trust	-	3,000	3,000		3,000	3,000
Citizens Advice - BEIS Covid Fund	-	-	-		9,000	9,000
Citizens Advice - Energy Advice	-	-	-		1,920	1,920
Citizens Advice - Help to Claim	-	27,636	27,636		25,361	25,361
Citizens Advice - MAPS Face to Face Debt Advice	-	82,186	82,186		85,679	85,679
Citizens Advice - Yorkshire Building Society	-	15,000	15,000		-	-
City of York Council - Advice & Information Cafes	-	-	-		28,360	28,360
City of York Council - Community Hubs	-	20,000	20,000		-	-
City of York Council - EU Settled Status	-	-	-		13,639	13,639
City of York Council - General Advice Service	150,100	-	150,100	150,100	-	150,100
City of York Council - GP Outreach	-	13,229	13,229		14,722	14,722
City of York Council - Travellers	-	5,385	5,385		-	-
Garfield Weston	-	5,334	5,334		5,333	5,333
Joseph Rowntree Trust	-	5,433	5,433		-	-
Local Authority - Ward pots	-	44,259	44,259		44,482	44,482
Refugee Action York	-	4,140	4,140		667	667
Stamp Jackson & Proctor	-	12,544	12,544		11,579	11,579
Tang Hall Big Local	-	5,584	5,584		11,372	11,372
Two Ridings Community Foundation - Covid	-	-	-		10,000	10,000
Two Ridings Community Foundation - Surviving Winter	-	200	200		1,000	1,000
York CVS	-	12,500	12,500		7,500	7,500
Total	150,100	256,430	406,530	150,100	273,614	423,714

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Interest receivable on bank deposits	82	-	82	82	-	82
Total	<u>82</u>	<u>-</u>	<u>82</u>	<u>82</u>	<u>-</u>	<u>82</u>

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Other Income	22,686	-	22,686	250	-	250
Total	<u>22,686</u>	<u>-</u>	<u>22,686</u>	<u>250</u>	<u>-</u>	<u>250</u>

7. Resources Expended

	Unrestricted Funds	Restricted Funds	Total 2022	Unrestricted Funds	Restricted Funds	Total 2021
	£	£	£	£	£	£
Advice & information services:						
Direct costs	129,503	198,429	327,932	101,926	211,041	312,967
Allocated Support Costs (see below)	34,662	51,851	86,513	30,435	62,966	93,401
Governance Costs	5,007	2,785	7,792	245	340	585
Total Resources Expended	<u>169,172</u>	<u>253,065</u>	<u>422,237</u>	<u>132,606</u>	<u>274,347</u>	<u>406,953</u>

	Staff Costs	Other Costs	Total 2022	Staff Costs	Other Costs	Total 2021
	£	£	£	£	£	£
Allocated Support Costs comprise	77,563	8,950	86,513	84,529	8,872	93,401

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

8. Net incoming/outgoing resources

Net outgoing resources for the year include:

	2022	2021
	£	£
Operating Lease costs - Land & Buildings	15,000	-
Operating Lease costs - Equipment	1,349	1,349
Depreciation	-	-
Independent Examiner fees	600	550
Other non audit services	-	-

9. Trustees remuneration and expenses

No Trustees, nor any persons connected with them:

- were reimbursed for expenses throughout the year.
- received any benefits in kind.
- received any remuneration from the charity during the year.

10. Staff Costs

	293645	392
Staff costs during the year were:		
	2022	2021
	£	£
Wages and salaries	293,253	298,392
Social security costs	19055	17,820
Pension costs	17244	6,609
	<u>329,552</u>	<u>322,821</u>

The average number of full time equivalent employees during the year was

	2022	2021
	No.	No.
Advice	5.7	5.5
Admin & support	0.8	0.8
Operational management	4.3	4.4
Senior management	0.7	0.9
Total	11.5	11.6

Volunteer Advice workers during the year were 5.4 FTE

No employee received emoluments of more than £60,000 during the year. (2021 - nil)

11. Taxation

No tax was charged in the year (2021 - £nil)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

12. Tangible Fixed Assets

	Computer Equipment	Other Tangible Assets	Total
Cost			
At 1 April 2021	-	-	-
Additions	-	-	-
At 31 March 2022	-	-	-
Depreciation			
At 1 April 2021	-	-	-
charge for the year	-	-	-
At 31 March 2022	-	-	-
Net Book Value			
At 1 April 2021	-	-	-
At 31 March 2022	-	-	-

13. Debtors	2022	2021
	£	£
Trade Debtors	13,002	38,132
Accrued Income	4,937	5,635
Prepayments	2,862	1,867
Other Debtors	-	-
Total	20,801	45,634

14. Creditors	2022	2021
	£	£
Trade Creditors	6,875	3,545
Deferred income	4,000	19,352
Taxation & social security	5,963	5,510
Accruals	900	1,696
Other Creditors	1,775	5,047
Total	19,513	35,150

YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022

15. Commitments Under Operating Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2022	2021
	£	£
Land & buildings		
Within 1 year	<u>7,500</u>	<u>7,500</u>
Total	<u><u>7,500</u></u>	<u><u>7,500</u></u>
 Equipment		
Within 1 year	1,349	1,349
1 - 5 years	<u>2,922</u>	<u>4,384</u>
Total	<u><u>4,271</u></u>	<u><u>5,733</u></u>

16. Charity status

The Charity is a Charity limited by guarantee and consequently does not have share capital. Each of the member is liable to contribute an amount not exceeding £1 towards the assets of the Charity in the event of liquidation while they are members or within one year thereafter.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

17. Funds

	Balance 1 April 2021 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2022 £
Unrestricted funds:					
General Funds	131,755	188,161	(169,172)	6,202	156,946
Designated Funds	43,000	-	-	-	43,000
Total unrestricted funds	174,755	188,161	(169,172)	6,202	199,946
Restricted Funds:					
Brelms Trust	-	3,000	-	-	3,000
Citizens Advice - Energy Advice	-	-	-	-	-
Citizens Advice - Help to Claim	-	27,636	(27,636)	-	-
Citizens Advice - MAPS Face to Face Debt Advice	-	82,186	(75,984)	(6,202)	-
Citizens Advice - Yorkshire Building Society	-	15,000	(15,000)	-	-
City of York Council - Advice & Information Cafes	-	-	-	-	-
City of York Council - Community Hubs	-	20,000	(20,000)	-	-
City of York Council - EU Settled Status	7,206	-	(7,206)	-	-
City of York Council - GP Outreach	-	13,229	(13,229)	-	-
City of York Council - Travellers	-	5,385	(3,322)	-	2,063
Garfield Weston	-	5,334	(300)	-	5,034
Hardship Fund	1,280	-	(500)	-	780
Joseph Rowntree Trust	-	5,433	-	-	5,433
Local Authority - Ward pots	7,219	44,259	(49,020)	-	2,458
Refugee Action York	42	4,140	(4,182)	-	-
Stamp Jackson & Proctor	2,490	12,544	(14,027)	-	1,007
Tang Hall Big Local	2,745	5,584	(9,824)	-	(1,495)
Two Ridings Community Foundation - Covid	-	-	-	-	-
Two Ridings Community Foundation - Surviving Winter	1,190	200	-	-	1,390
York Childrens Trust	373	-	(335)	-	38
York CVS	-	12,500	(12,500)	-	-
Total restricted funds	22,545	256,430	(253,065)	(6,202)	19,708
Total funds	197,300	444,591	(422,237)	-	219,654

Tang Hall has a deficit fund carried forward as we are expecting funds in the next year to be received which can be offset against the deficit.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

17. Funds (prior year comparative)

	Balance 1 April 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2021 £
Unrestricted funds:					
General Funds	82,693	175,740	(132,606)	5,928	131,755
Designated Funds	43,000	-	-	-	43,000
Total unrestricted funds	125,693	175,740	(132,606)	5,928	174,755
Restricted Funds:					
Brelms Trust	-	3,000	(3,000)	-	-
Citizens Advice - BEIS Covid Fund	-	9,000	(9,000)	-	-
Citizens Advice - Broadband	1,000	-	(1,000)	-	-
Citizens Advice - Energy Advice	2,470	1,920	(4,390)	-	-
Citizens Advice - Help to Claim Citizens Advice	-	25,361	(25,361)	-	-
Citizens Advice - MAPS Face to Face Debt Advice	1,328	85,679	(81,079)	(5,928)	-
City of York Council - Advice & Information Cafés	5,184	28,360	(33,544)	-	-
City of York Council - Advice York	3,878	-	(3,878)	-	-
City of York Council - EU Settled Status	1,054	13,639	(7,487)	-	7,206
City of York Council - GP Outreach	272	14,722	(14,994)	-	-
City of York Council - Specialist Debt	2,290	-	(2,290)	-	-
Garfield Weston	479	5,333	(5,812)	-	-
Hardship Fund	1,788	-	(508)	-	1,280
Jack Brunton CT - Yorlaw	673	-	(673)	-	-
Joseph Rowntree Trust	2,662	-	(2,662)	-	-
Local Authority - Ward pots	166	44,482	(37,429)	-	7,219
Refugee Action York	-	667	(625)	-	42
Stamp Jackson & Proctor	1,437	11,579	(10,526)	-	2,490
Tang Hall Big Local	1,140	11,372	(9,767)	-	2,745
Two Ridings Community Foundation - Covid	-	10,000	(10,000)	-	-
Two Ridings Community Foundation - Surviving Winter	225	1,000	(35)	-	1,190
Two Ridings Community Foundation -Research & Campaigns	2,083	-	(2,083)	-	-
York Childrens Trust	518	-	(145)	-	373
York CVS	-	7,500	(7,500)	-	-
York Independent Living Network	559	-	(559)	-	-
Total restricted funds	29,206	273,614	(274,347)	(5,928)	22,545
Total funds	154,899	449,354	(406,953)	-	197,300

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

17. Funds (continued)

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

DESIGNATED FUNDS:

The designated funds balance comprises the following designations taken from the general funds of the charity

- Equipment Reserve £5000
- Contingency Reserve £38000

RESTRICTED FUNDS:

Brelms Trust

Funding to recruit and train more volunteers

Citizens Advice - Energy Advice

Funding for energy advice to people in York

Citizens Advice - Help to Claim

Funding to support clients make a Universal Support claim

Citizens Advice - MAPS Face to Face Debt Advice

Funding for a Face to Face debt advice service

Citizens Advice - Yorkshire Building Society

Funding to support clients of Yorkshire Building Society with debt issues

City of York Council - Advice & Information Cafes

Funding for advice in informal café settings

City of York Council - Community Hubs

Funding for advice in Community Hubs in York and the wider region

City of York Council - EU Settled Status

Funding to assist EU migrant to receive settled status in the UK

City of York Council - GP Outreach

Funding for advice in GP surgeries

City of York Council - Travellers

Funding for advice to Travellers and their communities

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

Garfield Weston

Funding to recruit and train more volunteers

Hardship Fund

Funding specifically to give small grant to clients experiencing financial hardship

Joseph Rowntree Trust

Funding for a women's advice service

Local Authority - Ward pots

Funding for an outreach advice services in specific local authority wards in the region

Refugee Action York

Funding to give advice to the Refugee communities of York

Stamp Jackson & Proctor

Funding for advice in the head injury & Stroke unit at the hospital

Tang Hall Big Local

Funding for advice in Tang Hall

Two Ridings Community Foundation - Covid

Funding to support Covid remote working

Two Ridings Community Foundation - Surviving Winter

Funding specifically to give small grant to clients experiencing winter hardship

York Childrens Trust

Funding specifically to give small grant to clients in hardship with children

York CVS

Funding for advice in GP surgeries

TRANSFERS:

A transfer from 'Citizens Advice - MAPS Face to Face Debt Advice' to Unrestricted was the fund balance unspent at the end of year transferrable to Unrestricted with permission from the funder

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2022**

18. Analysis of Net Assets Between Funds

	Tangible fixed assets	Current assets	Current liabilities	Total funds 2022
Unrestricted	-	167,296	(10,350)	156,946
Designated	-	43,000	-	43,000
Restricted	-	28,871	(9,163)	19,708
Total	-	239,167	(19,513)	219,654

	Tangible fixed assets	Net current assets	Current liabilities	Total funds 2021
Unrestricted	-	136,001	(4,246)	131,755
Designated	-	43,000	-	43,000
Restricted	-	53,449	(30,904)	22,545
Total	-	232,450	(35,150)	197,300

19. Analysis of Cash and Cash Equivalents

	At 1 April 2021	cashflow	at 31 March 2022
Cash at bank and in hand	186,816	31,550	218,366
Total	186,816	31,550	218,366

	At 1 April 2020	cashflow	at 31 March 2021
Cash at bank and in hand	163,962	22,854	186,816
Total	163,962	22,854	186,816

20. Related Party Transactions

There were no related party transactions during the year (2021 - £nil)

Independent examiner's report to the trustees of York & District CAB

I report on the accounts of: **York & District Citizens Advice Bureau**
for the year ended: **31st March 2022** which are set out on pages 17 to 32.

Responsibilities and basis of report

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

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

Independent examiner's statement

Since the Company'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 The Chartered Institute of Management Accountants, which is one of the listed bodies.

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

- 1 accounting records were not kept in respect of the Trust as required by section 386 of the Act; or
- 2 the accounts do not accord with those records
- 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.



Karen Wood (ACMA)

Outsource independent examination
service

The Hiscox Building
Peasholme Green
York YO1 7PR

05/10/2022

Date:

Accounts

**YORK AND DISTRICT
CITIZENS ADVICE BUREAU**

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2021

CHARITY REGISTRATION NO. 1133516

**A COMPANY LIMITED BY GUARANTEE
COMPANY REGISTRATION NO. 7004444 (ENGLAND & WALES)**

YORK AND DISTRICT CITIZENS ADVICE BUREAU

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YORK AND DISTRICT CITIZENS ADVICE BUREAU

LEGAL AND ADMINISTRATIVE INFORMATION

Directors/Trustees

The following people were Directors and Trustees of the charity on the date of approval of the report or served during the year:

John Short	Chair of Trustees
Jacqueline Flynn	Treasurer - appointed 30 th July 2020
Alexander Schofield	Resigned 7 th September 2020
Simon Crack	
Victoria Ling-Williams	
Simon Mallett	
Steven Clark	Resigned 24 th Sept 2020
Margaret Everall	Resigned 25 th March 2021
Manar Matusiak	
Graham Gabriel	Resigned 30 th July 2020
John Nodder	
Rebecca Blues	Appointed 25 th March 2021
Shirley Riley	Appointed 25 th March 2021
Samantha Williams	Appointed 25 th March 2021

Council Representative

Cllr Nigel Ayre

Chief Executive

Fiona Derbyshire

Company Secretary

John Nodder resigned 21st January 2021
Helen Digwood – appointed 21st January 2021

Registered Charity No.

1133516

Company Registration No.

7004444

Principal address and Registered office

West Offices
Station Rise
York YO1 6GA

Independent examiner

Karen Wood ACMA
Outsource Accounting Services &
Independent Examinations
Hiscox Building
Peasholme Green
York YO1 7PR

Bankers

Co-operative Bank
PO. Box 250
Skelmersdale WN8 6WT

YORK AND DISTRICT CITIZENS ADVICE BUREAU

2020-21 CHAIR'S REPORT

The many and various problems caused by the Covid 19 pandemic brought into even sharper focus how vital it is for people to be able to get free informed, impartial and independent advice, whatever the problem and whenever they need it.

Throughout 2020-21, despite the operational difficulties caused by the Covid pandemic, the Citizens Advice York (CAY) team of staff and volunteers remained focused on the core aims of the service

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives

In this context it's good to be able to report again that we helped over 5000 people and maintained the good quality of our work. We were also able to improve the bureau's financial resilience.

Providing advice and support for the people of York

The advice we provide can make a huge difference to people's lives, especially at times of real need and uncertainty like now. In 2020-21 CAY helped 4652 clients in York with 12760 different issues and a further 488 with quick enquiries or signposting. In total we helped them claim over £1.2m of previously unclaimed benefits or tax credits and manage or write off debts of over £1m.

CAY takes pride in the quality of our work and it's good to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated it consistently green for client outcomes and customer service.

2020-21 Financial Performance

As an independent local charity we're entirely reliant on funding the work we do with grants or fees for specific services and projects, together with the money we raise through various fundraising activities and donations.

Overall funding continues to be very tight, both for our core General Advice Service and the many and various projects we run. With many funders under serious financial pressure generating sufficient income is certainly going to become more difficult in the next few years. Income from fundraising activities is also difficult to predict. This all makes budgeting and planning difficult.

At the start of 2020-21, largely but not wholly because of Covid, the situation was very uncertain. A deficit of £20k was budgeted, with a commitment to at least reach a break-even position. I'm able to report that the outcome, with income, including donations, £26k higher than budget, and costs coming in below budget, was a surplus of £42k. Unrestricted reserves, a good indicator the bureau's financial resilience, had increased by £49k at the year end.

Governance

The board completed the annual Trustee Self Assessment, annual Strategic Capability Assessment and Chair appraisal. They also reviewed the trustees' mix of skills and experience. Together with the results of the national organisation's annual Leadership Self Assessment these provide confidence that governance is good.

During the year Graeme Gabriel, Stephen Clark and Margaret Everall ended their time as trustees and I would like to thank them for their considerable contribution. We welcomed four new trustees to the board: they bring a mix of excellent core and specialist skills.

My second term of office as Chair ends in October next year. Arrangements to appoint my replacement are complete and an announcement will be made very shortly

Thank you to staff and volunteers

At the end of 2019-20 staff and volunteers worked tirelessly, and with enormous commitment, to move from a predominantly face to face service in the City Council offices and outreach venues to one where everyone was working from home using telephone, email and webchat. These arrangements continued throughout 2020-21. Yet despite the stresses and strains this put on everyone involved the team again managed to help more than 5000 clients and scored Green (minimal risk) in the national Citizens Advice Quality of Advice Assessment.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

This was a splendid achievement that demonstrates clearly the team's resilience and professionalism. To each and every one of you very well done and thank you.

We've been joined during the year by a number of new volunteers and new staff: a warm welcome to all of you. I trust you enjoy working with us and thank you for joining the team.

2021-22 and Beyond

The Covid 19 restrictions meant we continued to work almost exclusively remotely into the spring and summer of 2021. Where necessary a few clients have been seen in person, but only in the last month or two have we been able to start planning to have more people working and seeing clients in the office and Outreach venues.

Personal interaction with clients and colleagues has many important benefits and, as the situation allows in the medium to longer term, we will be seeing more clients in the office and Outreach venues. However, email, web chat and the phone will undoubtedly have a far greater role than before the pandemic. Fiona

Volunteers

Volunteers are involved in every aspect of what we do: providing advice in West Offices, telephone advice on Adviceline, Webchat support, working on reception, administration or fundraising. We estimate the value contributed by volunteers in 2020-21 was worth c. £250,000.

Volunteering with CAY is a worthwhile and enjoyable role. Recruiting and training volunteers, particularly to be advisors, remain key challenges. I'm glad to say there's continued to be good interest in joining the team since March 2020 and hopefully some increased flexibility in working arrangements offered by digital channels will help ensure this continues.

Funding

Overall funding continues to be very tight, both for our core General Advice Service and the many and various projects we run. With many funders under serious financial pressure generating sufficient income is almost certainly going to become more difficult in the next few years. Income from fundraising activities is also difficult to predict. This all makes budgeting and planning difficult.

The City of York Council (CYC) remain consistent and generous funders, and indeed supporters, of CAY. Thank you. Their funding is in two parts. For the core General Advice Service we're now in the second of a four year funding arrangement and benefitting from the medium certainty this provides. We also receive funding from them for a number of important projects including Advice and Information cafes and GP Outreach.

Each year, in addition to the CYC funding, we also have separately to raise some £30,000 to £40,000 plus to cover the full cost of the General Advice Service. Some of this comes from grants for training, various fundraising activities and one-off donations, but there is still large gap to fill. To do this we launched, in 2019, a Friends of CAY scheme for businesses and private individuals. In return for their regular financial support for our General Advice Service all Friends are kept up to date with what we're doing through newsletters and our Annual Review. Friends are also invited to our AGM. This includes a keynote talk, which this year will be a double header by both York MPs.

I'd like to thank all our Friends for their support; their regular contributions are very welcome and hugely helpful.

In summary 2020-21 was uniquely challenging but CAY was still able to maintain the level and quality of the service and improve its financial resilience. As we look through the remainder of 2021-22 and into the following year challenges and uncertainties are still there and will certainly become more difficult. The Trustees and the CEO are actively working to address them and, along with staff and volunteers, are all committed to continue striving to meet demand and deliver a high standard of advice and client service to the people of York.

John Short
Chair

YORK AND DISTRICT CITIZENS ADVICE BUREAU

TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31ST MARCH 2021

The Trustees, all of whom are also Directors for the purposes of company law, present their annual report and financial statements for the year ended 31st March 2021.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance

York and District Citizens Advice Bureau is an independent registered charity, No. 1133516, and a company limited by guarantee, No. 7004444. York and District Citizens Advice Bureau is also known as Citizens Advice York. The charity operates in accordance with the terms of its Memorandum and Articles of Association.

The Charity was originally established in October 1941 and registered with the Charity Commission in 1980, Charity Registration No. 509600, as an unincorporated association. The new charitable company was incorporated on 29th August 2009 and registered with the Charity Commission on 13th January 2010. On 1st April 2010 all the assets and liabilities of the former charity were transferred to the new charitable company.

Recruitment and appointment of Trustees

Members of the Trustee Board are the charity Trustees for the purposes of charity law and are also Directors for the purposes of company law.

The maximum number of Trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting, or by being co-opted by the Trustee Board, provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

All elected Trustees retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected.

Due to the nature of the charity the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. Trustees are drawn from all sections of the community and include individual members and members of organisations, who use their skills and experience to lead and govern the charity.

Induction and training of Trustees

All new Trustees receive an induction. This includes copies of key policies and procedures, information about the charity and the responsibilities of being a Trustee and the opportunity to meet staff and volunteers. Board members also have access to internal training sessions run by Citizens Advice York as well as courses offered by Citizens Advice nationally. All new Trustees have a follow up meeting with the Chair of Trustees after 6 months to review the induction process.

All Trustees take an active part in the management of Citizens Advice York.

Organisational Structure

Citizens Advice York 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 the charity and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum every two months and delegates the day to day management of the charity to the Chief Executive.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Related Parties

Citizens Advice York 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 Citizens Advice York in order to fulfil 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 local authority departments on behalf of clients. Where one of the Trustees holds the position of Trustee or Director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

A City of York Council representative is also invited to attend Citizens Advice York Trustee Board meetings.

Risk Management

The Trustees have considered and reviewed the risks to which the charity is exposed and have established systems and procedures to manage them. The Audit and Risk committee maintains an effective internal control and risk framework and assists the Board to ensure compliance with standards and guidelines issued by Citizens Advice and other regulatory bodies. The risk register is reviewed regularly and Trustees ensure that action plans are in place to mitigate key risks identified and puts in place additional measures such as infection control measures during the COVID pandemic.

OBJECTIVES AND ACTIVITIES

The Charity's objects, as detailed in the Memorandum and Articles of Association, are "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in York and surrounding areas".

To achieve these objectives Citizens Advice York aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

Public Benefit

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

Our current activities aim to meet our objectives through the delivery of free, confidential advice and information that is accessible to all:

General Advice Service

The core and largest part of our work is a comprehensive General Advice Service. This is staffed by a team of highly trained volunteer advisers, supported by experienced professional supervisors.

The service provides independent information and advice on a wide range of issues including welfare benefits, debt, housing, employment law and immigration. In normal circumstances, it comprises a Drop In Service from the central York office (co-located with the City of York Council offices), a telephone advice service (Adviceline), a dedicated 'Help to Claim' service and a specialist welfare benefits team supporting clients with more in-depth case work.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

Clients are seen at our central York office at drop-in sessions on three mornings a week. They have an 'Initial check' with a supervisor and are given information, directed to an organisation better able to help them or (in over 70% of instances) given a same day appointment with an adviser.

From mid March 2020 onwards face to face services have been impacted by restrictions due to the Coronavirus pandemic. All advice shifted to digital and phone channels using the national Citizens Advice Adviceline and webchat for local calls and chat. In addition email and phone numbers were provided in outreach areas and call back forms were offered to enable clients to self refer through our website. It is likely that a blended service offering some drop in for clients in need of face to face in community locations and at West Offices as well as a continuation of all digital channels.

Outreach

We also normally provide general advice at a number of Outreach locations including Huntington, Haxby and Wigginton, Acomb, Clifton, Heworth and Tang Hall, Mickelgate and Guildhall and Holgate and some local GPs' surgeries. These outreach sessions would provide a more accessible and community based service to those less able to access our city centre office. We also offer 'Advice and Information Cafes' in some outreach locations which offer informal settings and are staffed by an adviser and/or an information officer. Since March 2020 all outreach advice has been provided via dedicated phone numbers and through general digital channels. Drop in and face to face is set to resume in September 2021 and will form a blended service with digital channels.

Money and debt advice

Our money and debt advice service allows us to give in-depth help to people who are struggling to manage their finances. Our debt team is funded by the Money Advice Service and City of York Council.

Research & Campaigns

In 2020-21, we continued our strong research and campaigning work on local and national issues. Research & Campaign volunteers, with our team of advisers submitted evidence forms to national Citizens Advice across the year. Evidence forms are the way we highlight cases where the client is facing particular detriment due to a systemic issue, or an issue where policy is unfair and needs changing as a result. These are then gathered together by national Citizens Advice and used to campaign for change.

We expanded our research work to incorporate larger scale reports and campaigns. This included research projects into student housing in collaboration with York University Students Union and the development of our zero hours contracts report from last year with the benefit of a student intern. The latter will be published later in 2021. We were also lucky enough to benefit from a paid student researcher to undertake research via public surveys in York outer wards to identify demand for our services there. This report will be published later in 2021.

CHIEF EXECUTIVE'S REPORT

ACHIEVEMENTS AND FUTURE PLANS

This year saw the continued impact of the COVID pandemic in the UK. It meant 60 + years of face to face delivery of advice had to stop over night and it ushered in a time of unprecedented change for clients and advisers as the impact rolled out. With many of our volunteers in the older age range many were required to self isolate. Vulnerable clients who had been routinely free to come and seek our support could no longer do so through our drop in service at West Offices or in our community based venues.

Our volunteers and staff rose to the challenge and regardless of personal challenges and fear transitioned readily to providing advice by phone and Adviceline. In time we added webchat and call back forms. We helped almost as many clients as before the pandemic which was testament to our teams skills and adaptability to new delivery models. Many of those clients needed more support and had more issues than pre pandemic indicating the sheer detriment to many people who live in York of the various COVID measures and restrictions. Our clients were often new to claiming benefits and were younger. Stories of their lives being totally derailed were difficult for even experienced advisers to deal with. We had to offer suicide awareness and training to support our team.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

We continued to meet York's advice needs and targets with high quality standards and positive client feedback ratings.

Our debt service provided more complex debt advice including high numbers of Debt Relief Orders for clients in financial crisis. We continued to support GP surgeries with advice via and worked with CVS on social prescribing.

I worked with key partners in the City on digital inclusion having produced a report on the risk to our older and disabled clients in accessing services digitally. We continue to undertake research to ensure we are adapting our service to be accessible to all.

I worked on regional recovery panels to with local authority and other sector stakeholders giving key contributions on challenges our clients were facing.

As the year progressed and COVID rules changes we flexed each time it looked as if face to face would be allowed, working with CYC, the libraries, Tang Hall big local and ward venues to resume in person advice. Staff and volunteers showed willing to face the risk of infection although we worked hard to limit risk. Each time we were thwarted as rules changed again.

Whilst the change and demand on us has been great we have continued to serve our clients by whatever means we could.

Our Help to Claim and Welfare Benefits work supported clients in need and we continued to provide essential help to residents with EU Settled status applications as the deadline for applications loomed. Our Yorlaw free legal service has supported clients with family and employment issues throughout even when solicitors were unable to provide pro bono support.

With the University of York Students Union we have launched our research on student housing and worked to have students voices heard on the challenges they face in the private rented sector. We continued to expand on our zero hours and insecure employment research to examine this through the lense of COVID and will raise awareness through campaigns and work on solutions with our partners in response.

With all events cancelled our fundraising plans were thwarted. It is only thanks to our Friends and donors that we were able to avoid financial challenges that many others in the sector face.

I continue to use our voice and work hard to strengthen relationships with stakeholders and partners to ensure that we remain relevant to the City's future and our offer is both effective and valued and our client's needs are met. I am immensely proud to head up this organisation but am humbled by the outstanding dedication and quality of service our team and volunteers tirelessly provide.

We are looking at providing more community based advice and continue to offer all channels so that clients can contact us in the way they choose. We will work on funding to enable this. We are working with partners on expanding our pro bono legal services as part of an ambitious project with colleagues in mid and North Yorkshire. We are talking to the health sector about the value of what we do to help and prevent clients physical and mental health issues from deteriorating by helping them with their problems.

We ended the year on a reasonable high which will enable us to weather the storms of a much less certain and far more challenging future.

Fiona Derbyshire
Chief Executive

YORK AND DISTRICT CITIZENS ADVICE BUREAU

FINANCIAL REVIEW

Financial Position

Incoming resources for the year were £449,354 (2020: £433,325). Of this £273,614 related to project restricted activities (2020: £283,635)

A surplus of £42,401 was achieved in the year (2020: surplus of £5,634), of which, £49,062 surplus relates to unrestricted funds and a £6,661 deficit related to restricted funds which is offset against restricted funds brought forward. At 31 March 2021 total funds were £197,300 of which £174,755 represented unrestricted funds (2020 £125,693).

Principal Funding Sources

The Trustees are grateful to all the organisations and individuals who have given grants or donations during the year. The principal funding sources were as follows:

City of York Council: The largest grant received during the year was the core grant of £150,100 towards the delivery of the general advice service. The Council also supported a number of specialist projects including the GP Outreach, the continuation of Advice & Information Cafes around the city and ward grants for advice outreaches

Money Advice and Pensions Service (MAPS): continued grant funding for 1.6 FTE's providing much needed additional capacity for the debt advice service.

Citizens Advice: Citizens Advice has funded support for clients making Universal Support claims and also energy advice projects via funding from energy companies.

SJP Law: SJP Law provided funding for specialist outreach at York Hospital.

Two Ridings Community Foundation: provided funding to support services changes required for remote working during Covid lockdown

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

The Trustees remain committed to finding new and diverse funding sources and to safeguarding and increasing reserves in order to ensure the charity has a secure financial base for the future.

Reserves Policy

Citizens Advice York aims to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency, including loss of income and necessary but unbudgeted cost. The charity maintains a projection of income for the future and endeavours to ensure that this continues to be derived from as wide a variety of sources possible.

In reviewing the potential costs that could arise should a significant reduction in income or the need for unbudgeted expenditure occur the Trustees have determined that free reserves of £101,738 should be maintained which is equal to 3 months normal operating expenditure for the General & Specialist Advice services including general overheads. This is in addition to designated funds of £43,000. The current level of unrestricted funds (excluding designated funds and fixed assets) is £131,755 which would cover approximately 3.9 months. In the longer term Trustees consider it prudent to aim to increase the level of reserves to 6 months. The reserves policy is monitored and reviewed by Trustees annually.

Designated Funds

Unrestricted funds have been designated for the following purposes:

- Contingency reserve:– £38,000 set aside to cover any costs arising in the event of the charity's closure, such as redundancies.
- Equipment reserve:– £5,000 set aside towards future equipment requirements.

The Trustees are free to designate funds in this way, and to release such funds to make them available for general purposes as they see fit.

Restricted Funds

Details of Restricted Funds are set out in Note 17 to the Accounts. These funds are restricted by the donor or funder and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an under spend but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned.

Investment Policy

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

Owing to the nature of its funding the charity has no long-term investments, but it keeps monies not required in the short term in a no-notice deposit account with Scottish Widows. The Trustees review the interest rates available from time to time to ensure a reasonable return on deposits is being achieved.

DIRECTORS' RESPONSIBILITIES

The charity trustees (who are also the directors of York and District Citizens Advice Bureau for the purposes of company law) are responsible for preparing a trustees annual report and financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice)

Company law requires the charity trustees to prepare financial statements for each year which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources in that period. In preparing the 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;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

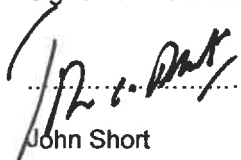
The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

In preparing this report, the Trustees have taken advantage of the small companies exemption. The Trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the Trustees


.....
John Short

Date.....26.10.21.....

Chair of Trustees

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**STATEMENT OF FINANCIAL ACTIVITIES YEAR ENDED 31 MARCH 2021
(INCLUDING INCOME AND EXPENDITURE ACCOUNT
AND STATEMENT OF TOTAL RECOGNISED GAINS AND LOSSES)**

		Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	Note	£	£	£	£
Income and endowments from:					
Donations & legacies	3	25,308	-	25,308	17,920
Charitable activities	4	150,100	273,614	423,714	411,922
Investment income	5	82	-	82	84
Other income (including fundraising)	6	250	-	250	3,399
TOTAL INCOME		175,740	273,614	449,354	433,325
EXPENDITURE ON					
Charitable activities					
Raising funds		-	-	-	2,316
Advice and Information	7	132,606	274,347	406,953	425,375
TOTAL EXPENDITURE		132,606	274,347	406,953	427,691
NET INCOME/ (EXPENDITURE)		43,134	(733)	42,401	5,634
Transfers Between Funds		5,928	(5,928)	-	-
NET MOVEMENT IN FUNDS		49,062	(6,661)	42,401	5,634
Reconciliation of Funds					
Funds brought forward at 1 April 2020		125,693	29,206	154,899	149,265
Funds carried forward 31 March 2021		174,755	22,545	197,300	154,899

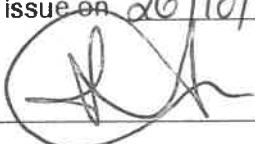
A comparative Statement of Financial Activities is found in Note 2

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU**BALANCE SHEET****AS AT 31 MARCH 2021**

	note	2021 £	2020 £
FIXED ASSETS			
Tangible Assets	12	-	-
CURRENT ASSETS			
Debtors	13	45,634	29,055
Cash at bank and in hand		186,816	163,962
		<u>232,450</u>	<u>193,017</u>
CREDITORS: Amounts falling due within one year	14	(35,150)	(38,118)
NET CURRENT ASSETS		<u>197,300</u>	<u>154,899</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		<u>197,300</u>	<u>154,899</u>
TOTAL NET ASSETS		<u>197,300</u>	<u>154,899</u>
FUNDS			
Restricted income funds	17	22,545	29,206
Designated funds	17	43,000	43,000
Unrestricted funds	17	131,755	82,693
TOTAL FUNDS		<u>197,300</u>	<u>154,899</u>

The financial statements on pages 11 to 24 were approved by the Trustees, and authorised for issue on 26/10/21 and signed on their behalf by


name: JACKIE FLYNN
Trustee

Company Registration Number : 7004444 (England & Wales)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2021

	note	2021 £	2020 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		42,401	5,634
Adjusted for:			
Depreciation charge	12	-	-
Investment income	5	(82)	(84)
Decrease/(increase) in debtors	13	(16,579)	(10,018)
(Decrease)/increase in creditors	14	(2,968)	17,127
Net cash flows from operating activities		<u>22,772</u>	<u>12,659</u>
Cash flows from investing activities			
Interest receivable and similar income	5	82	84
Purchase of tangible fixed assets	12	<u>-</u>	<u>-</u>
Net cash flows from investing activities		<u>82</u>	<u>84</u>
Net increase/(decrease) in cash and cash equivalents		22,854	12,743
Cash and cash equivalents at 1 April 2020		<u>163,962</u>	<u>151,219</u>
Cash and cash equivalents at 31 March 2021	19	<u><u>186,816</u></u>	<u><u>163,962</u></u>

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

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. Accounting Policies

Basis of preparation

The financial statements have been prepared under the historical cost convention and 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 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006, applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice York meets the definition of a public benefit entity under FRS 102.

Going concern

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

Income and endowments

i) Recognition of income

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

ii) Grants receivable

Grants made to finance the activities of the local Citizens Advice are credited to the income and expenditure account in the period to which they relate.

iii) Bank interest

Bank interest is included in the income and expenditure account on receipt.

iv) Gifts and Intangible income

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the Directors' Report.

v) Other income

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

vi) Deferred income

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

Expenditure and irrecoverable VAT

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

Expenditure is classified under the following activity headings:

- Costs of raising funds includes costs associated with any fundraising events.
- Charitable activities includes the costs of providing general advice and other specialist advice services and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

Support costs

Support costs include office and premises overheads, finance, admin and governance costs. They have been allocated to projects in proportion to staff time spent on each activity/project.

Operating Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Computer equipment	3 years on a straight line basis
Fittings & office equipment	5 years on a straight line basis

Pensions

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the

Unrestricted funds are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

**2. Comparative Statement of Financial Activities Year Ended 31 March 2020
(Including Income And Expenditure Account
And Statement Of Total Recognised Gains And Losses)**

	Unrestricted Funds £	Restricted Funds £	Total 2020 £
Income and endowments from:			
Donations & legacies	16,230	1,690	17,920
Charitable activities	131,200	280,722	411,922
Investments	84	-	84
Other	2,176	1,223	3,399
TOTAL INCOMING RESOURCES	149,690	283,635	433,325
RESOURCES EXPENDED			-
Charitable activities			
Raising funds	1,366	950	2,316
Advice and Information	139,306	286,069	425,375
TOTAL RESOURCES EXPENDED	140,672	287,019	427,691
NET INCOME/ (EXPENDITURE)	9,018	(3,384)	5,634
Transfers between funds	1,711	(1,711)	
NET MOVEMENT IN FUNDS	10,729	(5,095)	5,634
Reconciliation of Funds			
Funds brought forward at 1 April 2019	114,964	34,301	149,265
Funds carried forward 31 March 2020	125,693	29,206	154,899

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Donations	25,308	-	25,308	17,920
Total	<u>25,308</u>	<u>-</u>	<u>25,308</u>	<u>17,920</u>

4. Income from Charitable Activity

Advice & Information Services:

Funder	Unrestricted Funds £	Restricted Funds £	Total 2021 £	Total 2020 £
Brelms Trust	-	3,000	3,000	3,000
Citizens Advice - BEIS Covid Fund	-	9,000	9,000	-
Citizens Advice - Broadband	-	-	-	250
Citizens Advice - Energy Advice	-	1,920	1,920	5,665
Citizens Advice - Help to Claim Citizens Advice	-	25,361	25,361	27,528
Citizens Advice - MAPS Face to Face Debt Advi	-	85,679	85,679	64,973
City of York Council - Acomb Ward	-	10,121	10,121	5,996
City of York Council - Advice & Information Cafés	-	28,360	28,360	38,339
City of York Council - Advice York	-	-	-	11,158
City of York Council - EU Settled Status	-	13,639	13,639	4,574
City of York Council - General Advice Service	150,100	-	150,100	131,200
City of York Council - GP Outreach	-	14,722	14,722	24,041
City of York Council - Guildhall Ward	-	2,926	2,926	-
City of York Council - Heworth Ward	-	6,088	6,088	654
City of York Council - Holgate Ward	-	2,733	2,733	-
City of York Council - Hull Road Ward	-	3,220	3,220	4,457
City of York Council - Micklegate Ward	-	5,109	5,109	854
City of York Council - Specialist Debt	-	-	-	24,703
Garfield Weston	-	5,333	5,333	1,333
Harrogate Citizens Advice	-	-	-	208
Haxby Town Council	-	2,730	2,730	2,503
Huntington Parish Council	-	6,023	6,023	4,818
Joseph Rowntree Trust	-	-	-	7,128
Refugee Action York	-	667	667	-
Shepherd Group	-	-	-	5,000
Stamp Jackson & Proctor	-	11,579	11,579	11,820
Tang Hall Big Local	-	11,372	11,372	10,000
Two Ridings Community Foundation - Covid	-	10,000	10,000	4,966
Two Ridings Community Foundation - Surviving Winter	-	1,000	1,000	-
Wigginton Parish Council	-	5,532	5,532	4,569
York CVS	-	7,500	7,500	10,000
Your Consortium - Action Towards Inclusion	-	-	-	2,185
Total	<u>150,100</u>	<u>273,614</u>	<u>423,714</u>	<u>411,922</u>

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Interest receivable on bank deposits	82	-	82	84
Total	82	-	82	84

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Other Income	250	-	250	3,399
Total	250	-	250	3,399

7. Resources Expended

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Advice & information services:				
Direct costs	101,926	211,041	312,967	328,668
Allocated Support Costs (note 7b)	30,435	62,966	93,401	95,716
Governance Costs	245	340	585	991
Total Resources Expended	132,606	274,347	406,953	425,375

7b. Support Costs

	Staff Costs	Other Costs	Total 2021	Total 2020
	£	£	£	£
Allocated Support Costs	84,529	8,872	93,401	93,937

8. Net incoming/outgoing resources

Net outgoing resources for the year include:

	2021	2020
	£	£
Operating Lease costs - Land & Buildings	-	15,000
Operating Lease costs - Equipment	1,349	1,633
Depreciation	-	-
Independent Examiner fees	550	550

Operating Lease costs - Land & Buildings was credited in full - £15000 for the year 20/21 due to Covid restrictions

YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

9. Trustees remuneration and expenses

No Trustees, nor any persons connected with them:

- were reimbursed for expenses throughout the year.
- received any benefits in kind.
- received any remuneration from the charity during the year.

10. Staff Costs

Staff costs during the year were:

	2021	2020
	£	£
Wages and salaries	291,439	298,392
Social security costs	22,598	17,820
Pension costs	17,410	6,609
	<u>331,448</u>	<u>322,821</u>

The average number of full time equivalent employees during the year was

	2021	2020
	No.	No.
Advice	5.5	5.8
Admin & support	0.8	0.9
Operational management	4.4	4.3
Senior management	0.9	0.7
Total	11.6	11.7

Volunteer Advice workers during the year were 8.6 FTE

No employee received emoluments of more than £60,000 during the year.
(2020 - nil)

11. Taxation

No tax was charged in the year (2020 - £nil)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

12. Tangible Fixed Assets

	Computer Equipment	Other Tangible Assets	Total
Cost			
At 1 April 2020	-	-	-
Additions	-	-	-
At 31 March 2021	-	-	-
Depreciation			
At 1 April 2020	-	-	-
charge for the year	-	-	-
At 31 March 2021	-	-	-
Net Book Value			
At 1 April 2020	-	-	-
At 31 March 2021	-	-	-

13. Debtors	2021	2020
	£	£
Trade Debtors	38,132	-
Accrued Income	5,635	27,631
Prepayments	1,867	449
Other Debtors	-	975
Total	45,634	29,055

14. Creditors	2021	2020
	£	£
Trade Creditors	3,545	-
Deferred income	19,352	26,031
Taxation & social security	5,510	5,844
Accruals	1,696	4,270
Other Creditors	5,047	1,973
Total	35,150	38,118

**YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

15. Commitments Under Operating Leases

Total future minimum lease payments under non-cancellable operating leases are as follows:

	2021	2020
	£	£
Land & buildings		
Within 1 year	<u>7,500</u>	<u>15,000</u>
Total	<u><u>7,500</u></u>	<u><u>15,000</u></u>
 Equipment		
Within 1 year	1,349	1,348
1 - 5 years	<u>4,384</u>	<u>-</u>
Total	<u><u>5,733</u></u>	<u><u>1,348</u></u>

16. Charity status

The Charity is a Charity limited by guarantee and consequently does not have share capital. Each of the member is liable to contribute an amount not exceeding £1 towards the assets of the Charity in the event of liquidation while they are members or within one year thereafter.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

17. Funds

	Balance 1 April 2020 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2021 £
Unrestricted funds:					
General Funds	82,693	175,740	(132,606)	5,928	131,755
Designated Funds	43,000	-	-	-	43,000
Pension reserve	-	-	-	-	-
Total unrestricted funds	125,693	175,740	(132,606)	5,928	174,755
Restricted Funds:					
Brelms Trust	-	3,000	(3,000)	-	-
Citizens Advice - BEIS Covid Fund	-	9,000	(9,000)	-	-
Citizens Advice - Broadband	1,000	-	(1,000)	-	-
Citizens Advice - Energy Advice	2,470	1,920	(4,390)	-	-
Citizens Advice - Help to Claim Citizens Advice	-	25,361	(25,361)	-	-
Citizens Advice - MAPS Face to Face Debt Advice	1,328	85,679	(81,079)	(5,928)	-
City of York Council - Acomb Ward	-	10,121	(8,282)	-	1,839
City of York Council - Advice & Information Cafés	5,184	28,360	(33,544)	-	-
City of York Council - Advice York	3,878	-	(3,878)	-	-
City of York Council - EU Settled Status	1,054	13,639	(7,487)	-	7,206
City of York Council - GP Outreach	272	14,722	(14,994)	-	-
City of York Council - Guildhall Ward	-	2,926	(2,533)	-	393
City of York Council - Heworth Ward	166	6,088	(5,538)	-	716
City of York Council - Holgate Ward	-	2,733	-	-	2,733
City of York Council - Hull Road Ward	-	3,220	(2,984)	-	236
City of York Council - Micklegate Ward	-	5,109	(4,554)	-	555
City of York Council - Specialist Debt	2,290	-	(2,290)	-	-
Garfield Weston	479	5,333	(5,812)	-	-
Hardship Fund	1,788	-	(508)	-	1,280
Haxby Town Council	-	2,730	(2,730)	-	-
Huntington Parish Council	-	6,023	(6,023)	-	-
Jack Brunton CT - Yorlaw	673	-	(673)	-	-
Joseph Rowntree Trust	2,662	-	(2,662)	-	-
Refugee Action York	-	667	(625)	-	42
Stamp Jackson & Proctor	1,437	11,579	(10,526)	-	2,490
Tang Hall Big Local	1,140	11,372	(9,767)	-	2,745
Two Ridings Community Foundation - Covid	-	10,000	(10,000)	-	-
Two Ridings Community Foundation - Surviving Winter	225	1,000	(35)	-	1,190
Two Ridings Community Foundation - Research & Campaigns	2,083	-	(2,083)	-	-
Wigginton Parish Council	-	5,532	(4,785)	-	747
York Childrens Trust	518	-	(145)	-	373
York CVS	-	7,500	(7,500)	-	-
York Independent Living Network	559	-	(559)	-	-
Total restricted funds	29,206	273,614	(274,347)	(5,928)	22,545
Total funds	154,899	449,354	(406,953)	-	197,300

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

17. Funds (prior year comparative)

	Balance 1 April 2019 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2020 £
Unrestricted funds:					
General Funds	74,964	149,690	(140,672)	(1,289)	82,693
Designated Funds	40,000	-	-	3,000	43,000
Total unrestricted funds	114,964	149,690	(140,672)	1,711	125,693
Restricted Funds:					
Action Towards Inclusion	817	2,185	(3,002)	-	-
Citizens Advice - Broadband	750	250	-	-	1,000
Citizens Advice - Energy Advice	2,466	5,665	(5,661)	-	2,470
Citizens Advice - MAPS Face to Face					
Debt Advice	1,214	64,973	(64,859)	-	1,328
City of York Council - Advice & Information Cafés	7,652	38,339	(40,807)	-	5,184
City of York Council - Advice York	2,721	11,158	(10,001)	-	3,878
City of York Council - EU Settled Status	-	4,574	(3,520)	-	1,054
City of York Council - GP Outreach	294	34,041	(34,063)	-	272
City of York Council - Heworth Ward	4,819	11,961	(16,614)	-	166
City of York Council - Specialist Debt	115	24,703	(22,528)	-	2,290
CVS MIEB	250	-	(250)	-	-
Friends - Sponsorship	700	-	(700)	-	-
Garfield Weston	792	10,407	(10,720)	-	479
Hardship Fund	1,996	1,339	(1,547)	-	1,788
Harrogate Citizens Advice	-	208	(208)	-	-
Help to Claim	-	27,528	(25,750)	(1,778)	-
Huntington Parish Outreach	-	4,818	(4,851)	33	-
Jack Brunton CT - Yorlaw	1,076	-	(403)	-	673
Joseph Rowntree Trust	-	7,128	(4,466)	-	2,662
Stamp Jackson & Proctor	2,600	11,820	(12,983)	-	1,437
Tang Hall Big Local	1,513	10,000	(10,373)	-	1,140
Two Ridings Community Foundation - Surviving Winter	-	500	(275)	-	225
Two Ridings Community Foundation - Research & Campaigns	2,137	4,966	(5,020)	-	2,083
Wigginton & Haxby Outreach	-	7,072	(7,106)	34	-
York Childrens Trust	1,830	-	(1,312)	-	518
York Independent Living Network	559	-	-	-	559
Total restricted funds	34,301	283,635	(287,019)	(1,711)	29,206
Total funds	149,265	433,325	(427,691)	-	154,899

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

17. Funds (continued)

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

DESIGNATED FUNDS:

The designated funds balance comprises the following designations taken from the general funds of the charity

- Equipment Reserve £5000
- Contingency Reserve £38000

RESTRICTED FUNDS:

Brelms Trust

Funding to recruit and train more volunteers - funded by 3 funders

Citizens Advice - BEIS Covid Fund

Funding to support Covid measure required for remote working

Citizens Advice - Broadband

Funding to subsidise the move of broadband provider

Citizens Advice - Energy Advice

Funding for energy advice to people in York

Citizens Advice - Help to Claim Citizens Advice

Funding to support clients make a Universal Support claim

Citizens Advice - MAPS Face to Face Debt Advice

Funding for a Face to Face debt advice service

City of York Council - Acomb Ward

Funding for an outreach advice service in the Acomb Ward

City of York Council - Advice & Information Cafés

Funding for advice in informal café settings

City of York Council - Advice York

Funding to coordinate the partnership of advice agencies in York

City of York Council - EU Settled Status

Funding to assist EU migrant to receive settled status in the UK

YORK AND DISTRICT CITIZENS ADVICE BUREAU

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

City of York Council - GP Outreach

Funding for advice in GP surgeries

City of York Council - Guildhall Ward

Funding for an outreach advice service in the Guildhall Ward

City of York Council - Heworth Ward

Funding for an outreach advice service in the Heworth Ward

City of York Council - Holgate Ward

Funding for an outreach advice service in the Holgate Ward

City of York Council - Hull Road Ward

Funding for an outreach advice service in the Hull Road Ward

City of York Council - Micklegate Ward

Funding for an outreach advice service in the Micklegate Ward

City of York Council - Specialist Debt

Funding to provide a specialist debt advice project to vulnerable clients

Garfied Weston

Funding to recruit and train more volunteers - funded by 3 funders

Hardship Fund

Funding specifically to give small grant to clients experiencing financial hardship

Haxby Town Council

Funding for an outreach advice service in Haxby Town

Huntington Parish Council

Funding for an outreach advice service in Huntington

Jack Brunton CT - Yorlaw

Funding to support clients of Yorlaw legal services

Joseph Rowntree Trust

Funding to give advice to the Refugee communities of York

YORK AND DISTRICT CITIZENS ADVICE BUREAU
NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021

Refugee Action York

Funding to give advice to the Refugee communities of York

Stamp Jackson & Proctor

Funding for advice in the head injury & Stroke unit at the hospital

Tang Hall Big Local

Funding for advice in Tang Hall

Two Ridings Community Foundation - Covid

Funding to support Covid remote working

Two Ridings Community Foundation - Surviving Winter

Funding specifically to give small grant to clients experiencing winter hardship

Two Ridings Community Foundation -Research & Campaigns

Funding to support Research and Campaigns

Wigginton Parish Council

Funding for an outreach advice service in the Wigginton Parish

York Childrens Trust

Funding specifically to give small grant to clients in hardship with children

York CVS

Funding for advice in GP surgeries

York Independent Living Network

Funding for advice for clients engaged with the York Independent Living Network

TRANSFERS:

A transfer from 'Citizens Advice - MAPS Face to Face Debt Advice' to Unrestricted was the fund balance unspent at the end of year transferrable to Unrestricted with permission from the funder

YORK AND DISTRICT CITIZENS ADVICE BUREAU

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2021**

18. Analysis of Net Assets Between Funds

	Tangible fixed assets	Current assets	Current liabilities	Total funds 2021
Unrestricted	-	136,001	(4,246)	131,755
Designated	-	43,000	-	43,000
Restricted	-	53,449	(30,904)	22,545
Total	-	232,450	(35,150)	197,300

	Tangible fixed assets	Net current assets	Current liabilities	Total funds 2020
Unrestricted	-	93,253	(10,560)	82,693
Designated	-	43,000	-	43,000
Restricted	-	56,764	(27,558)	29,206
Total	-	193,017	(38,118)	154,899

19. Analysis of Cash and Cash Equivalents

	At 1 April 2020	cashflow	at 31 March 2021
Cash at bank and in hand	163,962	22,854	186,816
Total	163,962	22,854	186,816

	At 1 April 2019	cashflow	at 31 March 2020
Cash at bank and in hand	151,219	12,743	163,962
Total	151,219	12,743	163,962

20. Related Party Transactions

There were no related party transactions during the year (2020 - £nil)