

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.

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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

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.

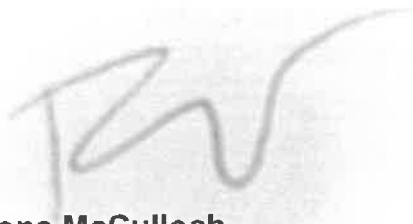
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We are in direct competition with retail and hospitality sectors, which often offer considerably higher wages. York's high cost of living has further reduced our ability to attract strong candidates when vacancies arise.

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

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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.

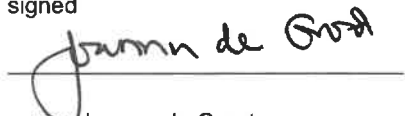
YORK AND DISTRICT CITIZENS ADVICE BUREAU
BALANCE SHEET
AS AT 31 MARCH 2025

	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>158,226</u>	<u>160,518</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>158,226</u>	<u>160,518</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)

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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	<u>(31,470)</u>	<u>41,957</u>
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><u>167,361</u></u>	<u><u>212,554</u></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.

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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: