

CITIZENS ADVICE NEWCASTLE

England & Wales · Charity number 1135396

Details

Other names NEWCASTLE UPON TYNE CITIZENS ADVICE BUREAU

Status Registered

Legal form Charitable company

Company number [02114435](#)

Registered 2010-04-08

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

Contact

Address 4th Floor
City Library
Charles Avison Building
33 New Bridge Street West
Newcastle Upon Tyne
NE1 8AX

Phone 01912292750

Email citycab@newcastlecab.org.uk

Website www.citizensadvice-newcastle.org.uk

Activities

Objects: FOR THE PROMOTION OF ANY CHARITABLE PURPOSES FOR THE BENEFIT OF THE COMMUNITY IN THE NORTH EAST REGION OF ENGLAND BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: Newcastle upon Tyne Citizens Advice Bureau (CAB) provides free, confidential, independent and impartial advice to people who live and work in the City. It promotes any charitable purposes for the benefit of the community in the North East region of England by the advancement of education, the protection of health and the relief of poverty, sickness and distress.

Classification

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

Geography

- **Area of benefit:** NORTH EAST REGION OF ENGLAND
- Throughout England

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£825,052	£785,374	£628,765	23
2024-03-31	£949,665	£800,920	£589,087	24
2023-03-31	£735,928	£643,249	£440,342	19
2022-03-31	£750,867	£731,686	£347,663	23
2021-03-31	£815,166	£800,046	£328,482	21

Trustees

Name	Role	Appointed
Suzanne Wood	Chair	2023-01-19
ANTHONY CRAWLEY		2012-05-01
Angela Carver		2016-09-12
Dilshan Nayoma Madahinnegedara		2026-03-26
Gillian Roll		2022-12-13
Jemima Short		2025-02-10
KEITH REED		2013-11-29
Kevin Lynch		2025-03-07
Rev David Tubby		2025-02-13
Stuart William Parker		2021-05-10
Tribe Mukwevho		2024-01-26

CITIZENS ADVICE NEWCASTLE

England & Wales - Charity number 1135396

Accounts

CITIZENS ADVICE NEWCASTLE LIMITED
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS
For the year ended 31 March 2025

Charity Number 1135396
Company Number 02114435

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2025

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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

Reference and Administrative Details

Chief Officer

T Armstrong

Trustees

S Wood, Chair

K. Reed, Vice Chair

IR Harris,

AL Crawley, Treasurer

A Carver

S Parker

O Holmes

G Roll

S Jaidka (Resigned 19 October 2024)

CC Irving (Resigned September 2024)

A Kaur

T Mkwebu

K Lynch (Appointed 7 March 2025)

J Short (Appointed 10 February 2025)

D Tubby (Appointed 13 February 2025)

Key Management Personnel

T Armstrong, Chief Officer

C Iredale, Office Manager

L Childs, Service Manager

P Wilson, Service Manager

L Hunter, Energy Project Team Manager

L Mills, Debt Team Manager

H Cooper, Research and Campaigns Manager

Registered office

4th Floor City Library

Charles Avison Building

33 New Bridge Street

Newcastle upon Tyne

NE1 8AX

The Charity is incorporated in England and Wales

Charity Registration Number

1135396

Company Registration Number

02114435

Independent Examiner

Connected Voice Business Services

One Strawberry Lane

Newcastle upon Tyne

NE1 4BX

Bankers

Unity Trust Plc

Nine Brindley Place

Birmingham

B1 2JB

CITIZENS ADVICE NEWCASTLE LIMITED

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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

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

Structure, governance and management

Nature of governing document

Citizens Advice Newcastle is a Charitable Company Limited by Guarantee. The charity was originally formed in September 1939, and incorporated as a not-for-profit limited charity on 23 March 1987, All references to the "Charity" or "Company" refer to the Charitable Company. The Company was established under a Memorandum of Association which set out the objects and powers of the Charitable Company and is governed under its Articles of Association.

The Memorandum and Articles of Association state that the Company's main objectives are "the advancement of education, the protection of health and the relief of poverty, sickness and distress." This is achieved through the provision of free, confidential, impartial and independent advice and information for the benefit of the community, and by influencing the development of social policies which ensure individuals do not suffer through a lack of knowledge, or an inability to express their needs effectively.

The Charity is organised so that the members meet regularly to manage its affairs. The Chief Officer, who is also Company Secretary, is responsible for the day-to-day administration of the Charity, together with the staff management team. The workforce comprises a combination of paid staff and volunteers, and they provide all the Charity's services and activities.

Recruitment and appointment of trustees

The directors of the Company are also Charity trustees for the purposes of charity law and under the Company's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next General Meeting.

The Trustee Board seeks to ensure that the needs of the Charity's clients are appropriately reflected and met through the diversity of the Trustee Board which includes members with local charitable and voluntary agency knowledge, sound business skills, professional experience and knowledge of working with statutory agencies. Trustees are drawn from a cross section of different cultural and community backgrounds.

Affiliations

Citizens Advice Newcastle is a member of the National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

Induction and training of trustees

All new Trustees are provided with an induction which:

- informs them about their roles, responsibilities and liabilities;
- informs them about the current work of the Charity; the business and development plans; financial and staffing resources; service quality standards and performance, and project funding requirements.

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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

- enables them to identify and utilise the particular knowledge, skills and experience which their particular contribution brings to the Trustee board;
- identifies any further information, training or support they might require to fulfil their roles.
- Supports and encourages them to develop new skills and expertise which will benefit the charity.

Organisational structure

The activities of the Charitable Company are overseen by the Board of Trustees (see page 1) and the Company Secretary. The Trustees receive no remuneration for their services and no trustees were reimbursed for any expenses incurred in the year.

All the trustees, as listed on page 1, have undertaken to contribute an amount not exceeding £1 towards any deficit arising in the event of the Charitable Company being wound up. This guarantee applies during the period of membership and extends for one year after membership ceases.

New Trustees are elected by the Board or by the members of the Charity in a general meeting. New Trustees are encouraged to attend all regular Board meetings to ensure that they are fully informed about the objectives and current activities of the Charity. Each Trustee is encouraged and supported to regularly review and update their Trustee skills and knowledge so that they are fully aware of their responsibilities as a Trustee of the Charity.

Major risks and management of those risks

The Directors / Trustees are responsible for keeping proper accounting records, and safeguarding the assets of the Charity. They continuously assess the major risks which the Charity is exposed to and put in place mitigation to remove, minimise and manage those risks, in particular those relating to finance and to the health, safety and wellbeing of all staff, volunteers and clients.

The Trustees have appointed one Trustee to be their "Risk Champion" and he has compiled a specific Risk Register which he maintains. He provides an updated Risk Register report for all Trustees to consider at Board meetings.

Objectives and activities

Objects and aims

Citizens Advice Newcastle is established for the purpose of benefiting the community of the Metropolitan District of Newcastle upon Tyne and the wider North East region. The Charity achieves this by advancing the education of the public in matters relating to mental, physical and social welfare, and by relieving poverty and distress.

Citizens Advice Newcastle provides free, confidential, impartial and independent advice and information for the benefit of the community. The Charity provides advice to everyone, regardless of age, race, gender, sexuality or disability.

The Charity continues to employ skilled and experienced staff in order to supply advice services to clients face-to-face, by telephone, e-mail and webchat. The Charity has not made any material changes to these policies in the last year.

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For the year ended 31 March 2025

To obtain necessary funding, applications were made to various local, regional and national providers of community finance.

Fundraising disclosures

The Charity is required to report how it deals with fundraising from the public. The Charity does not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public are used for charitable activities, in accordance with the guidelines set out by the Charity Commission and UK law. We always respect the privacy and contact preferences of all public donors, including those who choose to remain anonymous. The Charity is registered with the Fundraising Regulator.

Public benefit

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

Achievements and performance

Citizens Advice Newcastle is established for the promotion of any charitable purpose for the benefit of the community in the North East region of England by the advancement of education the protection of health and the relief of poverty, sickness and distress

Citizens Advice Newcastle is a local registered and incorporated charity (registration number 1135396) and a voluntary organisation established in 1939, managed by a Chief Officer and Service Managers with governance by a voluntary Trustee Board. As a member of the National Citizens Advice Network, we provide free, confidential, independent, and impartial advice, but without limitation, to people who live, work or study in Newcastle upon Tyne.

Our team of paid staff and volunteers provide advice on a wide range of subjects from welfare benefits, debt, energy, consumer, housing, and employment and just about anything else. Our aim is to help people find a way forward by giving them the knowledge and the confidence they need whoever they are, and whatever their problem.

Our volunteers and advice staff provide advice, information, and assistance through a range of channels; face to face, telephone, email, and webchat. We particularly target those people who are least able to help themselves because of poverty, ill-health, disability, or discrimination.

We also have several specialist advice projects, including home energy advice, support for people with debt issues along with family welfare advisers that supports families in the east and west end of Newcastle and a family adviser attending some schools in the NE4 area.

Some of the work comes through our core face to face, telephone and digital advice service which is funded primarily by Newcastle City Council and without this funding many of the people who initially contact us for help would have nowhere else to go.

Through this work, we are also influential in shaping local and national policy across our research and collation of client issues. We use our data to campaign and influence decision makers to change policies and practices. We provide briefings to local and national politicians to shape regional and national policy. When successful this work prevents future clients from experiencing the same issues and allows us to have a wider impact, not just for the clients we advise.

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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2025

We are also a living wage, mindful and disability confident employer with advice quality standards and we have signed up to the good business charter. We are extremely proud of our sustainability, our history, our staff and the volunteers that give their time unflinching and we are especially proud to serve our Citizens.

Our Vision:

Citizens Advice Newcastle strives for a society free from poverty, injustice and inequality by providing a high-quality advice service for as many clients as possible, focusing on those most in need. Our social policy work aims to challenge unfair policy and practice that drives these issues within our region.

Our Mission Statement:

To help inform, empower and change the lives of people in Newcastle (particularly the most vulnerable) for the better.

To work to campaign, lobby and change the circumstances that lead to clients' needs in the first place.

To work to make our clients' lives better.

To work to make the people who need our services welcome.

To work to be honest with the people who need our services.

To work in the best interests of the people who need our services.

Our Values:

We seek justice.

We will listen to everyone without judging.

We will be supportive.

We embrace diversity.

2024-2025

Overview

As an organisation that continues to provide essential advice and support to people across Newcastle, we have once again experienced sustained – and in many areas growing – demand for our services throughout 2024–2025. The ongoing cost-of-living pressures have continued to affect local residents, with increases in food, energy and housing costs placing many households under severe financial strain. Debt remains the most common issue we deal with, closely followed by energy advice, as families and individuals work hard to keep their heads above water.

Our Impact

Over the past year, we supported over 28,000 people, helping with around 43,000 different issues, and achieving financial outcomes of nearly £5 million for the communities we serve.

This represents a 27% increase in clients and a 13% rise in issues compared with 2023–2024, clearly demonstrating the continuing growth in demand for our support across the city.

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For the year ended 31 March 2025

Core Services and Funding

Our core advice channels, funded primarily by Newcastle City Council, remain the foundation of our service. We are extremely grateful for this ongoing support, which ensures that residents who might otherwise have nowhere else to turn can continue to access free, independent advice.

With demand for our services continuing to rise year on year, this partnership is more vital than ever, and sustaining it at the right level will be key to meeting the growing needs of local people.

Responding to the Cost-of-Living Crisis

The Household Support Fund has again played an important role in helping residents with low incomes or negative budgets, particularly during the winter months. We worked closely with the Council to assist residents applying for the Discretionary Hardship Scheme, ensuring that help reached those most in need.

The cost-of-living crisis is not yet over, and we have seen a 41% increase in the number of Newcastle residents seeking charitable support and foodbank assistance – rising from 839 people in 2023–2024 to 1,187 in 2024–2025.

Trust and Grant Support

We continue to value the ongoing contributions from the Rothley Trust and Handley Trust, whose small but significant grants remain vital to maintaining our core delivery.

Energy Redress Project

This year marked the final year of our Energy Redress Project, and we are proud to reflect on its success.

In partnership with Stockton Citizens Advice, since 2020 we have helped nearly 3,000 people achieve almost £400,000 in financial outcomes. We are grateful to have been part of this collaborative project, which has made a real difference to residents across Newcastle and beyond.

Children, Families and Communities

Our collaboration with Newcastle Children's and Families Services continues to go from strength to strength. With an adviser now based across Benwell, Newbiggin Hall and Gosforth Library, families can access the advice they need in familiar, trusted community spaces.

The funding enables us to be part of the communities we serve, and we truly value this strategic partnership.

This is the second year of our Reducing Child Poverty in the North East Project, delivered in collaboration with Stockton (as lead), Middlesbrough and Darlington Citizens Advice.

The project demonstrates the benefits of partnership working between schools and Citizens Advice to deliver targeted welfare advice and support to households that help reduce child poverty.

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For the year ended 31 March 2025

It has been a success, engaging closely with schools and placing us in a strong position to bid for future funding.

Walker Foodbank and Trussell Trust Partnership

Our partnership with Walker Foodbank and the Trussell Trust continues to thrive. Two advisers now attend one day per week, and during the year they assisted 441 residents with 1,541 issues, prevented 62 people from experiencing homelessness, and achieved financial outcomes of nearly £450,000.

The most common issues at this outreach include energy, charitable support, food banks, benefits, housing, and other essential needs.

Law in the Community

We are glad to continue our Law in the Community Project, which welcomed over 50 law students this year. While it is a demanding project to manage, it is extremely rewarding for both the organisation and the students.

They gain invaluable hands-on experience working with real clients, and our service benefits from their enthusiasm and fresh perspectives.

Debt Advice Project

Our Debt Advice Project has gone from strength to strength, with client numbers increasing from 1,217 to 1,357. The project has been extended to March 2026; however, the Money and Pensions Service is putting the contract out to tender.

This means local Citizens Advice offices across the LA7 area will need to work together under a lead bidder to continue delivering this vital service in the future.

Northern Powergrid Project

We are grateful to Northern Powergrid for continuing to fund our long-standing project. Citizens Advice Newcastle assisted over 1,000 people with their energy bills and fuel vouchers, providing nearly £350,000 in financial outcomes.

Partnership with Yorkshire Building Society

The Yorkshire Building Society (YBS) collaboration, which began in mid-2023, has continued to thrive. An adviser provides weekly in-branch support, and the relationship with YBS staff in Newcastle remains excellent – a great example of effective co-location and community partnership.

Core and Language Support

We continue to benefit from a three-year grant from the Sir James Knott Trust, which supports our core service and helps us to provide translation services for deaf clients and those for whom English is a second language.

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For the year ended 31 March 2025

Research and Campaigns

Through our Research and Campaigns work, efforts remain focused on our local priority areas: the Living Wage, Universal Credit, Housing, Debt, and Council Tax Debt.

Towards the end of March 2025, we secured a small amount of funding from Newcastle University to conduct research into Universal Credit sanctions and access to free public transport for people on means-tested benefits.

Cesur Bosaglu, a member of our Research and Campaigns team, led this short 10-week pilot project, which involved surveys and interviews with clients. Results and further planning are expected in summer 2025.

Financial Capability Project

We continue to have a very successful Financial Capability Project with St Vincent de Paul. The project is due to end at the end of this year and, as it has been so successful, we are working together to try and raise funds to continue it into the next financial year.

Financial review

The overall surplus for the year was £39,678 (2024 - £148,745). The memorandum of association does not provide for any distribution to members. The trustees consider the reserves position to be satisfactory.

It is the policy of the Charity to maintain unrestricted funds, which are free reserves of the Charity, at a level which provides sufficient funds to cover management, administration and support costs.

Further detail is given under the Reserves Policy heading below.

Reserves Policy

The Reserves Policy is monitored and reviewed on an annual basis by the Trustees. The Trustees consider that the Charity should hold financial reserves in order to ensure that the Charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging financial circumstances.

The Charity operates with only limited financial resources.

The calculation of free reserves is based on the definition included in the Charity Statement of Recommended Practice (SORP) which provides recommendations for accounting and reporting for charities. The Trustees have examined the requirements of the charitable company to hold free reserves – those reserves not invested in tangible fixed assets, excluding long term liabilities, or designated for a particular purpose. This exercise considered both the normal requirements for working capital and the loss of income of a hypothetical but reasonable reduction in the scale of the Charity's operations. Resulting from this, the Trustees considered it would be appropriate to hold the equivalent of three and six months' running costs. Thus, considering the next 12 months expenditure of circa £820k, This would give a range of target reserves between £205k and £410k.

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For the year ended 31 March 2025

As at 31st March 2025 free reserves were £560,803 (2024: £520,513). The Trustees have designated reserves accordingly, but continue to balance the ongoing pressures placed upon those free reserves by the demand for the Charity's services, against future obligations. Therefore, the Trustees recognise that in the medium and longer term the Charity will need to continue to generate surpluses in order to be in a position to meet those future obligations. Therefore, the Trustees recognise that in the medium and longer term the Charity will need to continue to generate surpluses in order to be in a position to meet those future obligations. Further, demand for the Charity's services continues to grow each year, so the demand on future free reserves will also be greater. The Charity will therefore seek to secure continued funding from existing sources, but also diversify the funding base by attracting for long term investment. Having considered the options available, the Trustees decided to invest monies in a high interest account.

Movement in fixed assets are shown in the notes to the accounts

The Charity's assets are held in order to facilitate the giving of free, confidential and independent advice and their estimated value is not materially different from that shown on the balance sheet. The Trustees consider that the Charity's assets are available and adequate to fulfil the obligations of the Charity.

Restricted funds are those which are specifically restricted by the donor or funder for a particular project or activity and which 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 underspend. They may have accrued through a variety of circumstances including timing differences between the Charity's financial year and the funding year of the project concerned. Details of these can be found in Note 18 to the financial statements.

Investment policy and objectives

The Trustees are committed to retaining a prudent amount of reserves within the Charity's funds. Cash funds that exceed its immediate requirements to finance its charitable activities are held in bank savings accounts.

Key Management Personnel

The Board all give their time freely and no Trustees received remuneration in the year. They consider that the Key Management Personnel (KMP) of the charity are those noted in the Reference and Administration section of this report. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the Charity on a day-to-day basis. The pay of the KMP is reviewed annually and normally increased in accordance with the average cost of living award. The Trustees benchmark salaries against the pay levels of other comparable charities and similar organisations within the advice sector. Pay levels are set using this information, together with the budget and forecast figures to ensure that the Charity can afford any proposed increases. The Board then agree any uplift in staff remuneration.

Plans for future periods

Aims and key objectives for future periods

We will continue to provide a free, independent and impartial general advice service and will look for new ways to provide support to those who need it.

Going concern

The Trustees are satisfied that the organisation is able to operate for the foreseeable future on the basis of known and reasonable projected levels of income and therefore the going concern basis of accounting is appropriate.

CITIZENS ADVICE NEWCASTLE LIMITED

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For the year ended 31 March 2025

Statement of Trustees' Responsibilities

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

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

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

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

Small companies provision statement

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

The annual report was approved by the trustees of the charity on 05/12/2025 and signed on its behalf by:

S Wood Trustee 
[s wood \(Dec 5, 2025 12:04:21 GMT\)](#)

CITIZENS ADVICE NEWCASTLE LIMITED

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 March 2025

I report on the financial statements of Citizens Advice Newcastle Limited for the year ended 31 March 2025, which are set out on pages 12 to 24.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2022 ("the Charities Act) and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a Fellow of the Institute of Chartered Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I 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.



[Lilian Hetherington \(Dec 5, 2025 12:44:31 GMT\)](#)

Lilian Hetherington FCA
Fellow of the Institute of Chartered Accountants
Connected Voice Business Services
One Strawberry Lane
Newcastle upon Tyne
NE1 4BX

Date: 05/12/2025

CITIZENS ADVICE NEWCASTLE LIMITED

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STATEMENT OF FINANCIAL ACTIVITIES

(INCLUDING SUMMARY INCOME & EXPENDITURE ACCOUNT)

For the year ended 31 March 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from:					
Donations and legacies	3	7,356	-	7,356	21,308
Charitable activities					
Grants and contracts	4	133,557	660,145	793,702	919,249
Other trading activities	5	17,896	-	17,896	3,300
Investments	6	6,098	-	6,098	5,808
Total income		<u>164,907</u>	<u>660,145</u>	<u>825,052</u>	<u>949,665</u>
Expenditure on:					
Charitable activities	7	147,590	637,784	785,374	800,920
Total expenditure		<u>147,590</u>	<u>637,784</u>	<u>785,374</u>	<u>800,920</u>
Net income/(expenditure)		17,317	22,361	39,678	148,745
Transfers between funds		22,973	(22,973)	-	-
Net movement of funds		40,290	(612)	39,678	148,745
Reconciliation of funds					
Total funds brought forward		581,513	7,574	589,087	440,342
Total funds carried forward		<u>621,803</u>	<u>6,962</u>	<u>628,765</u>	<u>589,087</u>

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 15 to 24 form an integral part of these financial statements.

BALANCE SHEET

As at 31 March 2025

	Notes	£	Total 2025 £	£	Total 2024 £
<u>Current assets</u>					
Debtors	15	20,585		29,786	
Cash at bank and in hand	16	660,790		601,736	
		681,375		631,522	
<i>Total current assets</i>					
Creditors: amounts falling due within one year	17	(52,610)		(42,435)	
			628,765		589,087
			628,765		589,087
<i>Total assets less current liabilities</i>					
			628,765		589,087
<i>Total net assets or liabilities</i>					
<u>Funds of the charity</u>					
Unrestricted income funds			621,803		581,513
Restricted income funds			6,962		7,574
			628,765		589,087
<i>Total funds</i>					

The company was entitled to an exemption from audit under s477 of the Companies Act 2006 relating to small companies.

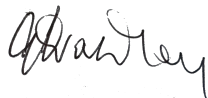
The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with the respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

The notes on pages 15 to 24 form an integral part of the financial statements. These financial statements were approved by the Board on 05/12/2025 and are signed on its behalf by

A L Crawley
Trustee



S Wood
Trustee



[s wood \(Dec 5, 2025 12:04:21 GMT\)](#)

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

Charity Number 1135396
Company Number 02114435**STATEMENT OF CASH FLOWS**

For the year ended 31 March 2025

	Notes	2025 £	2024 £
<u>Cash flows from operating activities</u>			
Profit before taxation		39,678	148,745
<u>Add back:</u>			
Investment income		(6,098)	(5,808)
		<u>33,580</u>	<u>142,937</u>
Decrease/(Increase) in receivables		9,201	(4,621)
Increase in payables		13,243	12,115
(Decrease)/increase in deferred income		(3,068)	2,843
		<u>52,956</u>	<u>153,274</u>
<i>Net cash from operating activities</i>			
<u>Cash flow from investing activities</u>			
Interest received		6,098	5,808
		<u>59,054</u>	<u>159,082</u>
<i>Net increase in cash and cash equivalents</i>			
Increase in cash and cash equivalents		59,054	159,082
Cash and cash equivalents at start of year		601,736	442,654
Cash and cash equivalents at end of year		<u>660,790</u>	<u>601,736</u>

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

1 Charity status

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

The address of its registered office is: 4th Floor City Library, Charles Avison Building, 33 New Bridge Street, Newcastle Upon Tyne, NE1 8AX.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)) and the Charities Act 2022.

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements have been prepared in Sterling, which is the functional currency of the entity and round to the nearest £.

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

Going concern

The Trustees have considered the resources available, taking into account reasonable possible changes in performance and the potential impact on the level of donations received. Given the level of reserves and cash held, and the ability to reduce costs accordingly, the trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Estimation uncertainty and judgements

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

Management have approved prepayments, accruals and other cut-off adjustments. Whilst management believe that these estimates and judgements are accurate, there is every likelihood that these will not be exact.

These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy income is recognised when receipt is probable and entitlement is established.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

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

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

Other trading activities

Income from other trading activities is recognised when goods or services are sold.

Charitable activities

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including independent examination costs, strategic management and trustees' meetings and reimbursed expenses.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Assets which are individually less than £1,000 are not typically capitalised.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line

Trade debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Creditors and provisions

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

Fund structure

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

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

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

Leases

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged in the Statement of Financial Activities on a straight line basis over the lease term.

Pensions and other post retirement obligations

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

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
3 Donations and legacies				
Donations and gifts	7,356	-	7,356	21,308
	<u>7,356</u>	<u>-</u>	<u>7,356</u>	<u>21,308</u>
4 Income from Charitable activities				
Charitable activities	133,557	660,145	793,702	919,249
	<u>133,557</u>	<u>660,145</u>	<u>793,702</u>	<u>919,249</u>
5 Income from other trading activities				
Training	17,896	-	17,896	3,300
	<u>17,896</u>	<u>-</u>	<u>17,896</u>	<u>3,300</u>
6 Income from investments				
Bank interest	6,098	-	6,098	5,808
	<u>6,098</u>	<u>-</u>	<u>6,098</u>	<u>5,808</u>

Income was £825,052 (2024: £949,665) of which £164,907 was unrestricted or designated (2024: £177,716) and £660,145 was restricted (2024: £771,949)

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
7 Charitable activities				
Generalist advice	117,543	440,929	558,472	592,856
Support costs	30,047	196,855	226,902	208,064
	<u>147,590</u>	<u>637,784</u>	<u>785,374</u>	<u>800,920</u>
	Activity undertaken directly £	Activity support costs £	Total 2025 £	Total 2024 £
<u>Direct costs</u>				
Generalist advice	558,470	207,287	765,757	782,525
Support costs	-	19,615	19,615	18,395
	<u>558,470</u>	<u>226,902</u>	<u>785,372</u>	<u>800,920</u>

**8 Analysis of governance and support costs
Support costs allocated to charitable activities**

	Direct Charitable	Governance Costs	Total 2025	Total 2024
Staffing costs	110,540	9,416	119,956	106,887
Premises	23,034	1,962	24,996	24,987
Communications and IT	45,712	1,930	47,642	44,492
Staff and volunteer	2,213	189	2,402	2,076
Office costs	24,216	4,216	28,432	26,944
Audit fees	30	1,545	1,575	2,000
Other	1,542	357	1,899	678
	<u>207,287</u>	<u>19,615</u>	<u>226,902</u>	<u>208,064</u>

Expenditure on charitable activities was £785,374 (2024: £800,920) of which £147,590 was unrestricted or designated (2024: £111,390) and £637,784 was restricted (2024: £689,530)

9 Fees for examination of the accounts

	2025 £	2024 £
Independent examiner's fees for reporting on the accounts	1,545	2,000
Other accountancy services paid to the examiner - payroll	1,753	1,226
	<u>3,298</u>	<u>3,226</u>

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

10 Analysis of staff costs and the cost of key management personnel

	2025	2024
	£	£
Salaries and wages	604,401	582,680
Social security costs	53,041	50,969
Pension costs (defined contribution pension plan)	15,027	14,924
	<u>672,469</u>	<u>648,573</u>

No employee received remuneration above £60,000 (2024: £nil)

The total employee benefits of the key management personnel of the charity were £218,273.

11 Staff numbers

The average monthly head count was 23 staff (2024: 24 staff).

12 Transactions with trustees

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

13 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The employer's pension costs represent contributions payable by the charity to the fund and amount to £15,027 (2024: £14,924). There was £1,727 outstanding as at 31 March 2025 (2024: £0)

14 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

15 Debtors and prepayments (receivable within 1 year)

	2025	2024
	£	£
Trade debtors	9,058	12,467
Prepayments	11,527	4,036
Accrued income	-	13,283
	<u>20,585</u>	<u>29,786</u>

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

16 Cash at bank and in hand

	2025	2024
	£	£
Short term deposits	406,890	232,885
Cash at bank and in hand	253,852	368,664
Cash in hand	48	187
	<u>660,790</u>	<u>601,736</u>

17 Creditors and accruals (payable within 1 year)

	2025	2024
	£	£
Trade creditors	12,899	-
Taxation and social security	11,245	14,596
Accruals		
Independent examination of accounts	2,000	2,000
Other accruals	2,213	2,246
Deferred income	20,275	23,343
Other creditors	3,978	250
	<u>52,610</u>	<u>42,435</u>

18 Deferred income

Deferred income comprises of advance payments from grants that relate to future periods

	2025
	£
Balance brought forward	23,343
Amount released to income earned from charitable activities	(23,343)
Amount deferred in year	20,275
Balance carried forward	<u>20,275</u>

19 Obligations under leases

The total value of future minimum lease payments was as follows:

	2025	2024
	£	£
Within one year	1,320	1,320
In two to five years	375	1,695
	<u>1,695</u>	<u>3,015</u>

20 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

21 Analysis of charitable funds

Analysis of movements in unrestricted funds 2025

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	520,513	164,907	(147,590)	22,973	560,803
Designated funds					
Service curtailment	61,000	-	-	-	61,000
Totals	581,513	164,907	(147,590)	22,973	621,803

Purpose of unrestricted funds

General unrestricted fund	The 'free reserves' of the charity
Designated - Service curtailment	Provision for costs in the event the charity's operations cease.

Analysis of movements in unrestricted funds 2024

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	369,154	177,716	(111,390)	85,033	520,513
Designated funds					
Service curtailment	61,000	-	-	-	61,000
Totals	430,154	177,716	(111,390)	85,033	581,513

Analysis of movement in restricted funds 2025

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Restricted funds					
Money Advice Service	-	215,812	(215,812)	-	-
Citizens Advice Pot 2	-	10,375	(10,375)	-	-
Millfield House	-	42,289	(42,289)	-	-
Northern Powergrid Energy Advice Project	-	268,800	(248,166)	(20,634)	-
Children's and Families Services Newcastle	-	28,206	(28,206)	-	-
Energy Redress Scheme	-	16,917	(16,917)	-	-
Walker Foodbank	-	18,578	(18,578)	-	-
St Vincent de Paul	-	11,040	(11,040)	-	-
Client Hardship Fund	894	-	(247)	-	647
Reducing Child Poverty in the North East (RCPNE)	-	40,433	(40,433)	-	-
National Lottery Community Fund	6,680	-	(365)	-	6,315
Yorkshire Building Society	-	7,695	(5,356)	(2,339)	-
Totals	7,574	660,145	(637,784)	(22,973)	6,962

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

21 Analysis of charitable funds continued

Purpose of restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Money Advice Service	This is funding from National Citizen Advice to continue face to face debt advice.
Citizens Advice Pot 2	The funding is to enable the additional remote delivery of advice to more clients via phone, chat, email and/or video.
Millfield House	Funding to employ a research and campaigns officer.
Northern Powergrid Energy Advice Project	This fund is to provide vulnerable individuals with support in the event of power cuts.
Children's and Families Services Newcastle	This national charity funds us to provide a specialist advisor for a weekly outreach session at their premises in the West End of Newcastle. Our advisor works closely with local families, particularly from the Czech and Roma communities.
Energy Redress Scheme	This project is a partnership with Stockton & District Advice & Information Service to provide energy advice to vulnerable people; this also includes home visits.
Walker Foodbank	To provide a weekly outreach Citizens Advice session in the City of God Christian Centre. This funding pays for two advisers to assist people who drop in to the foodbank looking for advice.
St Vincent de Paul	A partnership with St Vincent de Paul Society in Byker which enables an adviser to provide advice to clients one afternoon per week at St Vincent's Centre during one of their busy drop-in lunch sessions.
Client Hardship Fund	Utilising a generous donation from an ex-volunteer, this project provides funding to finance one-off payments to clients in crisis.
RCPNE	Funding in partnership with Stockton, South Tyneside and Middlesbrough Citizens' Advice to provide advice on financial capability to families in schools.
National Lottery Community Fund	Funding to provide paid interpreters for people with English as a second language or anyone needing sign language.
Yorkshire Building Society	To provide advice at Yorkshire Building Society's office to support customers identified as having additional support needs.

Transfers between funds

		Amount £
Between unrestricted and restricted funds	Representing restricted funds transferred to support costs.	22,973

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2025

22 Capital commitments

As at 31 March 2025, the charity had no capital commitments (2024 - £nil)

23 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Cash at bank and in hand	653,828	6,962	660,790	601,736
Other net current assets/(liabilities)	(32,025)	-	(32,025)	(12,649)
	<u>621,803</u>	<u>6,962</u>	<u>628,765</u>	<u>589,087</u>












Citizens Advice Newcastle 2025 final

Final Audit Report

2025-12-05

Created:	2025-12-02
By:	Lilian Hetherington (lilian.hetherington@connectedvoice.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAXHt1UeEmR0b7tjQjMwJhwJOILbObHKxW

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CITIZENS ADVICE NEWCASTLE

England & Wales - Charity number 1135396

Accounts

CITIZENS ADVICE NEWCASTLE LIMITED
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS
For the year ended 31 March 2024

Charity Number 1135396
Company Number 02114435

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2024

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Independent examiners report	10
Statement of Financial Activities (including income and expenditure account)	11
Balance Sheet	12
Statement of Cash Flows	13
Notes to the financial statements	14 to 23

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

Reference and Administrative Details

Chief officer

T Armstrong

Trustees

S Wood, Chair (appointed 1 February 2024)
K. Reed, Vice Chair (appointed 1 February 2024)
IR Harris
A L Crawley, Treasurer
A Carver
S Parker
O Holmes
G Roll
A Kaur (appointed 6 December 2023)
T Mkwabu (appointed 26 January 2024)

Key Management Personnel

T Armstrong, Chief Officer
C Iredale, Office manager

Registered office

4th Floor City Library
Charles Avison Building
33 New Bridge Street
Newcastle upon Tyne
NE1 8AX
The Charity is incorporated in England and Wales

Charity Registration Number

1135396

Independent Examiner

Connected Voice Business Services
One Strawberry Lane
Newcastle upon Tyne
NE1 4BX

Bankers

Unity Trust Plc
Nine Brindley Place
Birmingham
B1 2JB

Company Registration Number

02114435

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and independent examiners report of the charitable company for the year ended 31 March 2024.

Structure, governance and management

Nature of governing document

Citizens Advice Newcastle is a Charitable Company Limited by Guarantee. The charity was originally formed in September 1939, and incorporated as a not-for-profit limited charity on 23 March 1987, All references to the "Charity" or "Company" refer to the Charitable Company. The Company was established under a Memorandum of Association which set out the objects and powers of the Charitable Company and is governed under its Articles of Association.

The Memorandum and Articles of Association state that the Company's main objectives are "the advancement of education, the protection of health and the relief of poverty, sickness and distress." This is achieved through the provision of free, confidential, impartial and independent advice and information for the benefit of the community, and by influencing the development of social policies which ensure individuals do not suffer through a lack of knowledge, or an inability to express their needs effectively.

The Charity is organised so that the members meet regularly to manage its affairs. The Chief Officer, who is also Company Secretary, is responsible for the day-to-day administration of the Charity, together with the staff management team. The workforce comprises a combination of paid staff and volunteers, and they provide all the Charity's services and activities.

Recruitment and appointment of trustees

The directors of the Company are also Charity trustees for the purposes of charity law and under the Company's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next General Meeting.

The Trustee Board seeks to ensure that the needs of the Charity's clients are appropriately reflected and met through the diversity of the Trustee Board which includes members with local charitable and voluntary agency knowledge, sound business skills, professional experience and knowledge of working with statutory agencies. Trustees are drawn from a cross section of different cultural and community backgrounds.

Affiliations

Citizens Advice Newcastle is a member of the National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

Induction and training of trustees

All new Trustees are provided with an induction which:

- informs them about their roles, responsibilities and liabilities;
- inform them about the current work of the Charity; the business and development plans; financial and staffing resources; service quality standards and performance, and project funding requirements.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

- enables them to identify and utilise the particular knowledge, skills and experience which their particular contribution brings to the Trustee board;
- identifies any further information, training or support they might require to fulfil their roles.
- Supports and encourages them to develop new skills and expertise which will benefit the charity.

Organisational structure

The activities of the Charitable Company are overseen by the Board of Trustees (see page 1) and the Company Secretary. The Trustees receive no remuneration for their services and no trustees were reimbursed for any expenses incurred in the year.

All the trustees, as listed on page 1, have undertaken to contribute an amount not exceeding £1 towards any deficit arising in the event of the Charitable Company being wound up. This guarantee applies during the period of membership and extends for one year after membership ceases.

New Trustees are elected by the Board or by the members of the Charity in a general meeting. New members are encouraged to attend all regular Board meetings to ensure that they are fully informed about the objectives and current activities of the Charity. Each Trustee is encouraged and supported to regularly review and update their Trustee skills and knowledge so that they are fully aware of their responsibilities as a Trustee of the Charity.

Major risks and management of those risks

The Directors / Trustees are responsible for keeping proper accounting records, and safeguarding the assets of the Charity. They continuously assess the major risks which the Charity is exposed to and put in place mitigation to remove, minimise and manage those risks, in particular those relating to finance and to the health, safety and wellbeing of all staff, volunteers and clients.

The Trustees have appointed one Trustee to be their "Risk Champion" and he has compiled a specific Risk Register which he maintains. He provides an updated Risk Register report for all Trustees to consider at Board meetings.

Objectives and activities

Objects and aims

Citizens Advice Newcastle is established for the purpose of benefiting the community of the Metropolitan District of Newcastle upon Tyne and the wider North East region. The Charity achieves this by advancing the education of the public in matters relating to mental, physical and social welfare, and by relieving poverty and distress.

Citizens Advice Newcastle provides free, confidential, impartial and independent advice and information for the benefit of the community. The Charity provides advice to everyone, regardless of age, race, gender, sexuality or disability.

The Charity continues to employ skilled and experienced staff in order to supply advice services to clients face-to-face, by telephone, e-mail and webchat. The Charity has not made any material changes to these policies in the last year.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2024

To obtain necessary funding, applications were made to various local, regional and national providers of community finance.

Fundraising disclosures

The Charity is required to report how it deals with fundraising from the public. The Charity does not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public are used for charitable activities, in accordance with the guidelines set out by the Charity Commission and UK law. We always respect the privacy and contact preferences of all public donors, including those who choose to remain anonymous.

Public benefit

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

Achievements and performance

Citizens Advice Newcastle is established for the promotion of any charitable purpose for the benefit of the community in the North East region of England by the advancement of education the protection of health and the relief of poverty, sickness and distress

Citizens Advice Newcastle is a local registered and incorporated charity (registration number 1135396) and a voluntary organisation established in 1939, managed by a Chief Officer and Service Managers with governance by a voluntary Trustee Board. As a member of the National Citizens Advice Network, we provide free, confidential, independent, and impartial advice, but without limitation, to people who live, work or study in Newcastle upon Tyne.

Our team of paid staff and volunteers provide advice on a wide range of subjects from welfare benefits, debt, energy, consumer, housing, and employment and just about anything else. Our aim is to help people find a way forward by giving them the knowledge and the confidence they need whoever they are, and whatever their problem.

Our volunteers and advice staff provide advice, information, and assistance through a range of channels; face to face, telephone, email, and webchat. We particularly target those people who are least able to help themselves because of poverty, ill-health, disability, or discrimination.

We also have several specialist advice projects, including home energy advice, support for people with debt issues along with a family welfare adviser that supports families in the east and west end of Newcastle and a family adviser attending some schools in the NE4 area. We have seen another record-breaking year for demand for our services and we have advised over 22,000 clients with nearly 39,000 different issues and secured over £3 million financial gains for our clients with nearly £1.3 million debts written off/rescheduled.

Some of the work comes through our core face to face, telephone and digital advice service which is funded primarily by Newcastle City Council and without this funding many of the people who initially contact us for help would have nowhere else to go.

Through this work, we are also influential in shaping local and national policy across our research and collation of client issues. We use our data to campaign and influence decision makers to change policies and practices. We provide briefings to local and national politicians to shape regional and

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national policy. When successful this work prevents future clients from experiencing the same issues and allows us to have a wider impact, not just for the clients we advise.

We are also a living wage, mindful and disability confident employer with advice quality standards and we have signed up to the good business charter. We are extremely proud of our sustainability, our history, our staff and the volunteers that give their time unflinching and we are especially proud to serve our Citizens.

Our Vision:

Citizens Advice Newcastle Strives for a society free from poverty, injustice and inequality by providing a high-quality advice service for as many clients as possible, focusing on those most in need. Our social policy work aims to challenge unfair policy and practice that drives these issues within our region.

Our Mission Statement:

To help inform, empower and change the lives of people in Newcastle (particularly the most vulnerable) for the better.

To work to campaign, lobby and change the circumstances that lead to clients' needs in the first place.

To work to make our clients' lives better.

To work to make the people who need our services welcome.

To work to be honest with the people who need our services.

To work in the best interests of the people who need our services.

Our Values:

We seek justice.

We will listen to everyone without judging.

We will be supportive.

We embrace diversity.

As an organisation that provides essential support and guidance to individuals facing financial challenges, we continue to experience high demand for our services in 2023-2024. The cost of living crisis has significantly impacted residents of Newcastle with rising costs for essentials like food, energy and housing that have strained household budgets, especially among lower income families and vulnerable communities with debt being the highest issue and energy advice coming a close second.

The Governments Household support fund initiative allowed many people to have extra income with their benefits and those that had negative budgets to enable them to survive during the winter months. During 2023-2024 we were actively involved in assisting people to apply for Newcastle City Councils discretionary hardship scheme for residents in significant financial difficulty.

Our Energy Redress project continued during 2023-2024 providing energy advice to residents and frontline staff in organisations around Newcastle with some new outreach sessions across Newcastle. This project is in collaboration with Stockton Citizens Advice.

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As a result of the partnership working, we worked with Stockton on providing some stats and data about child poverty and Stockton were successful in securing funding to enable a collaboration between Stockton, as lead, Newcastle, Middlesbrough and South Tyneside Citizens Advice. The aim of the project is to demonstrate the benefits of partnership working between schools and Citizens Advice to deliver targeted welfare advice and support to households that will reduce child poverty. We managed to keep employed a skilled adviser who had been made redundant from the Wise Steps project.

Our successful partnership with Action for Children continues to thrive with funding to provide an adviser in 3 locations, Benwell, Newbiggin Hall and Kenton and we are grateful to Action for Children for providing further funding for these sessions.

Our partnership with Walker Foodbank and the Trussell Trust goes from strength to strength and towards the latter part of the year was extended to provide a further outreach worker 1 day per week due to the extremely high demand for advice and food vouchers at this session.

Our Law in the Community project has grown in 2023/2024 with a further 51 students coming to work with us to obtain access to our clients. The students are able to put in place what they have learned so far on their degree and experience advice in practice.

In early 2023 we learned that our debt advice project would continue for an extended period until March 2025. We had 1 vacancy in the team and this was filled by a member of staff who had been made redundant from another project.

We were fortunate to have our Northern Powergrid project extended for a further 11 months in partnership with Leeds and North Yorkshire Citizens Advice offices and we assisted over 2,000 people with over 8,000 issues and financial outcomes of nearly £1.3 million with the highest number of clients receiving fuel vouchers

Yorkshire Building society who had an initial pilot project with our National Association for a co-location service with 4 branches based in Yorkshire, a wider expansion of this service meant that YBS in Newcastle were interested in the co-location project to collaborate with Citizens Advice Newcastle to provide an adviser 1 day per week. This project started in July 2023 and goes from strength to strength with an extremely good working relationship with the staff.

We were able to procure some funding from our National Association to enable us to provide some paid staff advice on our adviceline services. This funding was time limited to a year.

We continue to benefit from a 3-year funding arrangement through the Sir James Knott Trust which helps our core service and some community funding to enable us to provide translation services for deaf clients and those with English as a second language.

In 2023-2024 through Research and Campaigns we found that the Healthy Start Scheme launched in 2006 with the aim of providing a nutritional safety net and improving access to a healthy diet for low-income families in Newcastle were missing out on nearly £300,000 worth of support. We were successful in securing a small amount of funding through the Community Foundation Newcastle to enable us to increase the uptake and work with some families to apply through the online portal.

Through our Research and Campaigns work we receive funding from Millfield House Foundation and were extremely grateful to have this funding continue for another 3 years.

Towards the end of the of the calendar year we applied to the National lottery cost of living fund which was a one-off grant for organisations that support people and communities in England under severe pressure because of the increased cost of living. This funding and a small amount of money from the

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debt modernisation fund we were able to replace outdated IT equipment which enabled us to increase productivity.

Financial review

The overall surplus for the year was £148,745 (2023 - £92,679). The memorandum of association does not provide for any distribution to members. The trustees consider the reserves position to be satisfactory.

It is the policy of the Charity to maintain unrestricted funds, which are free reserves of the Charity, at a level which provides sufficient funds to cover management, administration and support costs.

Further detail is given under the Reserves Policy heading below.

Reserves Policy

The Reserves Policy is monitored and reviewed on an annual basis by the Trustees. The Trustees consider that the Charity should hold financial reserves in order to ensure that the Charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging financial circumstances.

The Charity operates with only limited financial resources.

The calculation of free reserves is based on the definition included in the Charity Statement of Recommended Practice (SORP) which provides recommendations for accounting and reporting for charities. The Trustees have examined the requirements of the charitable company to hold free reserves – those reserves not invested in tangible fixed assets, excluding long term liabilities, or designated for a particular purpose. This exercise considered both the normal requirements for working capital and the loss of income of a hypothetical but reasonable reduction in the scale of the Charity's operations. Resulting from this, the Trustees considered it would be appropriate to hold the equivalent of three months' unrestricted running costs. Thus, considering the next 12 months expenditure of circa £700 - £800k, 3 months free reserves would equate to approximately £157k.

As at 31st March 2024 free reserves were £520,513 (2023: £369,154). The Trustees have designated reserves accordingly and continue to balance the ongoing pressures placed upon those free reserves by the demand for the Charity's services, against future obligations. Therefore, the Trustees recognise that in the medium and longer term the Charity will need to continue to generate surpluses in order to be in a position to meet those future obligations. Further, demand for the Charity's services continues to grow each year, so the demand on future free reserves will also be greater. The Charity will therefore seek to secure continued funding from existing sources, but also diversify the funding base by attracting for long term investment. Having considered the options available, the Trustees decided to invest monies in a high interest account.

Movement in fixed assets are shown in the notes to the accounts

The Charity's assets are held in order to facilitate the giving of free, confidential and independent advice and their estimated value is not materially different from that shown on the balance sheet. The Trustees consider that the Charity's assets are available and adequate to fulfil the obligations of the Charity.

Restricted funds are those which are specifically restricted by the donor or funder for a particular

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project or activity and which 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 underspend. They may have accrued through a variety of circumstances including timing differences between the Charity's financial year and the funding year of the project concerned. Details of these can be found in Note 18 to the financial statements.

Investment policy and objectives

The Trustees are committed to retaining a prudent amount of reserves within the Charity's funds. Cash funds that exceed its immediate requirements to finance its charitable activities are held in bank savings accounts.

Key Management Personnel

The Board all give their time freely and no Trustees received remuneration in the year. They consider that the Key Management Personnel (KMP) of the charity are those noted in the Reference and Administration section of this report. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the Charity on a day-to-day basis. The pay of the KMP is reviewed annually and normally increased in accordance with the average cost of living award. The Trustees benchmark salaries against the pay levels of other comparable charities and similar organisations within the advice sector. Pay levels are set using this information, together with the budget and forecast figures to ensure that the Charity can afford any proposed increases. The Board then agree any uplift in staff remuneration.

Plans for future periods

Aims and key objectives for future periods

We will continue to provide a free, independent and impartial general advice service and will look for new ways to provide support to those who need it.

Going concern

The Trustees are satisfied that the organisation is able to operate for the foreseeable future on the basis of known and reasonable projected levels of income and therefore the going concern basis of accounting is appropriate. Covid-19 risk is continually reviewed as noted above.

Statement of Trustees' Responsibilities

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

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

- select suitable accounting policies and apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and

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- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in business.

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

Small companies provision statement

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

The annual report was approved by the trustees of the charity on 9 December 2024 and signed on its behalf by:



[s wood \(Dec 12, 2024 08:46 GMT\)](#)

S Wood, Trustee

CITIZENS ADVICE NEWCASTLE LIMITED

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INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 March 2024

I report on the financial statements of Citizens Advice Newcastle Limited for the year ended 31 March 2024, which are set out on pages 11 to 23.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a Fellow of the Institute of Chartered Accountants in England & Wales.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records; or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102).

I 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.

Lilian Hetherington FCA
Fellow of the Institute of Chartered Accountants in England & Wales
Connected Voice Business Services
One Strawberry Lane
Newcastle upon Tyne
NE1 4BX



Lilian Hetherington (Dec 12, 2024 09:47 GMT)

Date: 12/12/2024

CITIZENS ADVICE NEWCASTLE LIMITED

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STATEMENT OF FINANCIAL ACTIVITIES

(INCLUDING SUMMARY INCOME & EXPENDITURE ACCOUNT)

For the year ended 31 March 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<u>Income from:</u>					
Donations and legacies	3	21,308	-	21,308	6,897
Charitable activities					
Grants and contracts	4	147,300	771,949	919,249	726,317
Other trading activities	5	3,300	-	3,300	1,201
Investments	6	5,808	-	5,808	1,513
Total income		177,716	771,949	949,665	735,928
<u>Expenditure on:</u>					
Charitable activities	7	111,390	689,530	800,920	643,249
Total expenditure		111,390	689,530	800,920	643,249
Net income/(expenditure)		66,326	82,419	148,745	92,679
Transfers between funds		85,033	(85,033)	-	-
Net movement of funds		151,359	(2,614)	148,745	92,679
<u>Reconciliation of funds</u>					
Total funds brought forward		430,154	10,188	440,342	347,663
Total funds carried forward		581,513	7,574	589,087	440,342

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 14 to 23 form an integral part of these financial statements.

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Charity Number 1135396

Company Number 02114435

BALANCE SHEET

As at 31 March 2024

	Notes	£	Total 2024 £	£	Total 2023 £
<u>Current assets</u>					
Debtors	15	29,786		25,165	
Cash at bank and in hand	16	601,736		442,654	
		631,522		467,819	
Creditors: amounts falling due within one year					
	17	(42,435)		(27,477)	
			589,087		440,342
			589,087		440,342
			589,087		440,342
<u>Funds of the charity</u>					
Unrestricted income funds			581,513		430,154
Restricted income funds			7,574		10,188
			589,087		440,342

The company was entitled to an exemption from audit under s477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with the respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

The notes on pages 14 to 23 form an integral part of the financial statements. These financial statements were approved by the Board on 9 December 2024 and are signed on its behalf by

A Crawley
Trustee



S Wood
Trustee



[s wood \(Dec 12, 2024 08:46 GMT\)](#)

CITIZENS ADVICE NEWCASTLE LIMITED

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Charity Number 1135396

Company Number 02114435

STATEMENT OF CASH FLOWS

For the year ended 31 March 2024

	Notes	2024 £	2023 £
<u>Cash flows from operating activities</u>			
Profit before taxation		148,745	92,679
<u>Add back:</u>			
Investment income		(5,808)	(1,513)
		<u>142,937</u>	<u>91,166</u>
Increase in trade receivables		(4,621)	(9,535)
Increase/(decrease) in trade payables		12,115	(20,672)
Increase/(decrease) in deferred income		2,843	(73,205)
		<u>153,274</u>	<u>(12,246)</u>
<u>Net cash from operating activities</u>			
<u>Cash flow from investing activities</u>			
Interest received		5,808	1,513
		<u>159,082</u>	<u>(10,733)</u>
<u>Net increase/(decrease) in cash and cash equivalents</u>			
Increase/(decrease) in cash and cash equivalents		159,082	(10,733)
Cash and cash equivalents at start of year		442,654	453,387
Cash and cash equivalents at end of year		<u>601,736</u>	<u>442,654</u>

CITIZENS ADVICE NEWCASTLE LIMITED

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NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

1 Charity status

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

The address of its registered office is: 4th Floor City Library, Charles Avison Building, 33 New Bridge Street, Newcastle Upon Tyne, NE1 BAX.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements have been prepared in Sterling, which is the functional currency of the entity and round to the nearest £.

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

Going concern

The Trustees have considered the resources available, taking into account reasonable possible changes in performance and the potential impact on the level of donations received. Given the level of reserves and cash held, and the ability to reduce costs accordingly, the trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Estimation uncertainty and judgements

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

Management have approved prepayments, accruals and other cut-off adjustments. Whilst management believe that these estimates and judgements are accurate, there is every likelihood that these will not be exact.

These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

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NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy income is recognised when receipt is probable and entitlement is established.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

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

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

Other trading activities

Income from other trading activities is recognised when goods or services are sold.

Charitable activities

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including independent examination costs, strategic management and trustees' meetings and reimbursed expenses.

CITIZENS ADVICE NEWCASTLE LIMITED

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NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Assets which are individually less than £1,000 are not typically capitalised.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line

Trade debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Creditors and provisions

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

Fund structure

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

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

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

Leases

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged in the Statement of Financial Activities on a straight line basis over the lease term.

Pensions and other post retirement obligations

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

CITIZENS ADVICE NEWCASTLE LIMITED

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NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
3 Donations and legacies				
Donations and gifts	21,308		21,308	6,897
	<u>21,308</u>	<u>-</u>	<u>21,308</u>	<u>6,897</u>
4 Income from Charitable activities				
Charitable activities	147,300	771,949	919,249	726,317
	<u>147,300</u>	<u>771,949</u>	<u>919,249</u>	<u>726,317</u>
5 Income from other trading activities				
Training	3,300	-	3,300	1,201
	<u>3,300</u>	<u>-</u>	<u>3,300</u>	<u>1,201</u>
6 Income from investments				
Bank interest	5,808	-	5,808	1,513
	<u>5,808</u>	<u>-</u>	<u>5,808</u>	<u>1,513</u>

Income was £949,665 (2023: £735,928) of which £177,716 was unrestricted or designated (2023: £180,611) and £771,949 was restricted (2023: £555,317)

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
7 Charitable activities				
Generalist advice	75,170	517,686	592,856	439,487
Support costs	36,220	171,844	208,064	203,762
	<u>111,390</u>	<u>689,530</u>	<u>800,920</u>	<u>643,249</u>
	Activity undertaken directly £	Activity support costs £	Total 2024 £	Total 2023 £
<u>Direct costs</u>				
Generalist advice	592,856	189,669	782,525	625,313
Support costs	-	18,395	18,395	17,936
	<u>592,856</u>	<u>208,064</u>	<u>800,920</u>	<u>643,249</u>

**8 Analysis of governance and support costs
Support costs allocated to charitable activities**

	Direct Charitable	Governance Costs	Total 2024	Total 2023
Staffing costs	98,496	8,391	106,887	106,539
Premises	23,026	1,961	24,987	25,005
Communications and IT	42,690	1,802	44,492	43,960
Staff and volunteer	1,913	163	2,076	2,351
Office costs	22,948	3,996	26,944	22,962
Independent examination fees	-	2,000	2,000	2,180
Other	596	82	678	765
	<u>189,669</u>	<u>18,395</u>	<u>208,064</u>	<u>203,762</u>

Expenditure on charitable activities was £800,920 (2023: £643,249) of which £111,390 was unrestricted or designated (2023: £93,506) and £689,530 was restricted (2023: £549,743)

9 Fees for examination of the accounts

	2024 £	2023 £
Independent examiner's fees for reporting on the accounts	2,000	2,180
Other accountancy services paid to the examiner - payroll fees	1,226	-
	<u>3,226</u>	<u>2,180</u>

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

10 Analysis of staff costs and the cost of key management personnel

	2024 £	2023 £
Salaries and wages	582,680	487,697
Social security costs	50,969	40,657
Pension costs (defined contribution pension plan)	14,924	12,728
	648,573	541,082

No employee received remuneration above £60,000 (2023: £nil)

The total employee benefits of the key management personnel of the charity were £219,893.

11 Staff numbers

The average monthly head count was 24 staff (2023: 19 staff).

12 Transactions with trustees

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

13 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The employer's pension costs represent contributions payable by the charity to the fund and amount to £14,924 (2023: £12,728). There was £0 outstanding as at 31 March 2024 (2023: £0)

14 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

15 Debtors and prepayments (receivable within 1 year)

	2024 £	2023 £
Trade debtors	12,467	4,100
Prepayments	4,036	4,290
Accrued income	13,283	16,775
	29,786	25,165

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

16 Cash at bank and in hand

	2024	2023
	£	£
Short term deposits	232,885	228,700
Cash at bank and in hand	368,664	213,712
Cash in hand	187	242
	<u>601,736</u>	<u>442,654</u>

17 Creditors and accruals (payable within 1 year)

	2024	2023
	£	£
Taxation and social security	14,596	-
Accruals		
Independent examination of accounts	2,000	2,000
Other accruals	2,246	2,043
Deferred income	23,343	20,500
Other creditors	250	2,934
	<u>42,435</u>	<u>27,477</u>

18 Deferred income

Deferred income comprises of advance payments from grants that relate to future periods

	2024
	£
Balance brought forward	20,500
Amount released to income earned from charitable activities	(20,500)
Amount deferred in year	23,343
Balance carried forward	<u>23,343</u>

19 Obligations under leases

The total value of future minimum lease payments was as follows:

	2024	2023
	£	£
Within one year	1,320	1,320
In two to five years	1,695	4,460
	<u>3,015</u>	<u>5,780</u>

20 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

21 Analysis of charitable funds**Analysis of movements in unrestricted funds 2024**

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	369,154	177,716	(111,390)	85,033	520,513
Designated funds					
Service curtailment	61,000	-	-	-	61,000
Totals	430,154	177,716	(111,390)	85,033	581,513

Purpose of unrestricted funds

General unrestricted fund	The 'free reserves' of the charity
Designated - Service curtailment	Provision for costs in the event the charity's operations cease.

Analysis of movements in unrestricted funds 2023

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	260,939	180,611	(93,506)	21,110	369,154
Designated funds					
Service curtailment	61,000	-	-	-	61,000
Totals	321,939	180,611	(93,506)	21,110	430,154

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

22 Analysis of charitable funds continued

Analysis of movement in restricted funds 2024

	Fund balances brought forward	Incoming resources	Resources expended	Transfers	Fund balances carried forward
	£	£	£	£	£
Restricted funds					
Money Advice Service	-	222,516	(201,953)	(20,563)	-
Citizens Advice Pot 2	-	31,125	(31,125)	-	-
Millfield House	-	42,000	(42,000)	-	-
Northern Powergrid Energy Advice Project	-	271,016	(219,210)	(51,806)	-
Action for Children	-	26,747	(21,020)	(5,727)	-
Energy Redress Scheme	-	40,054	(40,054)	-	-
Walker Foodbank	-	8,588	(6,922)	(1,666)	-
St Vincent de Paul	-	11,040	(5,769)	(5,271)	-
Client Hardship Fund Reducing Child Poverty in the North East (RCPNE)	1,029	-	(135)	-	894
National Lottery Community Fund	9,159	-	(2,479)	-	6,680
National Lottery Cost of Living Fund	-	71,229	(44,146)	(27,083)	-
Debt Modernisation Fund	-	8,738	(6,720)	(2,018)	-
Totals	10,188	771,949	(660,429)	(114,134)	7,574

Purpose of restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Money Advice Service	This is funding from National Citizens Advice to continue face to face debt advice.
Millfield House	Funding to employ a research and campaigns officer.
Northern Powergrid Energy Advice Project	A project to assist Northern Powergrid's vulnerable customers with fuel poverty advice including income maximisation, debt and energy advice and related matters.
Action for Children	To fund a weekly outreach Citizens Advice session in Benwell, Newbiggin Hall and Kenton. This funding pays for an adviser to assist people who drop in to any of the centres looking for advice.
Energy Redress Scheme	This project is a partnership with Stockton & District Advice & Information Service to provide energy advice to vulnerable people.
Walker Foodbank	To provide a weekly outreach Citizens Advice session in the City of God Christian Centre. This funding pays for an adviser to assist people who drop in to the foodbank looking for advice.
St Vincent de Paul	A partnership with St Vincent de Paul Society in Byker which enables an adviser to provide advice to clients one afternoon per week at St Vincent's Centre during one of their busy drop in lunch sessions.
Client Hardship Fund	Utilising a generous donation from an ex-volunteer, this project provides funding to finance one-off payments to clients in crisis.
Reducing Child Poverty in the North East (RCPNE)	Funding in partnership with Stockton, South Tyneside and Middlesbrough Citizens' Advice to provide advice on financial capability to families in schools.
National Lottery Community Fund	Funding to provide paid interpreters for people with English as a second language or anyone needing sign language.
National Lottery Cost of Living Fund	Funding to support people under pressure as a result of the increased cost of living.
Debt Modernisation Fund	A one-off grant to assist with modernisation of outdated equipment which enabled us to increase productivity.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2024

22 Analysis of charitable funds continued**Analysis of movement in restricted funds 2023**

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Money Advice Service	-	201,840	(181,586)	(20,254)	-
Wise Group Project	-	63,950	(63,950)	-	-
Millfield House	-	42,000	(42,000)	-	-
Northern Powergrid Energy Advice Project	-	158,000	(173,318)	15,318	-
Action For Children	-	17,560	(16,704)	(856)	-
Energy Redress Scheme	-	22,467	(22,467)	-	-
Mesothelioma	-	6,000	(6,000)	-	-
NPG Hardship Fund	15,318	2,500	(2,500)	(15,318)	-
Client Hardship Fund	406	1,000	(377)	-	1,029
Hong Kong	10,000	30,000	(40,000)	-	-
National Lottery Community Fund	-	10,000	(841)	-	9,159
	<u>25,724</u>	<u>555,317</u>	<u>(549,743)</u>	<u>(21,110)</u>	<u>10,188</u>

Transfers between funds**Reason for transfer****Amount
£**

Between unrestricted and restricted funds	Representing unrestricted funds used on specific projects.	85,033
Between unrestricted and restricted funds	Representing restricted funds used to purchase computer equipment.	29,101
		<u>114,134</u>

23 Capital commitments

As at 31 March 2024, the charity had no capital commitments (2023 - £nil)

24 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Tangible fixed assets	29,101	-	29,101
Cash at bank and in hand	594,162	7,574	601,736
Other net current assets/(liabilities)	(12,649)	-	(12,649)
	<u>610,614</u>	<u>7,574</u>	<u>618,188</u>












Citizens Advice Newcastle 2024-Final

Final Audit Report

2024-12-12

Created:	2024-12-11
By:	Lilian Hetherington (lilian.hetherington@connectedvoice.org.uk)
Status:	Signed
Transaction ID:	CBJCHBCAABAAZhofhZ7Gk4o4p6RY1gvICYAIEAf0Nu_0

"Citizens Advice Newcastle 2024-Final" History

-  Document created by Lilian Hetherington (lilian.hetherington@connectedvoice.org.uk)
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-  Document emailed to s wood (suzanne.wood@newcastle.co.uk) for signature
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✔ Agreement completed.

2024-12-12 - 9:47:05 AM GMT

CITIZENS ADVICE NEWCASTLE

England & Wales - Charity number 1135396

Accounts

CITIZENS ADVICE NEWCASTLE LIMITED
(A company limited by guarantee)

REPORT AND FINANCIAL STATEMENTS
For the year ended 31 March 2023

Charity Number 1135396
Company Number 02114435

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

ANNUAL REPORT AND FINANCIAL STATEMENTS

For the year ended 31 March 2023

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Statement of Financial Activities (including income and expenditure account)	9
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CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

Reference and Administrative Details

Chief officer	T Armstrong
Trustees	K. Reed, Chair IR Harris, Vice Chair A L Crawley, Treasurer A Carver I R Harris C C Irving S Jaidka I Mackintosh C M Purdon S Parker H Fawzi (appointed 16 September 2022) O Holmes (appointed 10 November 2022) G Roll (appointed 10 November 2022) C Maclaren (appointed 10 November 2022) S Wood (appointed 19 January 2023)
Key Management Personnel	T Armstrong, Chief Officer C Iredale, Office manager
Registered office	4 th Floor City Library Charles Avison Building 33 New Bridge Street Newcastle upon Tyne NE1 8AX The Charity is incorporated in England and Wales
Charity Registration Number	1135396
Independent Examiner	Connected Voice Business Services One Strawberry Lane Newcastle upon Tyne NE1 4BX
Bankers	Unity Trust Plc Nine Brindley Place Birmingham B1 2JB
Company Registration Number	02114435

CITIZENS ADVICE NEWCASTLE LIMITED

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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and independent examiners report of the charitable company for the year ended 31 March 2023.

Structure, governance and management

Nature of governing document

Citizens Advice Newcastle is a Charitable Company Limited by Guarantee. The charity was originally formed in September 1939, and incorporated as a not-for-profit limited charity on 23 March 1987. All references to the "Charity" or "Company" refer to the Charitable Company. The Company was established under a Memorandum of Association which set out the objects and powers of the Charitable Company and is governed under its Articles of Association.

The Memorandum and Articles of Association state that the Company's main objectives are "the advancement of education, the protection of health and the relief of poverty, sickness and distress." This is achieved through the provision of free, confidential, impartial and independent advice and information for the benefit of the community, and by influencing the development of social policies which ensure individuals do not suffer through a lack of knowledge, or an inability to express their needs effectively.

The Charity is organised so that the members meet regularly to manage its affairs. The Chief Officer, who is also Company Secretary, is responsible for the day-to-day administration of the Charity, together with the staff management team. The workforce comprises a combination of paid staff and volunteers, and they provide all the Charity's services and activities.

Recruitment and appointment of trustees

The directors of the Company are also Charity trustees for the purposes of charity law and under the Company's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next General Meeting.

The Trustee Board seeks to ensure that the needs of the Charity's clients are appropriately reflected and met through the diversity of the Trustee Board which includes members with local charitable and voluntary agency knowledge, sound business skills, professional experience and knowledge of working with statutory agencies. Trustees are drawn from a cross section of different cultural and community backgrounds.

Affiliations

Citizens Advice Newcastle is a member of the National Association of Citizens Advice and is required to comply with the regulations provided by this umbrella organisation.

Induction and training of trustees

All new Trustees are provided with an induction which:

- informs them about their roles, responsibilities and liabilities;
- inform them about the current work of the Charity; the business and development plans; financial and staffing resources; service quality standards and performance, and project funding requirements.
- enables them to identify and utilise the particular knowledge, skills and experience which their particular contribution brings to the Trustee board,
- identifies any further information, training or support they might require to fulfil their roles.
- Supports and encourages them to develop new skills and expertise which will benefit the charity

CITIZENS ADVICE NEWCASTLE LIMITED

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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

Organisational structure

The activities of the Charitable Company are overseen by the Board of Trustees (see page 1) and the Company Secretary. The Trustees receive no remuneration for their services and no trustees were reimbursed for any expenses incurred in the year.

All the trustees, as listed on page 1, have undertaken to contribute an amount not exceeding £1 towards any deficit arising in the event of the Charitable Company being wound up. This guarantee applies during the period of membership and extends for one year after membership ceases.

New Trustees are elected by the Board or by the members of the Charity in a general meeting. New members are encouraged to attend all regular Board meetings to ensure that they are fully informed about the objectives and current activities of the Charity. Each Trustee is encouraged and supported to regularly review and update their Trustee skills and knowledge so that they are fully aware of their responsibilities as a Trustee of the Charity.

Major risks and management of those risks

The Directors / Trustees are responsible for keeping proper accounting records, and safeguarding the assets of the Charity. They continuously assess the major risks which the Charity is exposed to and put in place mitigation to remove, minimise and manage those risks, in particular those relating to finance and to the health, safety and wellbeing of all staff, volunteers and clients.

The Trustees have appointed one Trustee to be their "Risk Champion" and he has compiled a specific Risk Register which he maintains. He provides an updated Risk Register report for all Trustees to consider at Board meetings.

Objectives and activities

Objects and aims

Citizens Advice Newcastle is established for the purpose of benefiting the community of the Metropolitan District of Newcastle upon Tyne and the wider North East region. The Charity achieves this by advancing the education of the public in matters relating to mental, physical and social welfare, and by relieving poverty and distress.

Citizens Advice Newcastle provides free, confidential, impartial and independent advice and information for the benefit of the community. The Charity provides advice to everyone, regardless of age, race, gender, sexuality or disability.

The Charity continues to employ skilled and experienced staff in order to supply advice services to clients face-to-face, by telephone, e-mail and webchat. The Charity has not made any material changes to these policies in the last year.

To obtain necessary funding, applications were made to various local, regional and national providers of community finance.

Fundraising disclosures

The Charity is required to report how it deals with fundraising from the public. The Charity does not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public are used for charitable activities, in accordance with the guidelines set out by the Charity Commission and UK law. We always respect the privacy and contact preferences of all public donors, including those who choose to remain anonymous.

Public benefit

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

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

Achievements and performance

The main objective of the Charity is the provision of free, impartial and independent advice to people who live, work or study in Newcastle upon Tyne, and to improve the policies and practices which affect their lives.

Our strategic priorities for 2022-2023 were

- 1) to improve the financial position of the organisation – to reduce the organisations forecast deficit and we transformed this to a healthy surplus at the end of 2023, To develop a small fundraising team from the existing staff to concentrate on funding bids that will pay for core costs, and we successfully developed a small fundraising team who were successful in applying for some smaller core bids
- 2) To build upon and improve the relationships with Newcastle City Council by connecting with all councillors to highlight and promote our services and to meet with all cabinet members to highlight and promote our services following local elections, we have met with or had contact with all councillors and many of them attended our offices to see what we did
- 3) To redesign our digital advice service and we achieved this by re-deploying a member of staff and placing more advisers on our telephone adviceline.
- 4) To continue and build upon our great Research and Campaigns work – as this is a twin aim of the organisation we continue to highlight the issues that affect those in need and we were instrumental in getting the City Council to accredit as a living wage employer and we continue to highlight the cost of living issues and campaign for inflationary rises in benefits and the implications around energy price cap rises. We cannot do this work without the help of Millfield House Foundation who fund our Research and Campaigns Manager.

As an organisation that provides essential support and guidance to individuals facing financial challenges, we experienced a surge in demand for our services in 2022-2023 when the cost of living started to bite and many more people found themselves struggling to make ends meet, which lead to an increased need for financial advice, debt management and other services provided by the organisation.

In 2022-2023 we helped nearly 17,000 people with a massive 26,000 different issues achieving overall outcomes of £3.2 million back to the Newcastle community during very difficult circumstances. Some of the work comes through our core face to face, telephone and digital advice service which is funded primarily by Newcastle City Council and without this funding many of the people who initially contact us for help would have nowhere else to go.

As part of our involvement with Newcastle's active inclusion team we became a registered organisation to provide Household Support Fund referrals and we managed 654 applications between September and January which put £130,800 into the pockets of the people of Newcastle.

Our client numbers smashed pre-Covid levels and whilst we managed the increase in demand through a lot of staff goodwill our volunteer numbers were still greatly reduced. We obtained some funding through the Community Foundation to campaign for older volunteers to assist the service and we managed to successfully recruit not only older volunteers but also, early retirees. We were lucky enough to attract some younger volunteers through our normal recruitment, who saw the benefits of volunteering with the service following a time when they were in lockdown and only just returning to University.

Our successful partnership with Northumbria University and our Law in the Community project continues to thrive and this year we had 22 enthusiastic students who were with us for a period of 2 months. The students increased their skills and thoroughly enjoyed their time with us.

CITIZENS ADVICE NEWCASTLE LIMITED

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TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

Staff working on the Core service returned to the office 5 days per week. Project staff were hybrid working and the balance became 2 days in the office and 3 days at home with some project staff attending 4.1.

We had learned early in the year that our face to face debt advice service was being recommissioned and although our contract had been extended we lost 2 debt advisers from 6 down to 4 and this left us with some challenges as many of the experienced Debt advisers had by this time managed to obtain employment elsewhere.

With the demise of our help to claim service we managed to redeploy one member of staff as a family welfare adviser working in deprived communities, with the help of a service level agreement to provide advice services through Action for Children. This meant we were able to retain the services of a skilled employee.

Our Northern Powergrid project assisted nearly 1,500 people with over 5,000 issues with financial outcomes of £841,717. The current contract ended in December 2022 and an extension to the contract was given so that there could be a wider collaboration and whilst we continued to advise clients, we were excited to be involved with a wider group of local Citizens Advice in a new collaboration in the future.

Our Energy Redress fund continued and we were lucky to extend this project through to North Tyneside with the generous co-operation of North Tyneside Citizens Advice who thought we would be better placed to take on the half post as we had experience through our Newcastle side of the project.

Our Wise Steps project expanded to include an extra post of a Benefits and Money Adviser and between the two posts they managed to advise people so that they were able to remove the barriers to employment. We were informed in early 2023 that the Wise Steps project funding was ending and both caseworkers needed to wind down their casework for this project. We understood that Wise Steps would be bidding for a new fund people and skills with North of Tyne Combined Authority but because the funding was drastically reduced our Wise Steps project would not exist in its current form. We were able to retain the skills of both employees and redeploy them to other projects.

We were lucky enough to receive further funding from the Department of Levelling Up, Housing and Communities for our work with Hong Kong B(NO). We were able to continue with our helpline and email address for anyone coming from Hong Kong as a British National Overseas that needed advice on anything. We also were able to recruit a B(NO) volunteer during this time who had an induction and completed some training but left because of family circumstances.

We extended our outreach services through a local service partnership with Action for Children. Action for children have provided funding to us for an adviser who attends their Benwell office and this partnership has been so successful it has continued for a number of years. Action for children also have Centres in Newbiggin Hall (Galafield) and North Kenton (the Haven) and they approached us to replicate the partnership we had with Benwell. Sessions started in Galafield in July and the Haven in September.

We were also fortunate to procure a partnership with Walker and District Foodbank who had received some funding through the Trussell Trust to provide an adviser to attend their foodbank day. The contract is for 2 years and is a successful project which is extremely busy.

With the general Cost of Living not set to decrease for some time demand for our services has never been higher. 2023-2024 is set to be another record-breaking year in increased poverty and the need for help.

Our partnerships with other agencies, including the WISE Group, Action for Children and Northumbria University Law School have continued successfully. With the emphasis on child poverty in the region

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

we are in early discussions with Action for children to look at outreach sessions in some areas of the City

Financial review

The overall surplus for the year is £92,679 (2022 - £19,181) The memorandum of association does not provide for any distribution to members The trustees consider the reserves position to be satisfactory

It is the policy of the Charity to maintain unrestricted funds, which are free reserves of the Charity, at a level which provides sufficient funds to cover management, administration and support costs.

Further detail is given under the Reserves Policy heading below

Policy on reserves

This Reserves Policy is monitored and reviewed on an annual basis by the Trustees The Trustees consider that the Charity should hold financial reserves in order to ensure that the Charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging financial circumstances.

The Charity operates with only limited financial resources

The calculation of free reserves is based on the definition included in the Charity Statement Of Recommended Practice (SORP) which provides recommendations for accounting and reporting for charities. The Trustees have examined the requirements of the charitable company to hold free reserves – those reserves not invested in tangible fixed assets, excluding long term liabilities, or designated for a particular purpose. This exercise considered both the normal requirements for working capital and the loss of income of a hypothetical but reasonable reduction in the scale of the Charity's operations. Resulting from this, the Trustees considered it would be appropriate to hold the equivalent of three months' unrestricted running costs. Thus, considering the next 12 months expenditure of circa £700 - £800k, 3 months free reserves would equate to approximately £157k

As at 31st March 2023 free reserves were £369,154 (2022. £260,939) The Trustees have designated reserves accordingly, but continue to balance the ongoing pressures placed upon those free reserves by the demand for the Charity's services, against future obligations. Therefore, the Trustees recognise that in the medium and longer term the Charity will need to continue to generate surpluses in order to be in a position to meet those future obligations. Further, demand for the Charity's services continues to grow each year, so the demand on future free reserves will also be greater. The Charity will therefore seek to secure continued funding from existing sources, but also diversify the funding base by attracting for long term investment Having considered the options available, the Trustees decided to invest monies in a high interest account

Movement in fixed assets are shown in the notes to the accounts

The Charity's assets are held in order to facilitate the giving of free, confidential and independent advice and their estimated value is not materially different from that shown on the balance sheet The Trustees consider that the Charity's assets are available and adequate to fulfil the obligations of the Charity

Restricted funds are those which are specifically restricted by the donor or funder for a particular project or activity and which cannot be used for the general purposes of the Charity Their existence, and the sums of money therein, do does not imply that there has been an underspend They may have accrued through a variety of circumstances including timing differences between the Charity's financial year and the funding year of the project concerned. Details of these can be found in Note 18 to the financial statements.

Investment policy and objectives

The Trustees are committed to retaining a prudent amount of reserves within the Charity's funds. Cash funds that exceed its immediate requirements to finance its charitable activities are held in bank savings accounts.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

TRUSTEES' ANNUAL REPORT

For the year ended 31 March 2023

Key Management Personnel

The Board all give their time freely and no Trustees received remuneration in the year. They consider that the Key Management Personnel (KMP) of the charity are those noted in the Reference and Administration section of this report. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the Charity on a day-to-day basis. The pay of the KMP is reviewed annually and normally increased in accordance with the average cost of living award. The Trustees benchmark salaries against the pay levels of other comparable charities and similar organisations within the advice sector. Pay levels are set using this information, together with the budget and forecast figures to ensure that the Charity can afford any proposed increases. The Board then agree any uplift in staff remuneration.

Plans for future periods

Aims and key objectives for future periods

We will continue to provide a free, independent and impartial general advice service and will look for new ways to provide support to those who need it.

Going concern

The Trustees are satisfied that the organisation is able to operate for the foreseeable future on the basis of known and reasonable projected levels of income and therefore the going concern basis of accounting is appropriate. Covid-19 risk is continually reviewed as noted above.

Statement of Trustees' Responsibilities

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

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

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

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

Small companies provision statement

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

The annual report was approved by the trustees of the charity on 20 December 2023 and signed on its behalf by



K Reed, Trustee

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES

For the year ended 31 March 2023

I report on the financial statements of Citizens Advice Newcastle Limited for the year ended 31 March 2023, which are set out on pages 9 to 22.

Respective responsibilities of trustees and examiner

The charity's trustees (who are also directors of the company for the purposes of company law) are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 ('the Charities Act') and that an independent examination is needed.

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a Fellow of the Institute of Chartered Accountants.

Having satisfied myself that the charity is not subject to audit under company law and is eligible for independent examination, it is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act), and
- to state whether particular matters have come to my attention

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 386 of the Companies Act 2006; or
- the accounts do not accord with such records, or
- the accounts do not comply with relevant accounting requirements under section 396 of the Companies Act 2006 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
- the accounts have not been prepared in accordance with the Charities SORP (FRS102)

I 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.



Lilian Hetherington FCA
Fellow of the Institute of Chartered Accountants
Connected Voice Business Services
One Strawberry Lane
Newcastle upon Tyne
NE1 4BX

Date. 20/12/2023

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

STATEMENT OF FINANCIAL ACTIVITIES

(INCLUDING SUMMARY INCOME & EXPENDITURE ACCOUNT)

For the year ended 31 March 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
<u>Income from:</u>					
Donations and legacies	3	5,897	1,000	6,897	3,747
Charitable activities					
Grants and contracts	4	172,000	554,317	726,317	743,048
Other trading activities	5	1,201	-	1,201	3,401
Investments	6	1,513	-	1,513	671
Total income		180,611	555,317	735,928	750,867
<u>Expenditure on:</u>					
Charitable activities	7	93,506	549,743	643,249	731,686
Total expenditure		93,506	549,743	643,249	731,686
Net income/(expenditure)		87,105	5,574	92,679	19,181
Transfers between funds		21,110	(21,110)	-	-
Net movement of funds		108,215	(15,536)	92,679	19,181
<u>Reconciliation of funds</u>					
Total funds brought forward		321,939	25,724	347,663	328,482
Total funds carried forward		430,154	10,188	440,342	347,663

The Statement of Financial Activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities

The notes on pages 12 to 22 form an integral part of these financial statements.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

Charity Number 1135396

Company Number 02114435

BALANCE SHEET

As at 31 March 2023

	Notes	£	Total 2023 £	£	Total 2022 £
Fixed assets					
Tangible assets	15		-		-
Total fixed assets			-		-
Current assets					
Debtors	16	25,165		15,630	
Cash at bank and in hand	17	442,654		453,387	
Total current assets			467,819	469,017	
Creditors: amounts falling due within one year	18	(27,477)		(121,354)	
Net current assets			440,342		347,663
Total assets less current liabilities			440,342		347,663
Total net assets or liabilities			440,342		347,663
Funds of the charity					
Unrestricted income funds			430,154		321,939
Restricted income funds			10,188		25,724
Total funds			440,342		347,663

The company was entitled to an exemption from audit under s477 of the Companies Act 2006 relating to small companies

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with the respect to accounting records and the preparation of accounts

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies regime and in accordance with FRS102 SORP.

The notes on pages 12 to 22 form an integral part of the financial statements. These financial statements were approved by the Board on 20/12/2023 and are signed on its behalf by

A L Crawley
Trustee



K Reed
Trustee



STATEMENT OF CASH FLOWS

For the year ended 31 March 2023

	Notes	2023 £	2022 £
<u>Cash flows from operating activities</u>			
Profit before taxation		92,679	19,181
<u>Add back:</u>			
Depreciation		-	1,505
Investment income		(1,513)	(671)
		<u>91,166</u>	<u>20,015</u>
Increase in trade receivables		(9,535)	975
Decrease in trade payables		(20,672)	7,084
Increase/(decrease) in deferred income		(73,205)	69,622
		<u>(12,246)</u>	<u>97,696</u>
<u>Net cash from operating activities</u>			
<u>Cash flow from investing activities</u>			
Interest received		1,513	671
		<u>(10,733)</u>	<u>98,367</u>
<u>Net (decrease)/increase in cash and cash equivalents</u>			
Decrease in cash and cash equivalents		(10,733)	98,367
Cash and cash equivalents at start of year		453,387	355,020
Cash and cash equivalents at end of year		<u>442,654</u>	<u>453,387</u>

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

1 Charity status

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

The address of its registered office is: 4th Floor City Library, Charles Avison Building, 33 New Bridge Street, Newcastle Upon Tyne, NE1 6AX.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements have been prepared in Sterling, which is the functional currency of the entity and round to the nearest £.

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

Going concern

The Trustees have considered the resources available, taking into account reasonable possible changes in performance and the potential impact on the level of donations received. Given the level of reserves and cash held, and the ability to reduce costs accordingly, the trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

Estimation uncertainty and judgements

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

Management have approved prepayments, accruals and other cut-off adjustments. Whilst management believe that these estimates and judgements are accurate, there is every likelihood that these will not be exact.

These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

Legacy income is recognised when receipt is probable and entitlement is established.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

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

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

Other trading activities

Income from other trading activities is recognised when goods or services are sold.

Charitable activities

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2023

Tangible fixed assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses

Assets which are individually less than £1,000 are not typically capitalised

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line

Trade debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Creditors and provisions

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

Fund structure

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

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

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

Leases

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged in the Statement of Financial Activities on a straight line basis over the lease term.

Pensions and other post retirement obligations

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

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Analysis of income

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
3 Donations and legacies				
Donations and gifts	5,897	1,000	6,897	3,747
	<u>5,897</u>	<u>1,000</u>	<u>6,897</u>	<u>3,747</u>
4 Income from Charitable activities				
Charitable activities	172,000	554,317	726,317	743,048
	<u>172,000</u>	<u>554,317</u>	<u>726,317</u>	<u>743,048</u>
5 Income from other trading activities				
Training	1,201	-	1,201	3,401
	<u>1,201</u>	<u>-</u>	<u>1,201</u>	<u>3,401</u>
6 Income from investments				
Bank interest	1,513	-	1,513	671
	<u>1,513</u>	<u>-</u>	<u>1,513</u>	<u>671</u>

Income was £735,928 (2022 £750,867) of which £180,611 was unrestricted or designated (2022: £136,720) and £555,317 was restricted (2022 £614,147)

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Analysis of expenditure on charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2023 £	Total 2022 £
7 Charitable activities				
Generalist advice	36,615	402,872	439,487	545,583
Support costs	56,891	146,871	203,762	186,103
	<u>93,506</u>	<u>549,743</u>	<u>643,249</u>	<u>731,686</u>
	Activity undertaken directly £	Activity support costs £	Total 2023 £	Total 2022 £
<u>Direct costs</u>				
Generalist advice	439,487	185,826	625,313	713,090
Support costs	-	17,936	17,936	18,596
	<u>439,487</u>	<u>203,762</u>	<u>643,249</u>	<u>731,686</u>

**8 Analysis of governance and support costs
Support costs allocated to charitable activities**

	Direct Charitable	Governance Costs	Total 2023	Total 2022
Staffing costs	98,176	8,363	106,539	77,975
Premises	23,042	1,963	25,005	24,996
Communications and IT	42,180	1,780	43,960	44,143
Staff and volunteer	2,166	185	2,351	2,410
Depreciation	-	-	-	1,504
Office costs	19,557	3,405	22,962	24,047
Audit fees	-	2,180	2,180	4,455
Legal and professional	-	-	-	3,826
Other	705	60	765	2,747
	<u>185,826</u>	<u>17,936</u>	<u>203,762</u>	<u>186,103</u>

Expenditure on charitable activities was £643,249 (2022: £731,686) of which £93,506 was unrestricted or designated (2022: £133,386) and £549,743 was restricted (2022: £598,300)

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

9 Fees for examination of the accounts

	2023	2022
	£	£
Independent examiner's fees for reporting on the accounts	<u>2,180</u>	<u>3,550</u>
	<u>2,180</u>	<u>3,550</u>

There were no other fees paid to the examiner (2022 £nil)

10 Analysis of staff costs and the cost of key management personnel

	2023	2022
	£	£
Salaries and wages	<u>487,697</u>	542,914
Social security costs	<u>40,657</u>	47,279
Pension costs (defined contribution pension plan)	<u>12,728</u>	15,630
	<u>541,082</u>	<u>605,823</u>

No employee received remuneration above £60,000 (2022 £nil)

The total employee benefits of the key management personnel of the charity were £170,011

11 Staff numbers

The average monthly head count was 19 staff (2022: 23 staff).

12 Transactions with trustees

None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity.

13 Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charity in an independently administered fund.

The employer's pension costs represent contributions payable by the charity to the fund and amount to £12,728 (2022 £15,630). There was £0 outstanding as at 31 March 2023 (2022: £2,470).

14 Corporation Taxation

The charity is exempt from tax on income and gains falling within section 505 of the Taxes Act 1988 or section 252 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objectives.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

15 Tangible fixed assets	Office and computer equipment £	Total £
Cost		
Balance brought forward	6,017	6,017
Additions	-	-
Disposals	-	-
Balance carried forward	6,017	6,017
Depreciation		
Basis	SL	
Rate	25%	
Balance brought forward	6,017	6,017
Depreciation charge for year	-	-
Disposals	-	-
Balance carried forward	6,017	6,017
Net book value		
Brought forward	-	-
Carried forward	-	-
16 Debtors and prepayments (receivable within 1 year)		
	2023 £	2022 £
Trade debtors	4,100	6,750
Prepayments	4,290	5,657
Accrued income	16,775	3,223
	25,165	15,630

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

17 Cash at bank and in hand

	2023	2022
	£	£
Short term deposits	228,700	229,422
Cash at bank and in hand	213,712	223,239
Cash in hand	242	726
	<u>442,654</u>	<u>453,387</u>

18 Creditors and accruals (payable within 1 year)

	2023	2022
	£	£
Taxation and social security	-	19,379
Pension	-	2,470
Accruals		
Independent examination of accounts	2,000	4,260
Other accruals	2,043	1,540
Deferred income	20,500	93,705
Other creditors	2,934	-
	<u>27,477</u>	<u>121,354</u>

19 Deferred income

Deferred income comprises of advance payments from grants that relate to future periods

	2023
	£
Balance brought forward	93,705
Amount released to income earned from charitable activities	(93,705)
Amount deferred in year	20,500
Balance carried forward	<u>20,500</u>

20 Obligations under leases

The total value of future minimum lease payments was as follows

	2023	2022
	£	£
Within one year	1,320	6,936
In two to five years	4,460	5,780
	<u>5,780</u>	<u>12,716</u>

21 Events after the end of the reporting period

No events (not requiring adjustment to the accounts) have occurred after the end of the reporting period but before the accounts are authorised which relate to conditions that arose after the end of the reporting period.

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

22 Analysis of charitable funds**Analysis of movements in unrestricted funds 2023**

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	260,939	180,611	(93,506)	21,110	369,154
Designated funds					
Service curtailment	61,000	-	-	-	61,000
Totals	<u>321,939</u>	<u>180,611</u>	<u>(93,506)</u>	<u>21,110</u>	<u>430,154</u>

Purpose of unrestricted funds

General unrestricted fund	The 'free reserves' of the charity
Designated - Service curtailment	Provision for costs in the event the charity's operations cease

Analysis of movements in unrestricted funds 2022

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Unrestricted funds					
General unrestricted fund	257,163	136,720	(133,386)	442	260,939
Designated funds					
Service curtailment	61,000	-	-	-	61,000
Totals	<u>318,163</u>	<u>136,720</u>	<u>(133,386)</u>	<u>442</u>	<u>321,939</u>

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Analysis of movement in restricted funds 2023

Restricted funds	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Money Advice Service	-	201,840	(181,586)	(20,254)	-
Wise Group Project	-	63,950	(63,950)	-	-
Millfield House	-	42,000	(42,000)	-	-
Powergrid Care	-	158,000	(173,318)	15,318	-
Action for Children	-	17,560	(16,704)	(856)	-
Energy Redress Scheme	-	22,467	(22,467)	-	-
Walker Foodbank	-	6,000	(6,000)	-	-
NPG Hardship Fund	15,318	2,500	(2,500)	(15,318)	-
Client Hardship Fund	406	1,000	(377)	-	1,029
Hong Kong	10,000	30,000	(40,000)	-	-
	-	10,000	(841)	-	9,159
National Lottery Community Fund					
Totals	25,724	555,317	(549,743)	(21,110)	10,188

Purpose of restricted funds

Restricted funds represent income resources used for a specific purpose within the charity as identified by the donor.

Money Advice Service	This is funding from National Citizen Advice to continue face to face debt advice
Wise Group Project	This fund is to provide unemployed individuals with advice and support
Millfield House	Funding to employ a research and campaigns officer.
Powergrid Care	This fund is to provide vulnerable individuals with support in the event of power cuts.
Action for Children	This national charity funds us to provide a specialist advisor for a weekly outreach session at their premises in the West End of Newcastle. Our advisor works closely with local families, particularly from the Czech and Roma communities
Energy Redress Scheme	This project is a partnership with Stockton & District Advice & Information Service to provide energy advice to vulnerable people; this also includes home visits.
NPG Hardship Fund	This is to fund a project to help vulnerable customers, particularly those affected by fuel poverty, on all aspects of home energy, including best energy deals and fuel efficiencies Project to be extended to support patients at the chest clinic of the Royal Victoria Infirmary for whom efficient and affordable home energy is essential for their health
Client Hardship Fund	Utilising a generous donation from an ex-volunteer, this project provides funding to finance one-off payments to clients in crisis, particularly during Covid
Hong Kong	Funding received for the Hong Kong British National (Overseas) Welcome programme.
National Lottery Community Fund	Funding to provide paid interpreters for people with English as a second language or anyone needing sign language

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

NOTES TO THE FINANCIAL STATEMENTS

For the year ended 31 March 2023

Analysis of movement in restricted funds 2022

	Fund balances brought forward £	Incoming resources £	Resources expended £	Transfers £	Fund balances carried forward £
Money Advice Service	-	258,326	(248,825)	(9,501)	-
Wise Group Project	-	35,225	(36,685)	1,460	-
Millfield House	-	44,500	(32,962)	(11,538)	-
Powergrid Care	-	125,500	(138,083)	12,583	-
Action For Children	-	6,440	(5,070)	(1,370)	-
Energy Redress Scheme	-	20,855	(19,346)	(1,509)	-
Mesothelioma	-	22,857	(25,422)	2,565	-
NPG Hardship Fund	8,319	10,000	(2,978)	(23)	15,318
Client Hardship Fund	2,000	1,000	(2,574)	(20)	406
Hong Kong	-	10,000	-	-	10,000
Help to Claim	-	59,094	(66,963)	7,869	-
Help to Claim P&W	-	20,350	(19,392)	(958)	-
	<u>10,319</u>	<u>614,147</u>	<u>(598,300)</u>	<u>(442)</u>	<u>25,724</u>

Transfers between funds

	Reason for transfer	Amount £
Between unrestricted and restricted funds	Representing unrestricted funds used on specific projects	21,110

23 Capital commitments

As at 31 March 2023, the charity had no capital commitments (2022 -£nil)

24 Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Total 2023 £
Cash at bank and in hand	432,466	10,188	442,654
Other net current assets/(liabilities)	(2,312)	-	(2,312)
	<u>430,154</u>	<u>10,188</u>	<u>440,342</u>

CITIZENS ADVICE NEWCASTLE

England & Wales - Charity number 1135396

Accounts

Company registration number: 02114435

Charity registration number: 1135396

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Citizens Advice Newcastle Limited

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Citizens Advice Newcastle Limited

Reference and Administrative Details

Chief Executive Officer	T Armstrong
Trustees	K Reed, Chair I Mackintosh, Vice Chair A L Crawley, Treasurer A Carver C Hall (resigned 23 May 2022) I R Harris C C Irving S Jaidka C M Purdon S Parker (appointed 10 May 2021) F Haider (appointed 12 July 2021 and resigned 18 July 2022)
Key Management Personnel	S Alexander, Chief Executive T Armstrong, Head of Advice Services C Iredale, Head of Customer Services G Dryden, Business Manager
Registered Office	4th Floor City Library Charles Avison Building 33 New Bridge Street Newcastle Upon Tyne NE1 8AX The charity is incorporated in England and Wales.
Charity Registration Number	1135396
Auditor	Azets Audit Services Chartered Accountant & Statutory Auditor Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS
Bankers	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB
Company Registration Number	02114435

Citizens Advice Newcastle Limited

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2022.

Structure, governance and management

Nature of governing document

Citizens Advice Newcastle is a Charitable Company Limited by Guarantee. The charity was originally formed in September 1939, and incorporated as a not-for-profit limited charity on 23 March 1987. All references to the "Charity" or "Company" refer to the Charitable Company. The Company was established under a Memorandum of Association which set out the objects and powers of the Charitable Company and is governed under its Articles of Association, last updated May 2022.

The Memorandum and Articles of Association state that the Company's main objectives are "the advancement of education, the protection of health and the relief of poverty, sickness and distress." This is achieved through the provision of free, confidential, impartial and independent advice and information for the benefit of the community, and by influencing the development of social policies which ensure individuals do not suffer through a lack of knowledge, or an inability to express their needs effectively.

The Charity is organised so that the members meet regularly to manage its affairs. The Chief Executive, who is also Company Secretary, is responsible for the day-to-day administration of the Charity, together with the staff management team. The workforce comprises a combination of paid staff and volunteers, and they provide all the Charity's services and activities.

Recruitment and appointment of trustees

The directors of the Company are also Charity trustees for the purposes of charity law and under the Company's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next General Meeting.

Our Vice Chair Ian Mackintosh had to step down temporarily and Richard Harris stepped in to cover the role until Ian was able to return to duties.

The Trustee Board seeks to ensure that the needs of the Charity's clients are appropriately reflected and met through the diversity of the Trustee Board which includes members with local charitable and voluntary agency knowledge, sound business skills, professional experience and knowledge of working with statutory agencies. Trustees are drawn from a cross section of different cultural and community backgrounds, and include members with disabilities.

Citizens Advice Newcastle Limited

Trustees' Report

Induction and training of trustees

All new Trustees are provided with an induction which:

- informs them about their roles, responsibilities and liabilities;
- inform them about the current work of the Charity; the business and development plans; financial and staffing resources; service quality standards and performance, and project funding requirements.
- enables them to identify and utilise the particular knowledge, skills and experience which their particular contribution brings to the Trustee board;
- identifies any further information, training or support they might require to fulfil their roles.
- Supports and encourages them to develop new skills and expertise which will benefit the charity.

Organisational structure

The activities of the Charitable Company are overseen by the Board of Trustees (see page 1) and the Company Secretary. The Trustees receive no remuneration for their services and no trustees were reimbursed for any expenses incurred in the year.

All the trustees, as listed on page 1, have undertaken to contribute an amount not exceeding £1 towards any deficit arising in the event of the Charitable Company being wound up. This guarantee applies during the period of membership and extends for one year after membership ceases.

New Trustees are elected by the Board or by the members of the Charity in a general meeting. New members are encouraged to attend all regular Board meetings to ensure that they are fully informed about the objectives and current activities of the Charity. Each Trustee is encouraged and supported to regularly review and update their Trustee skills and knowledge so that they are fully aware of their responsibilities as a Trustee of the Charity.

Major risks and management of those risks

The Directors / Trustees are responsible for keeping proper accounting records, and safeguarding the assets of the Charity. They continuously assess the major risks which the Charity is exposed to and put in place mitigation to remove, minimise and manage those risks, in particular those relating to finance and to the health, safety and wellbeing of all staff, volunteers and clients.

The Trustees have appointed one Trustee to be their "Risk Champion" and he has compiled a specific Risk Register which he maintains. He provides an updated Risk Register report for all Trustees to consider at Board meetings.

Citizens Advice Newcastle Limited

Trustees' Report

Objectives and activities

Objects and aims

Citizens Advice Newcastle is established for the purpose of benefiting the community of the Metropolitan District of Newcastle upon Tyne and the wider North East region. The Charity achieves this by advancing the education of the public in matters relating to mental, physical and social welfare, and by relieving poverty and distress.

Citizens Advice Newcastle provides free, confidential, impartial and independent advice and information for the benefit of the community. The Charity provides advice to everyone, regardless of age, race, gender, sexuality or disability.

The Charity continues to employ skilled and experienced staff in order to supply advice services to clients face-to-face, by telephone, e-mail and webchat. The Charity has not made any material changes to these policies in the last year.

To obtain necessary funding, applications were made to various local, regional and national providers of community finance.

Fundraising disclosures

The Charity is required to report how it deals with fundraising from the public. The Charity does not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public are used for charitable activities, in accordance with the guidelines set out by the Charity Commission and UK law. We always respect the privacy and contact preferences of all public donors, including those who choose to remain anonymous.

Public benefit

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

Going concern

The Trustees are satisfied that the organisation is able to operate for the foreseeable future on the basis of known and reasonable projected levels of income and therefore the going concern basis of accounting is appropriate.

Citizens Advice Newcastle Limited

Trustees' Report

Achievements and performance

The main objective of the Charity is the provision of free, impartial and independent advice to people who live, work or study in Newcastle upon Tyne, and to improve the policies and practices which affect their lives.

The Covid 19 pandemic in March 2020 still had an effect on our services in 2021-22 and our general sessions remained closed until June 2021. We did manage to see clients by appointment at Covid safe interview spaces on Floor 4 in early 2021.

In 2021-2022 we helped over 7,000 unique clients with nearly 18,000 different problems achieving an income gain to our clients of £2.1 million back to the Newcastle community during very difficult circumstances.

Working by appointment only had its challenges making sure that everyone was working in a Covid safe way and with Covid safe equipment. We acquired some Perspex screens so that our clients, staff and volunteers felt safe and we changed the total layout of the interview and reception area for staff safety.

Our client numbers went back to pre-Covid levels and we managed the increase in demand through a lot of staff goodwill as our volunteer numbers were greatly reduced. During this time, our volunteer advisors started to return but on a very limited basis. We still were able to cover our advice line and 2 of our volunteers continued to assist clients with Personal Independence payment application forms over the phone.

For the first part of the financial year staff remained in their bubbles with an increase in office numbers to 10 each day. Some staff returned to the office 5 days per week, but the projects continued to work from home attending the office one day per week.

Our face to face drop in sessions opened in September 2021 and continued in a Covid safe way. Some of our outreach services started advising clients at the outreach sessions in a safe Covid environment. Our Energy Redress project is a project that advises clients who are having difficulties with their energy bills, will provide advice on energy efficiency and switching providers. As part of this project the adviser will carry out a benefit check and assist the client to claim those benefits, help with challenges and generally make sure that they are getting all they are entitled to. Our ERF adviser achieved some great outcomes for clients and managed to secure income gains in the region of £190,000.00

Our Northern Powergrid project assisted nearly 700 people with 1955 issues and an income gain of £47,678.00. The current contract ended in December 2021 and a new contract was formed with Leeds Citizens Advice to advise people digitally with a new virtual private network telephone service between the two organisations. The team continued to provide energy vouchers throughout the year.

In February 2022 we learned that our help to claim project would not be renewed for the following financial year which was a great loss to our clients and the organisation.

We also learned that our face-to-face debt advice service was being recommissioned into a telephone and digital service with the potential loss of the service altogether.

Our Mesothelioma Project worker was commissioned by Mesothelioma UK to work for them directly with the loss of that project in March 2022.

With the energy cap set to rise during 2022-2023 demand for our services will increase. We continue to see increasing numbers of clients in crisis, unable to buy food or heat their homes. Requests for food bank vouchers continue on a daily basis. We continue to provide the vouchers electronically.

Citizens Advice Newcastle Limited

Trustees' Report

Our partnerships with other agencies, including the WISE Group, Action for Children and Northumbria University Law School have continued successfully. With the emphasis on child poverty in the region we are in early discussions with Action for children to look at outreach sessions in some areas of the City.

Financial review

The overall surplus for the year is £19,181 (2021: £15,120). The memorandum of association does not provide for any distribution to members. The trustees consider the reserves position to be satisfactory.

It is the policy of the Charity to maintain unrestricted funds, which are free reserves of the Charity, at a level which provides sufficient funds to cover management, administration and support costs.

Further detail is given under the Reserves Policy heading below.

Policy on reserves

This Reserves Policy is monitored and reviewed on an annual basis by the Trustees. The Trustees consider that the Charity should hold financial reserves in order to ensure that the Charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging financial circumstances.

The Charity operates with only limited financial resources.

The calculation of free reserves is based on the definition included in the Charity Statement Of Recommended Practice (SORP) which provides recommendations for accounting and reporting for charities. The Trustees have examined the requirements of the charitable company to hold free reserves – those reserves not invested in tangible fixed assets, excluding long term liabilities, or designated for a particular purpose. This exercise considered both the normal requirements for working capital and the loss of income of a hypothetical but reasonable reduction in the scale of the Charity's operations. Resulting from this, the Trustees considered it would be appropriate to hold the equivalent of three months' unrestricted running costs. Thus, considering the next 12 months expenditure of circa £700k - £800k, 3 months free reserves would equate to approximately £157k to £200k.

As at 31st March 2022 free reserves were £260,939 (2021: £255,658). The Trustees have designated reserves accordingly, but continue to balance the ongoing pressures placed upon those free reserves by the demand for the Charity's services, against future obligations. Therefore, the Trustees recognise that in the medium and longer term the Charity will need to continue to generate surpluses in order to be in a position to meet those future obligations. Further, demand for the Charity's services continue to grow each year, so the demand on future free reserves will also be greater. The Charity will therefore seek to secure continued funding from existing sources, but also diversify the funding base by attracting for long term investment. Having considered the options available, the Trustees decided to invest monies in a high interest account.

Movement in fixed assets are shown in the notes to the accounts

The Charity's assets are held in order to facilitate the giving of free, confidential and independent advice and their estimated value is not materially different from that shown on the balance sheet. The Trustees consider that the Charity's assets are available and adequate to fulfil the obligations of the Charity.

Restricted funds are those which are specifically restricted by the donor or funder for a particular project or activity and which 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 underspend. They may have accrued through a variety of circumstances including timing differences between the Charity's financial year and the funding year of the project concerned. Details of these can be found in Note 18 to the financial statements.

Citizens Advice Newcastle Limited

Trustees' Report

Investment policy and objectives

The Trustees are committed to retaining a prudent amount of reserves within the Charity's funds. However, most of these funds are spent in the short term so there are relatively few funds available.

Key Management Personnel

The Board all give their time freely and no Trustees received remuneration in the year. They consider that the Key Management Personnel (KMP) of the charity are those noted in the Reference and Administration section of this report. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the Charity on a day-to-day basis. The pay of the KMP is reviewed annually and normally increased in accordance with the average cost of living award. The Trustees benchmark salaries against the pay levels of other comparable charities and similar organisations within the advice sector. Pay levels are set using this information, together with the budget and forecast figures to ensure that the Charity can afford any proposed increases. The Board then agree any uplift in staff remuneration.

Plans for future periods

Aims and key objectives for future periods

To set up a fundraising group so that those staff that are interested can be involved in some bids. To fundraise to maintain a funding spreadsheet to keep an eye on deadlines for funding bids. To refresh the Business and Development Plan and produce a formal funding strategy. To work through an exit plan for the large contracts that are due to end. Finalising funding to have an adviser at the Foodbank in Walker.

Citizens Advice Newcastle Limited

Trustees' Report

Statement of Trustees' Responsibilities

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

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

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

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

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement


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

Reappointment of auditor

Azets Audit Services Limited, trading as Azets Audit Services, were appointed auditor to the company following their acquisition of the trade of Tait Walker LLP, trading as MHA Tait Walker, on 1 May 2022.

In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of Azets Audit Services as auditors of the charity is to be proposed at the forthcoming Annual General Meeting.

The annual report was approved by the trustees of the charity on 2/11/22 and signed on its behalf by:


.....
K Reed
Trustee

Citizens Advice Newcastle Limited

Independent Auditor's Report to the Members of Citizens Advice Newcastle Limited

Opinion

We have audited the financial statements of Citizens Advice Newcastle Limited (the 'charity') for the year ended 31 March 2022, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2022 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the auditor responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and the provisions available for small entities, in the circumstances set out in note to the financial statements, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Citizens Advice Newcastle Limited

Independent Auditor's Report to the Members of Citizens Advice Newcastle Limited

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities [set out on page 8], the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor responsibilities for the audit of the financial statements

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

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

Citizens Advice Newcastle Limited

Independent Auditor's Report to the Members of Citizens Advice Newcastle Limited

Enquiries with management about any known or suspected instances of non-compliance with laws and regulations including fraud;

- Reviewing the most recent reports issued by regulators;
- Reviewing board minutes;
- Challenging assumptions and judgements made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

Because of the field in which the client operates, we identified the following areas as those most likely to have a material impact on the financial statements: Health and Safety; Employment Working Time arrangements; and compliance with both the UK Companies Act and UK Charities Act.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or to recognise the non-compliance.

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

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Simon Brown BA ACA DChA (Senior Statutory Auditor)
For and on behalf of Azets Audit Services
Chartered Accountant & Statutory Auditor
Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

Date: 15/11/2022.....

Azets Audit Services is a trading name of Azets Audit Services Limited.

Citizens Advice Newcastle Limited

Statement of Financial Activities for the Year Ended 31 March 2022 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2022 £	Total 2021 £
Income and Endowments from:					
Donations and legacies	3	2,747	234,712	237,459	235,176
Charitable activities	4	129,901	379,435	509,336	567,703
Other trading activities	5	3,401	-	3,401	9,798
Investment income	6	671	-	671	2,489
Total Income		<u>136,720</u>	<u>614,147</u>	<u>750,867</u>	<u>815,166</u>
Expenditure on:					
Charitable activities	7	<u>(133,386)</u>	<u>(598,300)</u>	<u>(731,686)</u>	<u>(800,046)</u>
Total Expenditure		<u>(133,386)</u>	<u>(598,300)</u>	<u>(731,686)</u>	<u>(800,046)</u>
Net income		3,334	15,847	19,181	15,120
Transfers between funds		<u>442</u>	<u>(442)</u>	<u>-</u>	<u>-</u>
Net movement in funds		3,776	15,405	19,181	15,120
Reconciliation of funds					
Total funds brought forward		<u>318,163</u>	<u>10,319</u>	<u>328,482</u>	<u>313,362</u>
Total funds carried forward	19	<u>321,939</u>	<u>25,724</u>	<u>347,663</u>	<u>328,482</u>

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

Citizens Advice Newcastle Limited

Comparative Statement of Financial Activities for the Year Ended 31 March 2021

(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2021 £
Income and Endowments from:				
Donations and legacies	3	8,570	226,606	235,176
Charitable activities	4	122,825	444,878	567,703
Other trading activities	5	9,554	244	9,798
Investment income	6	2,489	-	2,489
Total income		<u>143,438</u>	<u>671,728</u>	<u>815,166</u>
Expenditure on:				
Charitable activities	7	<u>(124,913)</u>	<u>(675,133)</u>	<u>(800,046)</u>
Total expenditure		<u>(124,913)</u>	<u>(675,133)</u>	<u>(800,046)</u>
Net income/(expenditure)		18,525	(3,405)	15,120
Transfers between funds		<u>(11,905)</u>	<u>11,905</u>	-
Net movement in funds		6,620	8,500	15,120
Reconciliation of funds				
Total funds brought forward		<u>311,543</u>	<u>1,819</u>	<u>313,362</u>
Total funds carried forward	19	<u><u>318,163</u></u>	<u><u>10,319</u></u>	<u><u>328,482</u></u>


Citizens Advice Newcastle Limited

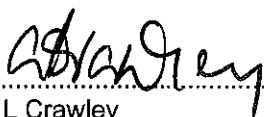
(Registration number: 02114435)

Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	14	-	1,505
Current assets			
Debtors	15	15,630	16,605
Cash at bank and in hand		<u>453,387</u>	<u>355,020</u>
		469,017	371,625
Creditors: Amounts falling due within one year	16	<u>(121,354)</u>	<u>(44,648)</u>
Net current assets		<u>347,663</u>	<u>326,977</u>
Net assets		<u>347,663</u>	<u>328,482</u>
Funds of the charity:			
Restricted income funds			
Restricted funds	19	25,724	10,319
Unrestricted income funds			
Unrestricted funds		<u>321,939</u>	<u>318,163</u>
Total funds	19	<u>347,663</u>	<u>328,482</u>

The financial statements on pages 12 to 28 were approved by the trustees, and authorised for issue on ...2/11/2022 and signed on their behalf by:


.....
K Reed
Trustee


.....
A L Crawley
Trustee

Citizens Advice Newcastle Limited

Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash income		19,181	15,120
Adjustments to cash flows from non-cash items			
Depreciation		1,505	1,504
Investment income	6	<u>(671)</u>	<u>(2,489)</u>
		20,015	14,135
Working capital adjustments			
Decrease/(increase) in debtors	15	975	(10,045)
Increase in creditors	16	7,084	777
Increase/(decrease) in deferred income		<u>69,622</u>	<u>(1,417)</u>
Net cash flows from operating activities		97,696	3,450
Cash flows from investing activities			
Interest receivable and similar income	6	<u>671</u>	<u>2,489</u>
Net increase in cash and cash equivalents		98,367	5,939
Cash and cash equivalents at 1 April		<u>355,020</u>	<u>349,081</u>
Cash and cash equivalents at 31 March		<u>453,387</u>	<u>355,020</u>

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

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

1 Charity status

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

The address of its registered office is: 4th Floor City Library, Charles Avison Building, 33 New Bridge Street, Newcastle Upon Tyne, NE1 8AX.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements have been prepared in Sterling, which is the functional currency of the entity and round to the nearest £.

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

Going concern

The Trustees have considered the resources available, taking into account reasonable possible changes in performance and the potential impact on the level of donations received. Given the level of reserves and cash held, and the ability to reduce costs accordingly, the trustees consider that there are no material uncertainties about the charities ability to continue as a going concern.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

Estimation uncertainty and judgements

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

Management have approved depreciation, prepayments, accruals and other cut-off adjustments. Whilst management believe that these estimates and judgements are accurate, there is every likelihood that these will not be exact.

These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy income is recognised when receipt is probable and entitlement is established.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

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

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

Other trading activities

Income from other trading activities is recognised when goods or services are sold.

Charitable activities

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Assets which are individually less than £1,000 are not typically capitalised.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

Trade debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Creditors and provisions

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

Fund structure

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

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

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

Leases

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged in the Statement of Financial Activities on a straight line basis over the lease term.

Pensions and other post retirement obligations

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

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies;				
Donations from individuals	2,747	1,000	3,747	2,270
Grants, including capital grants;				
Grants from other charities	-	233,712	233,712	232,906
Total for 2022	<u>2,747</u>	<u>234,712</u>	<u>237,459</u>	<u>235,176</u>
Total for 2021	<u>8,570</u>	<u>226,606</u>	<u>235,176</u>	

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Charitable activities	129,901	379,435	509,336	567,703
Total for 2022	<u>129,901</u>	<u>379,435</u>	<u>509,336</u>	<u>567,703</u>
Total for 2021	<u>122,825</u>	<u>444,878</u>	<u>567,703</u>	

5 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total funds £	Total 2021 £
Other income from other trading activities	3,401	-	3,401	9,798
Total for 2022	<u>3,401</u>	<u>-</u>	<u>3,401</u>	<u>9,798</u>
Total for 2021	<u>9,554</u>	<u>244</u>	<u>9,798</u>	

6 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Interest receivable and similar income;				
Interest receivable on bank deposits	671	-	671	2,489
Total for 2021	<u>2,489</u>	<u>-</u>	<u>2,489</u>	

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

7 Expenditure on charitable activities

	Unrestricted		Total	Total
	General	Restricted	2022	2021
	£	£	£	£
Generalist Advice	95,025	450,558	545,583	600,859
Support Costs	38,361	147,742	186,103	199,187
	<u>133,386</u>	<u>598,300</u>	<u>731,686</u>	<u>800,046</u>

	Activity	Activity	2022	2021
	undertaken	support		
	directly	costs	£	£
	£	£		
Generalist Advice	545,583	167,507	713,090	780,484
Governance Costs	-	18,596	18,596	19,562
	<u>545,583</u>	<u>186,103</u>	<u>731,686</u>	<u>800,046</u>

8 Analysis of governance and support costs

Raising funds expenditure

Support costs allocated to charitable activities

	Direct	Governance	Total	Total
	charitable	costs	2022	2021
	£	£	£	£
Staff costs	71,854	6,121	77,975	89,846
Premises	23,034	1,962	24,996	24,996
Communications and IT	42,356	1,787	44,143	47,634
Staff and volunteer	2,221	189	2,410	(247)
Depreciation	1,504	-	1,504	1,504
Office costs	20,481	3,566	24,047	28,003
Audit fees	-	4,455	4,455	3,550
Legal and professional	3,526	300	3,826	860
Other	2,531	216	2,747	3,041
	<u>167,507</u>	<u>18,596</u>	<u>186,103</u>	<u>199,187</u>
Total for 2021	<u>19,562</u>	<u>179,625</u>	<u>199,187</u>	

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

9 Net incoming/outgoing resources

Net incoming resources for the year include:

	2022 £	2021 £
Audit fees	3,550	3,550
Depreciation of fixed assets	<u>1,505</u>	<u>1,504</u>

10 Trustees remuneration and expenses

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

11 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	542,914	598,927
Social security costs	47,279	47,066
Pension costs	<u>15,630</u>	<u>16,584</u>
	<u>605,823</u>	<u>662,577</u>

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

	2022 No	2021 No
Employees	<u>23</u>	<u>25</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £125,533 (2021 - £116,382).

12 Auditors' remuneration

	2022 £	2021 £
Audit of the financial statements	<u>3,550</u>	<u>3,550</u>

13 Taxation

The charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

14 Tangible fixed assets

	Computer equipment £	Total £
Cost		
At 1 April 2021	6,017	6,017
At 31 March 2022	6,017	6,017
Depreciation		
At 1 April 2021	4,512	4,512
Charge for the year	1,505	1,505
At 31 March 2022	6,017	6,017
Net book value		
At 31 March 2022	-	-
At 31 March 2021	1,505	1,505

15 Debtors

	2022 £	2021 £
Trade debtors	6,750	-
Prepayments	5,657	2,151
Accrued income	3,223	14,454
	<u>15,630</u>	<u>16,605</u>

16 Creditors: amounts falling due within one year

	2022 £	2021 £
Other taxation and social security	19,379	12,834
Other creditors	2,470	2,356
Accruals	5,800	5,375
Deferred income	93,705	24,083
	<u>121,354</u>	<u>44,648</u>

	2022 £	2021 £
Deferred income at 1 April 2021	24,083	25,500
Resources deferred in the period	93,705	24,083
Amounts released from previous periods	(24,083)	(25,500)
Deferred income at year end	<u>93,705</u>	<u>24,083</u>

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

17 Obligations under leases and hire purchase contracts

The total value of future minimum lease payments was as follows:

	2022 £	2021 £
Within one year	6,936	7,379
In two to five years	5,780	12,716
	<u>12,716</u>	<u>20,095</u>

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £15,630 (2021 - £16,584).

Contributions totalling £2,470 (2021 - £2,356) were payable to the scheme at the end of the year and are included in creditors.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

19 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
General					
General funds	257,163	136,720	(133,386)	442	260,939
Designated					
Designated - service curtailment	61,000	-	-	-	61,000
Total unrestricted funds	318,163	136,720	(133,386)	442	321,939
Restricted funds					
Money Advice Service	-	258,326	(248,825)	(9,501)	-
Wise Group Project	-	35,225	(36,685)	1,460	-
Millfield House	-	44,500	(32,962)	(11,538)	-
Powergrid Care	-	125,500	(138,083)	12,583	-
NPG Hardship	8,319	10,000	(2,978)	(23)	15,318
Help to Claim	-	59,094	(66,963)	7,869	-
Help to Claim P&W	-	20,350	(19,392)	(958)	-
Action for Children	-	6,440	(5,070)	(1,370)	-
Mesothelioma	-	22,857	(25,422)	2,565	-
Energy Redress Scheme	-	20,855	(19,346)	(1,509)	-
Client Hardship Fund	2,000	1,000	(2,574)	(20)	406
Hong Kong	-	10,000	-	-	10,000
Total restricted funds	10,319	614,147	(598,300)	(442)	25,724
Total funds	328,482	750,867	(731,686)	-	347,663

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted funds					
General					
General funds	250,543	143,438	(124,913)	(11,905)	257,163
Designated					
Designated - service curtailment	61,000	-	-	-	61,000
Total unrestricted funds	311,543	143,438	(124,913)	(11,905)	318,163
Restricted					
Money Advice Service	-	326,274	(325,103)	(1,171)	-
Wise Group Project	-	33,686	(37,604)	3,918	-
Millfield House	-	34,597	(35,674)	1,077	-
Powergrid Care	-	125,410	(128,081)	2,671	-
NPG Hardship	1,819	10,000	(3,477)	(23)	8,319
Help to Claim	-	58,495	(67,012)	8,517	-
Help to Claim P&W	-	20,022	(18,813)	(1,209)	-
Action for Children	-	6,500	(5,946)	(554)	-
Big Energy Week	-	9,000	-	(9,000)	-
Mesothelioma	-	22,633	(25,800)	3,167	-
Northern Powergrid - Prospect Medical Group	-	7,917	(7,286)	(631)	-
Energy Redress Scheme	-	17,194	(20,337)	3,143	-
Client Hardship Fund	-	-	-	2,000	2,000
Total restricted funds	1,819	671,728	(675,133)	11,905	10,319
Total funds	313,362	815,166	(800,046)	-	328,482

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

Unrestricted Funds:

Designated - service curtailment

In accordance with the Charities Commission's guidance, the trustees have provided for staff redundancy costs in the event that the charity's operations needed to cease. Whilst this is not part of the future plans that trustees have for the charity, it is prudent to earmark against these potential costs.

Restricted Funds:

Money Advice Service

This is funding from National Citizen Advice to continue face to face debt advice.

Wise Group Project

This fund is to provide unemployed individuals with advice and support.

Millfield House

Funding to employ a research and campaigns officer.

Powergrid Care

This fund is to provide vulnerable individuals with support in the event of power cuts.

NPG Hardship

This is to fund a project to help vulnerable customers, particularly those affected by fuel poverty, on all aspects of home energy, including best energy deals and fuel efficiencies. Project to be extended to support patients at the chest clinic of the Royal Victoria Infirmary for whom efficient and affordable home energy is essential for their health.

Help To Claim

This project, which helps people to claim Universal Credit and prepare for their first payment, continued for a further year. It is run as a sub-contract with Citizens Advice, as part of a national service which is funded by the Department for Work and Pensions.

Action for Children

This national charity funds us to provide a specialist advisor for a weekly outreach session at their premises in the West End of Newcastle. Our advisor works closely with local families, particularly from the Czech and Roma communities.

Big Energy Week

This funding is used to provide targeted home energy advice and guidance during a national campaign organised by Citizens Advice.

Mesothelioma

Since July 2019, this national charity has been funding us to provide a specialist welfare advisor to support people affected by Mesothelioma, an asbestos-related cancer, across the North East region.

Northern Powergrid - Prospect Medical Group

We have been running a weekly home energy advice session at the Prospect Medical Group, funded by Northern Powergrid.

Energy Redress Scheme

This project is a partnership with Stockton & District Advice & Information Service to provide energy advice to vulnerable people, this also includes home visits.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2022

Client Hardship Fund

Utilising a generous donation from an ex-volunteer, this project provides funding to finance one-off payments to clients in crisis, particularly during Covid.

Hong Kong

Funding received for the Hong Kong British National (Overseas) Welcome programme.

During the year a total of £442 was transferred from unrestricted to restricted reserves representing unrestricted funds used on specific projects.

20 Analysis of net assets between funds

	Unrestricted			Total funds at 31 March 2022 £
	General £	Designated £	Restricted £	
Net current assets/(liabilities)	<u>260,939</u>	<u>61,000</u>	<u>25,724</u>	<u>347,663</u>

	Unrestricted			Total funds at 31 March 2021 £
	General £	Designated £	Restricted £	
Tangible fixed assets	1,505	-	-	1,505
Net current assets/(liabilities)	<u>255,658</u>	<u>61,000</u>	<u>10,319</u>	<u>326,977</u>
Total net assets	<u>257,163</u>	<u>61,000</u>	<u>10,319</u>	<u>328,482</u>

21 Analysis of net funds

	At 1 April 2021 £	Financing cash flows £	At 31 March 2022 £
Cash at bank and in hand	<u>355,020</u>	<u>98,367</u>	<u>453,387</u>
Net funds	<u>355,020</u>	<u>98,367</u>	<u>453,387</u>

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
Cash at bank and in hand	<u>349,081</u>	<u>5,939</u>	<u>355,020</u>
Net funds	<u>349,081</u>	<u>5,939</u>	<u>355,020</u>

22 Related party transactions

There were no related party transactions in the year.

CITIZENS ADVICE NEWCASTLE

England & Wales - Charity number 1135396

Accounts

Company registration number: 02114435

Charity registration number: 1135396

CITIZENS ADVICE NEWCASTLE LIMITED

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Citizens Advice Newcastle Limited

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Citizens Advice Newcastle Limited

Reference and Administrative Details

Secretary	S Alexander
Trustees	K Reed, Chair I Mackintosh, Vice Chair A L Crawley, Treasurer N S Ahmad (resigned 3 December 2020) A Carver R A Chadeyron (deceased 21 April 2020) C Hall I R Harris C C Irving S Jaidka C M Purdon S Parker (appointed 10 May 2021)
Key Management Personnel	S Alexander, Chief Executive T Armstrong, Head of Advice Services C Iredale, Head of Customer Services G Dryden, Business Manager
Principal Office	4th Floor City Library Charles Avison Building 33 New Bridge Street Newcastle Upon Tyne NE1 8AX The charity is incorporated in England and Wales.
Company Registration Number	02114435
Charity Registration Number	1135396
Auditor	MHA Tait Walker Chartered Accountant & Statutory Auditor Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS
Bankers	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB

Citizens Advice Newcastle Limited

Trustees' Report

The trustees, who are directors for the purposes of company law, present the annual report together with the financial statements and auditors' report of the charitable company for the year ended 31 March 2021.

Structure, governance and management

Nature of governing document

Citizens Advice Newcastle is a Charitable Company Limited by Guarantee. The charity was originally formed in September 1939, and incorporated as a not-for-profit limited charity on 23 March 1987. All references to the "Charity" or "Company" refer to the Charitable Company. The Company was established under a Memorandum of Association which set out the objects and powers of the Charitable Company and is governed under its Articles of Association.

The Memorandum and Articles of Association state that the Company's main objectives are "the advancement of education, the protection of health and the relief of poverty, sickness and distress." This is achieved through the provision of free, confidential, impartial and independent advice and information for the benefit of the community, and by influencing the development of social policies which ensure individuals do not suffer through a lack of knowledge, or an inability to express their needs effectively.

The Charity is organised so that the members meet regularly to manage its affairs. The Chief Executive, who is also Company Secretary, is responsible for the day-to-day administration of the Charity, together with the staff management team. The workforce comprises a combination of paid staff and volunteers, and they provide all the Charity's services and activities.

Recruitment and appointment of trustees

The directors of the Company are also Charity trustees for the purposes of charity law and under the Company's Articles are known as members of the Trustee Board. Under the requirements of the Memorandum and Articles of Association the members of the Trustee Board are elected to serve for a period of three years after which they must be re-elected at the next General Meeting.

This year we were very saddened by the death of Richard Chadeyron who had been a greatly valued member of the Trustee Board, and was very committed to supporting the work of the charity. His legal knowledge, business experience and networking skills were a real asset to the Board, as was his cheery disposition and great sense of humour, even when his health was failing. We all miss him.

The Trustee Board seeks to ensure that the needs of the Charity's clients are appropriately reflected and met through the diversity of the Trustee Board which includes members with local charitable and voluntary agency knowledge, sound business skills, professional experience and knowledge of working with statutory agencies. Trustees are drawn from a cross section of different cultural and community backgrounds, and include members with disabilities.

Citizens Advice Newcastle Limited

Trustees' Report

Induction and training of trustees

All new Trustees are provided with an induction which:

- informs them about their roles, responsibilities and liabilities;
- inform them about the current work of the Charity; the business and development plans; financial and staffing resources; service quality standards and performance, and project funding requirements.
- enables them to identify and utilise the particular knowledge, skills and experience which their particular contribution brings to the Trustee board;
- identifies any further information, training or support they might require to fulfil their roles.
- Supports and encourages them to develop new skills and expertise which will benefit the charity.

Organisational structure

The activities of the Charitable Company are overseen by the Board of Trustees (see page 1) and the Company Secretary. The Trustees receive no remuneration for their services and no trustees were reimbursed for any expenses incurred in the year.

All the trustees, as listed on page 1, have undertaken to contribute an amount not exceeding £1 towards any deficit arising in the event of the Charitable Company being wound up. This guarantee applies during the period of membership and extends for one year after membership ceases.

New Trustees are elected by the Board or by the members of the Charity in a general meeting. New members are encouraged to attend all regular Board meetings to ensure that they are fully informed about the objectives and current activities of the Charity. Each Trustee is encouraged and supported to regularly review and update their Trustee skills and knowledge so that they are fully aware of their responsibilities as a Trustee of the Charity.

Major risks and management of those risks

The Directors / Trustees are responsible for keeping proper accounting records, and safeguarding the assets of the Charity. They continuously assess the major risks which the Charity is exposed to and put in place mitigation to remove, minimise and manage those risks, in particular those relating to finance and to the health, safety and wellbeing of all staff, volunteers and clients.

The Trustees have appointed one Trustee to be their "Risk Champion" and he has compiled a specific Risk Register which he maintains. He provides an updated Risk Register report for all Trustees to consider at Board meetings.

Citizens Advice Newcastle Limited

Trustees' Report

Objectives and activities

Objects and aims

Citizens Advice Newcastle is established for the purpose of benefiting the community of the Metropolitan District of Newcastle upon Tyne and the wider North East region. The Charity achieves this by advancing the education of the public in matters relating to mental, physical and social welfare, and by relieving poverty and distress.

Citizens Advice Newcastle provides free, confidential, impartial and independent advice and information for the benefit of the community. The Charity provides advice to everyone, regardless of age, race, gender, sexuality or disability.

The Charity continues to employ skilled and experienced staff in order to supply advice services to clients face-to-face, by telephone, e-mail and webchat. The Charity has not made any material changes to these policies in the last year.

To obtain necessary funding, applications were made to various local, regional and national providers of community finance.

Fundraising disclosures

The Charity is required to report how it deals with fundraising from the public. The Charity does not use a professional fundraiser or commercial participator to raise funds. Any monies raised direct from the public are used for charitable activities, in accordance with the guidelines set out by the Charity Commission and UK law. We always respect the privacy and contact preferences of all public donors, including those who choose to remain anonymous.

Public benefit

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

Citizens Advice Newcastle Limited

Trustees' Report

Achievements and performance

The main objective of the Charity is the provision of free, impartial and independent advice to people who live, work or study in Newcastle upon Tyne, and to improve the policies and practices which affect their lives.

The Covid 19 pandemic in March 2020 required rapid changes to service delivery. The office at City Library closed on 18 March, and all staff immediately began to work from home. This needed substantial changes to our IT and telecommunications systems, including the purchase of new equipment and software. All staff and trustees rallied to the changes needed, to ensure that we continued to provide free, confidential and independent advice to as many people as possible, especially during the pandemic. The advice was provided entirely by phone, e-mail and webchat.

In 2020-21 we helped over 4,000 clients with over 17,000 different problems. Working remotely created a lot of delays and additional work which greatly increased the time taken to deal with every enquiry. In addition, some enquiries required paperwork which clients had to send to the office so that it could be processed by key staff who went in to City Library each week during lockdowns.

Although client numbers were greatly reduced, the service was still able to function and was deemed by Newcastle City Council to be a key part of their Covid-19 emergency response. During this time, all our volunteer advisors became unavailable which meant our services were greatly depleted. Normally we would have around 50 volunteers working with us each week. Only three volunteers opted to do advice remotely, working from home during the pandemic lockdowns, for which we are very grateful.

As soon as lockdown measures eased, in July 2020, staff resumed working in the office in specific "bubble" groups, as per the Government guidance. Limited face-to-face advice sessions were provided, in a special Covid-safe "pod" at City Library. These were particularly useful for clients in crisis or for those who are digitally excluded. Many of the clients came to us from outside Newcastle, because our services were the easiest to access. These continued until the next lockdown, in December 2020, when once again staff had to work entirely from home. In March 2021, lockdown restrictions were again eased, so staff once again began to return to the office, and plans were drawn up for a return to face-to-face advice sessions.

Outreach advice sessions at various community venues across the city had to be stopped in March 2020, but we continued to provide advice to clients in partnership with a number of other key agencies. Once Covid pandemic restrictions eased, some sessions were able to resume, where the community venues could be made Covid-secure. Funding was secured for our core research and campaigning work, which included Universal Credit problems, low pay, and problems specifically relating to the Covid pandemic.

Our Help to Claim service, funded by the Department for Work and Pensions, supported hundreds of clients with their Universal Credit claims and other benefits advice, particularly during the pandemic when many people lost their jobs. Our home energy advice team was developed further during the year, funded by Northern Powergrid, and again the advisors were very busy during lockdown periods when many customers found it difficult to contact their energy providers.

We continue to see increasing numbers of clients in crisis, unable to buy food or heat their homes. Requests for food bank vouchers continue on a daily basis. During Covid lockdown these food bank vouchers were provided electronically and also involved home deliveries for vulnerable clients. This service has been a huge help to people struggling to cope day-to-day. We are now in discussions with the food banks in the City to see how we might work even more closely together to better integrate our support for food bank users.

Citizens Advice Newcastle Limited

Trustees' Report

We continued to work in a number of very successful partnerships with other agencies, including the WISE Group, Mesothelioma UK, Action for Children and Northumbria University Law School. During the year a new partnership was established with other local Citizens Advice Offices in the region to provide home energy advice to people affected by poor health. This is provided by the Energy Redress Fund, and in the last 6 months, our part-time advisor has secured £147,000 in benefits for her clients.

Financial review

The overall surplus for the year is £15,120 (2020 - £20,545). The memorandum of association does not provide for any distribution to members. The trustees consider the reserves position to be satisfactory.

It is the policy of the Charity to maintain unrestricted funds, which are free reserves of the Charity, at a level which provides sufficient funds to cover management, administration and support costs.

Further detail is given under the Reserves Policy heading below.

Policy on reserves

This Reserves Policy is monitored and reviewed on an annual basis by the Trustees. The Trustees consider that the Charity should hold financial reserves in order to ensure that the Charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially damaging financial circumstances.

The Charity operates with only limited financial resources.

The calculation of free reserves is based on the definition included in the Charity Statement Of Recommended Practice (SORP) which provides recommendations for accounting and reporting for charities. The Trustees have examined the requirements of the charitable company to hold free reserves – those reserves not invested in tangible fixed assets, excluding long term liabilities, or designated for a particular purpose. This exercise considered both the normal requirements for working capital and the loss of income of a hypothetical but reasonable reduction in the scale of the Charity's operations. Resulting from this, the Trustees considered it would be appropriate to hold the equivalent of three months' unrestricted running costs. Thus, considering the next 12 months expenditure of circa £600k, 3 months free reserves would equate to approximately £150k.

As at 31st March 2021 free reserves were £255,658 (2020: £247,534). The Trustees have designated reserves accordingly, but continue to balance the ongoing pressures placed upon those free reserves by the demand for the Charity's services, against future obligations. Therefore, the Trustees recognise that in the medium and longer term the Charity will need to continue to generate surpluses in order to be in a position to meet those future obligations. Further, demand for the Charity's services continue to grow each year, so the demand on future free reserves will also be greater. The Charity will therefore seek to secure continued funding from existing sources, but also diversify the funding base by attracting for long term investment. Having considered the options available, the Trustees decided to invest monies in a high interest account.

Citizens Advice Newcastle Limited

Trustees' Report

Movement in fixed assets are shown in the notes to the accounts

The Charity's assets are held in order to facilitate the giving of free, confidential and independent advice and their estimated value is not materially different from that shown on the balance sheet. The Trustees consider that the Charity's assets are available and adequate to fulfil the obligations of the Charity.

Restricted funds are those which are specifically restricted by the donor or funder for a particular project or activity and which 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 underspend. They may have accrued through a variety of circumstances including timing differences between the Charity's financial year and the funding year of the project concerned. Details of these can be found in Note 18 to the financial statements.

Investment policy and objectives

The Trustees are committed to retaining a prudent amount of reserves within the Charity's funds. However, most of these funds are spent in the short term so there are relatively few funds available.

Key Management Personnel

The Board all give their time freely and no Trustees received remuneration in the year. They consider that the Key Management Personnel (KMP) of the charity are those noted in the Reference and Administration section of this report. Together with the Board, these KMP are those in charge of directing and controlling, running and operating the activities of the Charity on a day-to-day basis. The pay of the KMP is reviewed annually and normally increased in accordance with the average cost of living award. The Trustees benchmark salaries against the pay levels of other comparable charities and similar organisations within the advice sector. Pay levels are set using this information, together with the budget and forecast figures to ensure that the Charity can afford any proposed increases. The Board then agree any uplift in staff remuneration.

Plans for future periods

Aims and key objectives for future periods

Staff and Trustees continue to identify all appropriate and potential new sources of income, both to sustain our existing services, and develop new ones. Our plans are set out in our Business and Development Plan which is kept under review. In the next financial year, some large contracts are due to end, so every effort will be made to either renew these or to secure alternative funding which will allow for service continuity.

Going concern

The Trustees are satisfied that the organisation is able to operate for the foreseeable future on the basis of known and reasonable projected levels of income and therefore the going concern basis of accounting is appropriate. Covid-19 risk is continually reviewed as noted above.

Citizens Advice Newcastle Limited

Trustees' Report

Statement of Trustees' Responsibilities

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

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

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

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

Disclosure of information to auditor

Each trustee has taken steps that they ought to have taken as a trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

Small companies provision statement

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

Reappointment of auditor

In accordance with section 485 of the Companies Act 2006, a resolution for the re-appointment of MHA Tait Walker as auditors of the charity is to be proposed at the forthcoming Annual General Meeting.

The annual report was approved by the trustees of the charity on 8/11/21 and signed on its behalf by:


.....
K Reed
Trustee

Citizens Advice Newcastle Limited

Independent Auditor's Report to the Members of Citizens Advice Newcastle Limited

Opinion

We have audited the financial statements of Citizens Advice Newcastle Limited (the 'charity') for the year ended 31 March 2021, which comprise the Statement of Financial Activities, Balance Sheet, Statement of Cash Flows, and Notes to the Financial Statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is United Kingdom Accounting Standards, comprising Charities SORP - FRS 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and applicable law (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31 March 2021 and of its incoming resources and application of resources, including its income and expenditure for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

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

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the annual report, other than the financial statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether there is a material misstatement in the financial statements or a material misstatement of the other information. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Citizens Advice Newcastle Limited

Independent Auditor's Report to the Members of Citizens Advice Newcastle Limited

Opinion on other matters prescribed by the Companies Act 2006

In our opinion, based on the work undertaken in the course of the audit:

- the information given in the Trustees' Report for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Trustees' Report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of our knowledge and understanding of the company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' Report.

We have nothing to report in respect of the following matters where the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities [set out on page 8], the trustees are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

Citizens Advice Newcastle Limited

Independent Auditor's Report to the Members of Citizens Advice Newcastle Limited

Enquiries with management about any known or suspected instances of non-compliance with laws and regulations including fraud;

- Reviewing the most recent reports issued by regulators;
- Reviewing board minutes;
- Challenging assumptions and judgements made by management in their significant accounting estimates; and
- Auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness.

Because of the field in which the client operates, we identified the following areas as those most likely to have a material impact on the financial statements: Health and Safety; Employment Working Time arrangements; and compliance with both the UK Companies Act and UK Charities Act.

Owing to the inherent limitations of an audit, there is an unavoidable risk that some material misstatements in the financial statements may not be detected, even though the audit is properly planned and performed in accordance with the ISAs (UK). For instance, the further removed non-compliance is from the events and transactions reflected in the financial statements, the less likely the auditor is to become aware of it or to recognise the non-compliance.

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

Use of our report

This report is made solely to the charitable company's trustees, as a body, in accordance with Chapter 3 of Part 16 of the Companies Act 2006. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditor's report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charitable company and its trustees as a body, for our audit work, for this report, or for the opinions we have formed.



Simon Brown BA ACA DChA (Senior Statutory Auditor)
For and on behalf of MHA Tait Walker
Chartered Accountant & Statutory Auditor
Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

Date: 24/11/2021

MHA Tait Walker is a trading name of Tait Walker LLP.

Citizens Advice Newcastle Limited

Statement of Financial Activities for the Year Ended 31 March 2021 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2021 £	Total 2020 £
Income and Endowments from:					
Donations and legacies	3	8,570	226,606	235,176	205,530
Charitable activities	4	122,825	444,878	567,703	542,545
Other trading activities	5	9,554	244	9,798	2,941
Investment income	6	2,489	-	2,489	2,668
Total Income		<u>143,438</u>	<u>671,728</u>	<u>815,166</u>	<u>753,684</u>
Expenditure on:					
Charitable activities	7	<u>(124,913)</u>	<u>(675,133)</u>	<u>(800,046)</u>	<u>(733,139)</u>
Total Expenditure		<u>(124,913)</u>	<u>(675,133)</u>	<u>(800,046)</u>	<u>(733,139)</u>
Net income/(expenditure)		18,525	(3,405)	15,120	20,545
Transfers between funds		<u>(11,905)</u>	<u>11,905</u>	<u>-</u>	<u>-</u>
Net movement in funds		6,620	8,500	15,120	20,545
Reconciliation of funds					
Total funds brought forward		<u>311,543</u>	<u>1,819</u>	<u>313,362</u>	<u>292,817</u>
Total funds carried forward	19	<u>318,163</u>	<u>10,319</u>	<u>328,482</u>	<u>313,362</u>

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

Citizens Advice Newcastle Limited

Comparative Statement of Financial Activities for the Year Ended 31 March 2020 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	13,947	191,583	205,530
Charitable activities	4	115,650	426,895	542,545
Other trading activities	5	2,941	-	2,941
Investment income	6	2,668	-	2,668
Total income		<u>135,206</u>	<u>618,478</u>	<u>753,684</u>
Expenditure on:				
Charitable activities	7	<u>(118,027)</u>	<u>(615,112)</u>	<u>(733,139)</u>
Total expenditure		<u>(118,027)</u>	<u>(615,112)</u>	<u>(733,139)</u>
Net income		17,179	3,366	20,545
Transfers between funds		<u>4,749</u>	<u>(4,749)</u>	-
Net movement in funds		21,928	(1,383)	20,545
Reconciliation of funds				
Total funds brought forward		<u>289,615</u>	<u>3,202</u>	<u>292,817</u>
Total funds carried forward	19	<u><u>311,543</u></u>	<u><u>1,819</u></u>	<u><u>313,362</u></u>

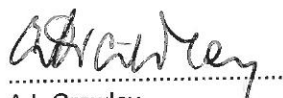
Citizens Advice Newcastle Limited

(Registration number: 02114435)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	14	1,505	3,009
Current assets			
Debtors	15	16,605	6,560
Cash at bank and in hand		<u>355,020</u>	<u>349,081</u>
		371,625	355,641
Creditors: Amounts falling due within one year	16	<u>(44,648)</u>	<u>(45,288)</u>
Net current assets		<u>326,977</u>	<u>310,353</u>
Net assets		<u><u>328,482</u></u>	<u><u>313,362</u></u>
Funds of the charity:			
Restricted income funds			
Restricted funds	19	10,319	1,819
Unrestricted income funds			
Unrestricted funds		<u>318,163</u>	<u>311,543</u>
Total funds	19	<u><u>328,482</u></u>	<u><u>313,362</u></u>

The financial statements on pages 12 to 28 were approved by the trustees, and authorised for issue on 31/03/21 and signed on their behalf by:


.....
K Reed
Trustee


.....
A L Crawley
Trustee

Citizens Advice Newcastle Limited

Statement of Cash Flows for the Year Ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash income		15,120	20,545
Adjustments to cash flows from non-cash items			
Depreciation		1,504	1,504
Investment income	6	<u>(2,489)</u>	<u>(2,668)</u>
		14,135	19,381
Working capital adjustments			
(Increase)/decrease in debtors	15	(10,045)	695
Increase/(decrease) in creditors	16	777	(1,443)
(Decrease)/increase in deferred income		<u>(1,417)</u>	<u>7,917</u>
Net cash flows from operating activities		3,450	26,550
Cash flows from investing activities			
Interest receivable and similar income	6	<u>2,489</u>	<u>2,668</u>
Net increase in cash and cash equivalents		5,939	29,218
Cash and cash equivalents at 1 April		<u>349,081</u>	<u>319,863</u>
Cash and cash equivalents at 31 March		<u><u>355,020</u></u>	<u><u>349,081</u></u>

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

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

1 Charity status

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

The address of its registered office is: 4th Floor City Library, Charles Avison Building, 33 New Bridge Street, Newcastle Upon Tyne, NE1 8AX.

2 Accounting policies

Summary of significant accounting policies and key accounting estimates

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

Statement of compliance

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

Basis of preparation

The financial statements have been prepared on the historical cost basis.

The financial statements have been prepared in Sterling, which is the functional currency of the entity.

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

Going concern

The Trustees have considered the resources available, taking into account reasonable possible changes in performance and the potential impact on the level of donations received arising as a result of COVID-19. Given the level of reserves and cash held, and the ability to reduce costs accordingly, the trustees consider that there are no material uncertainties about the charities ability to continue as a going concern.

Summary of disclosure exemptions

The entity satisfies the criteria of being a qualifying entity as defined by FRS 102. As such, advantage has been taken of the following disclosure exemptions available under paragraph 1.12 of FRS102:

(a) Disclosures in respect of financial instruments have not been presented

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

Estimation uncertainty and judgements

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported.

Management have approved depreciation, prepayments, accruals and other cut-off adjustments. Whilst management believe that these estimates and judgements are accurate, there is every likelihood that these will not be exact.

These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Income and endowments

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably.

Donations and legacies

Donations are recognised when the charity has been notified in writing of both the amount and settlement date. In the event that a donation is subject to conditions that require a level of performance by the charity before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that these conditions will be fulfilled in the reporting period.

Legacy income is recognised when receipt is probable and entitlement is established.

Grants receivable

Grants are recognised when the charity has an entitlement to the funds and any conditions linked to the grants have been met. Where performance conditions are attached to the grant and are yet to be met, the income is recognised as a liability and included on the balance sheet as deferred income to be released.

Deferred income

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

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

Other trading activities

Income from other trading activities is recognised when goods or services are sold.

Charitable activities

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

Expenditure

All expenditure is recognised once there is a legal or constructive obligation to that expenditure, it is probable settlement is required and the amount can be measured reliably. All costs are allocated to the applicable expenditure heading that aggregate similar costs to that category. Where costs cannot be directly attributed to particular headings they have been allocated on a basis consistent with the use of resources, with central staff costs allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use. Other support costs are allocated based on the spread of staff costs.

Charitable activities

Charitable expenditure comprises those costs incurred by the charity in the delivery of its activities and services for its beneficiaries. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

Support costs

Support costs include central functions and have been allocated to activity cost categories on a basis consistent with the use of resources, for example, allocating property costs by floor areas, or per capita, staff costs by the time spent and other costs by their usage.

Governance costs

These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees' meetings and reimbursed expenses.

Taxation

The charity is considered to pass the tests set out in Paragraph 1 Schedule 6 of the Finance Act 2010 and therefore it meets the definition of a charitable company for UK corporation tax purposes. Accordingly, the charity is potentially exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

Tangible fixed assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses.

Assets which are individually less than £1,000 are not typically capitalised.

Depreciation and amortisation

Depreciation is provided on tangible fixed assets so as to write off the cost or valuation, less any estimated residual value, over their expected useful economic life as follows:

Asset class	Depreciation method and rate
Computer equipment	25% straight line

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

Trade debtors

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

Cash and cash equivalents

Cash and cash equivalents comprise cash on hand and call deposits, and other short-term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Creditors and provisions

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

Fund structure

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

Designated funds are unrestricted funds set aside for specific purposes at the discretion of the trustees.

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

Leases

Leases in which substantially all the risks and rewards of ownership are retained by the lessor are classified as operating leases. Rentals payable under operating leases are charged in the Statement of Financial Activities on a straight line basis over the lease term.

Pensions and other post retirement obligations

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

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2021 £
Donations and legacies;			
Donations from individuals	2,270	-	2,270
Grants, including capital grants;			
Grants from other charities	6,300	226,606	232,906
	<u>8,570</u>	<u>226,606</u>	<u>235,176</u>
	Unrestricted funds General £	Restricted funds £	Total 2020 £
Donations and legacies;			
Donations from individuals	4,747	-	4,747
Grants, including capital grants;			
Grants from other charities	9,200	191,583	200,783
	<u>13,947</u>	<u>191,583</u>	<u>205,530</u>

4 Income from charitable activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £
Charitable activities	122,825	444,878	567,703
	Unrestricted funds General £	Restricted funds £	Total 2020 £
Charitable activities	115,650	426,895	542,545

5 Income from other trading activities

	Unrestricted funds General £	Restricted funds £	Total 2021 £
Other income from other trading activities	9,554	244	9,798
	<u>9,554</u>	<u>244</u>	<u>9,798</u>

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

	Unrestricted funds General £	Restricted funds £	Total 2020 £
Other income from other trading activities	2,941	-	2,941
	<u>2,941</u>	<u>-</u>	<u>2,941</u>

6 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2021 £
Interest receivable and similar income; Interest receivable on bank deposits	2,489	-	2,489
	<u>2,489</u>	<u>-</u>	<u>2,489</u>

	Unrestricted funds General £	Restricted funds £	Total 2020 £
Interest receivable and similar income; Interest receivable on bank deposits	2,668	-	2,668
	<u>2,668</u>	<u>-</u>	<u>2,668</u>

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

7 Expenditure on charitable activities

	Unrestricted		Total 2021	Total 2020
	General £	Restricted £	£	£
Generalist Advice	88,553	512,306	600,859	536,402
Support Costs	36,360	162,827	199,187	196,737
	<u>124,913</u>	<u>675,133</u>	<u>800,046</u>	<u>733,139</u>

	Activity undertaken directly £	Activity support costs £	2021 £	2020 £
Generalist Advice	600,859	179,625	780,484	713,657
Governance Costs	-	19,562	19,562	19,482
	<u>600,859</u>	<u>199,187</u>	<u>800,046</u>	<u>733,139</u>

8 Analysis of governance and support costs

Support costs allocated to charitable activities

	Direct charitable £	Governance costs £	Total 2021 £	Total 2020 £
Staff costs	82,793	7,053	89,846	95,504
Premises	23,034	1,962	24,996	46,475
Communications and IT	43,895	3,739	47,634	9,148
Staff and volunteer	(228)	(19)	(247)	6,771
Depreciation	1,386	118	1,504	1,504
Office costs	25,805	2,198	28,003	31,269
Audit fees	-	3,550	3,550	3,550
Legal and professional	138	722	860	2,516
Other	2,802	239	3,041	-
	<u>179,625</u>	<u>19,562</u>	<u>199,187</u>	<u>196,737</u>

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

9 Net incoming/outgoing resources

Net incoming resources for the year include:

	2021 £	2020 £
Audit fees	3,550	3,550
Depreciation of fixed assets	1,504	1,504

10 Trustees remuneration and expenses

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

11 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	598,927	546,776
Social security costs	47,066	44,112
Pension costs	16,584	16,087
	<u>662,577</u>	<u>606,975</u>

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

	2021 No	2020 No
Employees	<u>25</u>	<u>24</u>

No employee received emoluments of more than £60,000 during the year.

The total employee benefits of the key management personnel of the charity were £116,382 (2020 - £114,631).

12 Auditors' remuneration

	2021 £	2020 £
Audit of the financial statements	<u>3,550</u>	<u>3,550</u>

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

13 Taxation

The charity is exempt from taxation in respect of income or capital gains received within categories covered by Chapter 3 Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992, to the extent that such income or gains are applied exclusively to charitable purposes.

14 Tangible fixed assets

	Computer equipment £	Total £
Cost		
At 1 April 2020	<u>6,017</u>	<u>6,017</u>
At 31 March 2021	<u>6,017</u>	<u>6,017</u>
Depreciation		
At 1 April 2020	3,008	3,008
Charge for the year	<u>1,504</u>	<u>1,504</u>
At 31 March 2021	<u>4,512</u>	<u>4,512</u>
Net book value		
At 31 March 2021	<u>1,505</u>	<u>1,505</u>
At 31 March 2020	<u>3,009</u>	<u>3,009</u>

15 Debtors

	2021 £	2020 £
Trade debtors	-	2,000
Prepayments	2,151	1,727
Accrued income	<u>14,454</u>	<u>2,833</u>
	<u>16,605</u>	<u>6,560</u>

16 Creditors: amounts falling due within one year

	2021 £	2020 £
Other taxation and social security	12,834	12,312
Other creditors	2,356	1,630
Accruals	5,375	5,846
Deferred income	<u>24,083</u>	<u>25,500</u>
	<u>44,648</u>	<u>45,288</u>

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

	2021 £	2020 £
Deferred income at 1 April 2020	25,500	17,583
Resources deferred in the period	24,083	25,500
Amounts released from previous periods	<u>(25,500)</u>	<u>(17,583)</u>
Deferred income at year end	<u>24,083</u>	<u>25,500</u>

17 Obligations under leases and hire purchase contracts

The total value of future minimum lease payments was as follows:

	2021 £	2020 £
Within one year	7,379	4,645
In two to five years	<u>12,716</u>	<u>634</u>
	<u>20,095</u>	<u>5,279</u>

18 Pension and other schemes

Defined contribution pension scheme

The charity operates a defined contribution pension scheme. The pension cost charge for the year represents contributions payable by the charity to the scheme and amounted to £16,584 (2020 - £16,087).

Contributions totalling £2,356 (2020 - £1,630) were payable to the scheme at the end of the year and are included in creditors.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

19 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted					
General					
General funds	250,543	143,438	(124,913)	(11,905)	257,163
Designated					
Designated - service curtailment	61,000	-	-	-	61,000
Total Unrestricted	311,543	143,438	(124,913)	(11,905)	318,163
Restricted					
Money Advice Service	-	326,274	(325,103)	(1,171)	-
Wise Group Project	-	33,686	(37,604)	3,918	-
Millfield House	-	34,597	(35,674)	1,077	-
Powergrid Care	-	125,410	(128,081)	2,671	-
NPG Hardship	1,819	10,000	(3,477)	(23)	8,319
Help to Claim	-	58,495	(67,012)	8,517	-
Help to Claim P&W	-	20,022	(18,813)	(1,209)	-
Action for Children	-	6,500	(5,946)	(554)	-
Big Energy Week	-	9,000	-	(9,000)	-
Mesothelioma	-	22,633	(25,800)	3,167	-
Northern Powergrid - Prospect Medical Group	-	7,917	(7,286)	(631)	-
Energy Redress Scheme	-	17,194	(20,337)	3,143	-
Client Hardship Fund	-	-	-	2,000	2,000
Total restricted	1,819	671,728	(675,133)	11,905	10,319
Total funds	313,362	815,166	(800,046)	-	328,482

Transfers have been made during the year to either replenish overspends on restricted funds or to move restricted funds into general funds following discussions with funders.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

Unrestricted Funds:

Designated - service curtailment

In accordance with the Charities Commission's guidance, the trustees have provided for staff redundancy costs in the event that the charity's operations needed to cease. Whilst this is not part of the future plans that trustees have for the charity, it is prudent to earmark against these potential costs.

Restricted Funds:

Money Advice Service

This is funding from National Citizen Advice to continue face to face debt advice.

Wise Group Project

This fund is to provide unemployed individuals with advice and support.

Millfield House

Funding to employ a research and campaigns officer.

Powergrid Care

This fund is to provide vulnerable individuals with support in the event of power cuts.

NPG Hardship

This is to fund a project to help vulnerable customers, particularly those affected by fuel poverty, on all aspects of home energy, including best energy deals and fuel efficiencies. Project to be extended to support patients at the chest clinic of the Royal Victoria Infirmary for whom efficient and affordable home energy is essential for their health.

Help To Claim

This project, which helps people to claim Universal Credit and prepare for their first payment, continued for a further year. It is run as a sub-contract with Citizens Advice, as part of a national service which is funded by the Department for Work and Pensions.

Action for Children

This national charity funds us to provide a specialist advisor for a weekly outreach session at their premises in the West End of Newcastle. Our advisor works closely with local families, particularly from the Czech and Roma communities.

Big Energy Week

This funding is used to provide targeted home energy advice and guidance during a national campaign organised by Citizens Advice.

Mesothelioma

Since July 2019, this national charity has been funding us to provide a specialist welfare advisor to support people affected by Mesothelioma, an asbestos-related cancer, across the North East region.

Northern Powergrid - Prospect Medical Group

We have been running a weekly home energy advice session at the Prospect Medical Group, funded by Northern Powergrid.

Citizens Advice Newcastle Limited

Notes to the Financial Statements for the Year Ended 31 March 2021

Energy Redress Scheme

This project is a partnership with Stockton & District Advice & Information Service to provide energy advice to vulnerable people, this also includes home visits.

Client Hardship Fund

Utilising a generous donation from an ex-volunteer, this project provides funding to finance one-off payments to clients in crisis, particularly during Covid.

20 Analysis of net assets between funds

	Unrestricted			Total funds at 31 March 2021 £
	General £	Designated £	Restricted £	
Tangible fixed assets	1,505	-	-	1,505
Net current assets/(liabilities)	255,658	61,000	10,319	326,977
Total net assets	257,163	61,000	10,319	328,482

	Unrestricted			Total funds at 31 March 2020 £
	General £	Designated £	Restricted £	
Tangible fixed assets	3,009	-	-	3,009
Net current assets/(liabilities)	247,534	61,000	1,819	310,353
Total net assets	250,543	61,000	1,819	313,362

21 Analysis of net funds

	At 1 April 2020 £	Financing cash flows £	At 31 March 2021 £
	Cash at bank and in hand	349,081	5,939
Net debt	349,081	5,939	355,020

	At 1 April 2019 £	Financing cash flows £	At 31 March 2020 £
	Cash at bank and in hand	319,863	29,218
Net debt	319,863	29,218	349,081

22 Related party transactions

There were no related party transactions in the year.