NORTHUMBRIAN CITIZENS ADVICE BUREAU

England & Wales · Charity number 1155717

Details

Status	Registered
Legal form	Charitable company
Company number	08669019
Registered	2014-02-10
Register	View on the Charity Commission register

Contact

Address	Unit 6 Sovereign House Lennep Way Jubilee Industrial Estate Ashington Northumb
Phone	01670 339985
Website	www.citizensadvicenorthumberland.org.uk

Activities

Objects: THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE BENEFIT OF THE COMMUNITY IN NORTHUMBERLAND AND SURROUNDING AREAS ("THE AREA OF BENEFIT") BY THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.

Activities: The Bureau provides free, confidential, independent and impartial information, advice and advocacy services which inform people about their rights and responsibilities and help them to take action to resolve their problems. We use client based evidence to exercise a responsible influence on the development of policies and procedures both locally and nationally,

Classification

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

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Geography

- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£5,015,891	£4,818,108	£1,814,551	140
2024-03-31	£4,358,719	£4,175,002	£1,616,768	112
2023-03-31	£2,791,257	£2,575,329	£1,433,051	72
2022-03-31	£2,072,369	£1,864,017	£1,217,123	61
2021-03-31	£1,881,612	£1,578,468	£1,008,771	50

Trustees

Name	Role	Appointed
Benjamin Waugh		2021-07-06
Catherine Jane Robinson		2023-12-08
Christine Holland		2022-07-29
Daniel John Armit		2024-03-14
David Arthur Laux		2024-08-13
Jane Iley		2023-06-28
Kirsty Emma Connell		2021-01-19
Lucy Anne Ballantyne		2024-08-29
Mila Savannah ten Hove		2023-06-28
NEIL THOMPSON CB		2023-03-15
Tim Frazer		2019-11-20

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NORTHUMBRIAN CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155717

Accounts

Company number: 08669019

Charity number: 1155717

Northumbrian Citizens Advice Bureau

Report and financial statements

For the year ended 31 March 2025

Northumbrian Citizens Advice Bureau

Reference and administrative information

for the year ended 31 March 2025

Company number 08669019

Charity number 1155717

Registered office and operational address: Unit 6, Sovereign House, Sovereign Business Park, Ashington, Northumberland. NE63 8UG.

Trustees

Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Lucy Ballantyne	Chair (appointed 29th August 2024, appointed to Chair 5th December 2024)
M J Durkin	
N Thompson	Vice Chair
R J N Pope	Treasurer
D Armit	
K E Connell	
T Frazer	
C Holland	
J Iley	
M Ten Hove Lee	
C Robinson	
K Salton	(resigned 29th August 2024)
B Waugh	
D Laux	(appointed 13th August 2024)

Key management personnel

A Conway	Chief Executive Officer
G Wright	Facilities Manager
N Duffy	Thriving Together Programme Director
R Turnbull	Operations Director

Bankers

Unity Trust Bank plc
4 Brindley Place
Birmingham
B1 2JB

Solicitors	Muckle LLP Time Central, 32 Gallowgate Newcastle upon Tyne NE1 4BF
Auditors	Slade & Cooper Limited Beehive Mill, Jersey Street, Manchester, M4 6JG

Northumbrian Citizens Advice Bureau

Trustees' annual report

for the year ended 31 March 2025

The trustees present their report and the audited financial statements for the year ended 31 March 2025. Included within the trustees' report is the directors' report as required by company law.

Reference and administrative information set out on page 1 and 2 forms part of this report. The financial statements comply with current statutory requirements, the memorandum and articles of association and the Statement of Recommended Practice - Accounting and Reporting by Charities: SORP applicable to charities preparing their accounts in accordance with FRS 102.

Objectives and activities

Northumbrian Citizens Advice Bureau (the Charity) is a company limited by guarantee and a registered charity. It is also known and referred to as Citizens Advice Northumberland.

Purposes and aims

The Charity's objects, as outlined in the articles of association, are to promote its charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Northumberland and surrounding areas.

The Charity's aims are undertaken to further our charitable purpose for public benefit:

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

The Charity seeks to meet the objectives and aims by:

- providing free, independent, confidential and impartial advice and information services, which are predominantly targeted at the needs of local communities in Northumberland.
- using the valuable evidence of our clients' experience to identify areas of social need, discrimination, prejudice and exclusion, campaigning for changes in legislation and practices that improve individual and community wellbeing.
- through our support of the Voluntary, Community and Social Enterprise Sector VCSE within Northumberland, collaborating with local charities, local government, educators, and health and care providers to coordinate support across the community, represent the community voice, and influence local policy and improve local practices.

In fulfilling its objectives and aims, Citizens Advice Northumberland achieves its legal purpose of promoting justice and protecting rights, helping people understand their rights, providing advice and representation, and influencing policy and practice to improve the system.

The trustees confirm that they have referred to the requirements of section 17 in the Charities Act of 2001 and the Charity Commission's general guidance on public benefit when planning activities, setting priorities and exercising any powers or duties to which the guidance is relevant.

The Charity's values:

Free - everyone can access services regardless of their circumstances or where they live and through whatever channel suits them best.
Independent - we receive funding from local and regional government bodies, but we are not affiliated with any government institution.
Confidential - systems and procedures ensure complete confidentiality and will only be breached when required by law or for safeguarding purposes.
Impartial - we do not show favour or bias on any issue. However this doesn't restrict us from taking a position on issues or campaigning on issues that affect local communities.

Achievements and performance

The charity's main activities and who it tries to help are described below. All its charitable activities focus on the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress and are undertaken to further Northumbrian Citizens Advice Bureau's charitable purposes for the public benefit.

How the Charity helped people in 2024/25 (beneficiaries of our services)
Advice Services - in 2024/25 the Charity's advice service helped a total of 59,433 clients of which 42,741 were unique. We supported 47,207 cases with 172,648 different client interactions. Advice was delivered by 137 staff and 75 volunteers (on the 31st March 2025), face to face in local offices and in community settings such as schools and GP surgeries or remotely via telephone, email and web chat services.

This resulted in extra income for the local community of £17,196,239 and £8,165,129 of debt written off, managed or rescheduled.

The six most significant categories that clients asked for help with in 2024/25 were:

1. Debt - 54,821 separate issues,
2. Benefits and tax credits - 20,495 issues
3. Benefits / universal credit - 16,336 issues,
4. Utilities and communications - 13,806 issues,
5. Financial services and capability - 11,326 issues,
6. Consumer goods and services - 8,115 issues.

Other significant issues that clients asked for help with in 2024/25 included charitable support and food banks, housing, family and relationships, immigration and health and community care.

Clients' satisfaction feedback is consistently positive regarding the value of the advice services provided. 91% of clients responding to independent surveys in 2024/25 felt that Citizens Advice Northumberland had helped them find a way forward with their problems, with 90% stating that they would recommend our services.

Case studies consistently demonstrate the vital role we play in supporting people through complex issues at their most vulnerable moments. Client feedback is overwhelmingly positive, with the following comments being representative:

- *'I feel the local offices are just brilliant. It makes all the difference to speak to someone face to face. Thank you,*
- *Just to say a big thank you for helping me to fill in the Attendance Allowance form. I am now receiving the benefit. I am extremely grateful for all your help!,*
- *The Ashington branch has and is supporting me with all of my difficulties. And they are so good and accommodating, I can't thank you all enough. Keep up the excellent work. Thank You.*
- *An amazing organisation that will and always will be happy to help you with anything from A-Z. Thanks.*
- *I am writing this email to express my deepest gratitude for the exceptional support I have received from the Help to Claim team at Citizens Advice over the past few weeks'.*

Research and Campaigns - the Charity collates valuable client experience to inform policies and practices at local, regional and national level. Through lobbying for change, where change is needed, the Charity supported many, many vulnerable and disadvantaged individuals that had not directly sought services or advice. In 2024/25, advisers created 678 evidence forms based on their clients' experiences. These were used to inform research on a wide range of issues, including the rented housing standards, energy costs and disability allowance. Our research contributed to changes in key policies such as the reinstatement of Winter Fuel Payments for over 9 million pensioners (in June 2025).

Voluntary, Community and Social Enterprises (VCSE) Support - as Thriving Together, the Charity provides a platform for collaboration between local VCSE organisations and key statutory stakeholders such as Northumbria NHS Trust and Northumberland County Council. Acting as a conduit for smaller voluntary sector organisations, Thriving Together with a staff of 6.2 FTE, creates a unique opportunity for collaboration, partnership working, building capacity and maximising existing resources. In 2024/25, through Thriving Together's Community Connectors, 497 introductions and contacts were made to link voluntary organisations and networks across the county, promoting collaborative opportunities to ensure even the smallest voice in the sector is heard and diverse needs across the county are recognised and supported. 430 voluntary sector partners attended Thriving Together networking events providing a spectrum of support on funding and resource, projects, health and wellbeing events and employability. Feedback from network attendees is overwhelmingly positive, with the following quotes typical regarding satisfaction:

- *'Thank you for putting these events on- its great to see the breadth of voluntary work going on in the county.*
- *another fantastic event that is conducted in a way that feels informal and welcoming and shared vision to build upon assets in Northumberland by connectivity. Thank you and well done.*
- *Fantastic day! Made some great contacts!*
- *Absolutely fantastic turnout today. It was so good to meet so many people - new faces and old.*
- *Excellent event, best one I have attended in 12 months. I've had great support'*

The launch of the Northern Veterans Network in 2024/25 marked a significant milestone. The initiative aims to ensure veterans receive the support and recognition they deserve, while also fostering stronger community ties.

During 2024/25 Thriving Together facilitated direct funding to the value of £1,517,925 to VCSE organisations in Northumberland to build skills, capacity, and connections across Northumberland.

The wider social value of our services

The Charity's services provide widespread and direct benefits for individuals but the impact of the Charity's work reaches far beyond that:

- reducing costs to the public purse by tackling poverty, social exclusion, health and wellbeing and disadvantage,
- supporting skills through a range of employment and volunteering opportunities,
- strengthening local economies by bringing in funding and promoting social wellbeing through working with other service providers,
- lobbying for change in public policy and practice to improve outcomes for individuals, households and communities.

During 2024/25 the Charity's work resulted in savings across the following sectors:

- Local Authority by preventing homelessness and housing evictions and mental health services - £4,956,385.
- NHS by reducing use of mental health and GP services, and keeping people in work **-** £3,304,452,
- Department of Work and Pensions by keeping people in work - £3,837,066,
- Criminal Justice System by preventing housing evictions and homelessness - £551,245,
- Housing Providers (by preventing housing evictions) - £13,543,547,
- Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning) - £113,288,680

For every £1 invested in Citizens Advice Northumberland the return on investment (ROI) was:

- **£6.28** in fiscal value,
- **£37.33** in public value,
- **£22.06** in value to the people we help.

The value of our volunteers

Citizens Advice Northumberland's volunteers play a pivotal role in delivering outstanding information, guidance, and advice services. Through rigorous training and structured supervision, they become fully integrated into the organisation, supporting a diverse range of activities. These include interviewing clients, conducting research, explaining options, assisting with forms, and contributing to essential business functions, such as governance.

Volunteering with Citizens Advice Northumberland's offers numerous benefits, from making a meaningful difference in people's lives to developing new skills, boosting confidence, and gaining valuable work experience. Volunteers receive comprehensive training, connect with new people, and actively contribute to their community.

In 2024/25, our volunteers at Citizens Advice Northumberland donated approximately 21,361 hours, a contribution to the organisation valued at £553,108. Their enhanced skills and employability contributed £28,977 to the economy, while improvements in mental health and wellbeing generated £144,534 in societal benefits, particularly in reducing costs for the NHS. Overall, the value to society of our volunteers in 2024/25 was estimated at £726,619.

Financial review

Financial Position

Incoming resources for the year were £5,015,891. Of this £2,293,230 related to restricted funds. At 31 March 2025 total funds were £1,814,551 of which £1,656,335 related to unrestricted funds and £158,216 related to restricted funds not available for general purposes of the charity at the end of the reporting period.

Policy on reserves

The Board of Trustees is committed to maintaining a level of financial reserves which will:

- provide sufficient working capital/cash to meet the operational requirements of the Charity,
- meet other foreseeable future financial liabilities,
- ensure the Charity is able to make appropriate provision for any unanticipated costs that may occur,
- build up funds for any planned future projects.

In order to meet these objectives the Board of Trustees resolves to:

- work to hold free reserves equivalent to 6 months overall operating costs based on the coming year budget, which will support cash flow and provide working capital,
- designate reserves in future, as necessary, to meet the forecast costs of planned projects/development.

Based on the above objectives the Board of Trustees has determined that the level of Unrestricted Funds freely available - the 'Free Reserves' - should equate to £2,377,125. The Free Reserves at the end of the period were £1,643,149 (2023/24 - £1,184,805). The trustees will monitor and review both the policy and reserves levels.

Investment Policy and Objectives

In order to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. These powers are outlined in its Articles of Association at article 3.19. No investments other than cash held on deposit were held at the period end.

Funds in Deficit

No funds were in deficit at the end of the financial year.

Going Concern

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

Funding and Income Generation

Citizens Advice Northumberland was funded in 2024/25 by:

- **Northumberland County Council** - for a wide range of core grant advice services and projects on energy and income maximisation,
- **Citizens Advice** - for the provision of a range of services including debt and money advice, Universal Credit claimant support, advice to Post Office postmasters and energy advice and support,
- **Energy Savings Trust for Energy Redress, Northern Gas Network and Northern Power Grid** - providing advice on fuel poverty, support for vulnerable energy customers and for carbon emission reduction initiatives,
- **Macmillan Cancer Support** - for the provision of a welfare benefits advice service for people affected by cancer,
- **Town and Parish Councils** - supporting the provision of local advice services,
- **North of Tyne/North East Combined Authority** - for the provision of Welfare Rights Advice and support in schools, and volunteer visionary programme,
- **NHS Integrated Care Board** - for the provision of advice in GP Primary Care Networks.

In addition to the above, the Charity received funding from a number of other sources including Community Foundations, the Rothley Trust, Assura and individual donations. This funding helped support a variety of advice-related activities during the period.

During the year Thriving Together was funded from a number of sources to redistribute funds and support the VCSE sector in Northumberland. The four major funders were:

- **Northumberland County Council** - funding included the core commission to support VCSE in the county (part of which is used to support our TT networks), Population Health Management programmes to tackle health and wellbeing inequalities and Making Every Contact Count (MECC) training sessions,
- **North East Combined Authority/North of Tyne Combined Authority -** funding the Solid Foundations (UKPSF) employability programme, Multiply adult numeracy programmes and the Adult Education Budget for community-led training courses,
- **NHS** - providing Health and Wellbeing activities for staff and the Volunteer Skills Passport,
- **NHS Integrated Care Board (% VONNE)** - for the Healthy Communities project and social prescribing.

Major Risks

The major risks in 2024/25:

- a changing and retracting funding landscape after Covid 19 and cost of living crisis - we mitigate risk through the establishment of clear funding targets, ongoing strategic planning and reporting, and by adapting our funding approaches to align with emerging opportunities and challenges.
- inability to secure resources to deliver against increasing demand for services - risk is mitigated by comprehensive monitoring of staff and volunteer wellbeing, tracking of sickness and attrition rates, and conducting regular engagement surveys.

All risks are managed in accordance with our Risk Management Policy. Risks are regularly reviewed and amended to reflect changing risk exposure and to ensure mitigation strategies remain effective.

Pension Liability
Citizens Advice Northumberland operates a defined contribution scheme and therefore has no pension liabilities.

Designated funds and Commitments
Material amounts designated or otherwise committed as at the end of the reporting period were zero.

Plans for the future

Over recent years, the burden of falling living standards and the cost of living crisis has led to an unprecedented demand for the Charity's services. To meet this demand, the charity continues to grow. Income for the year was strong at £5,015,891 (2024: £4,358,719). We have also seen significant growth in staff numbers to meet demand, increasing from an average of 112 FTE staff in March 2024 to 122 FTE in March 2025. Such growth has brought significant challenges in people management and retention.

Drawing on recent experience and evolving client needs, the trustees endorsed a number of key strategic developments for 2024/25. This strategic vision is described in the Business Plan 2023/2026 and provide six business priorities to steer growth, embrace opportunity and maintain excellence in services:

1. Ensure **equitability high quality services** across all channels of delivery
2. **Consolidate** growth to ensure the organisation is secure and more organisationally agile to adapt to future challenges,
3. Focus on **partnerships** through collaboration with Northumberland County Council, the North East Integrated Care Board, the NHS Trust and through the Thriving Together network to support the work and the client needs,
4. Be **data led** in the Charity's decision making at all levels of the organisation to deliver a high quality service and improve the Charity's advice offer to clients,

5. Maintain appropriate **financial control** that delivers on the Charity's contractual obligations, whilst also ensuring long term organisational viability,
6. Be an **exemplar local employer**, ensuring strong recruitment and retention of paid staff and volunteers, with an offer that places work-life balance and a culture of "putting something back" at its heart.

The 2023/2026 Business Plan is currently undergoing its annual review (as of May 2025), under the oversight of the Board of Trustees, and will be revised to incorporate the following key strategic priorities for 2025/26:

- **Regionalisation -** to consider the political and geographical implications of potential regionalisation. This includes exploring strategic partnerships, identifying potential funding opportunities, and evaluating both the risks and benefits of adopting a more regionally coordinated approach to service delivery and advocacy.
- **Digital and Artificial Intelligence in Advice Service Delivery -** to review the integration of digital and AI-enabled practices within its services, with the ambition of becoming a leader in this evolving field. We will assess our current technologies, exploring emerging innovations, and evaluating how AI can enhance our use of data and improve service outcomes. We will closely monitor national trends and developments within the wider Citizens Advice network to manage the risks of adopting new technologies either too early or too late.
- **Development of Advice Services -** strategic plan the development of our advice services to consider geographic reach, demographic engagement, channels of service delivery, areas of specialism, the role of volunteers, and the balance between restricted and unrestricted funding sources. Our commitment to innovation is balanced by a clear priority to ensuring continued access for those who are digitally excluded, with high-quality telephone and face-to-face support remaining a core offer from our offices and through community outreach across the county.
- **Diversification of Funding Beyond Advice Services -** as a recognised leader in the regional third sector, assess opportunities to diversify funding beyond the scope of advice services. This includes evaluating our current leadership position, identifying avenues for growth and funding, and analysing the associated risks and potential rewards of expanding our role within the Voluntary, Community and Social Enterprise (VCSE) sector.

Structure, governance and management

The Charity was incorporated as a company limited by guarantee on 30 August 2013, and commenced operation on 1 April 2014. Governance is conducted in line with the Charity's Articles of Association.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The trustees are members of the charity but this entitles them only to voting rights. The trustees have no beneficial interest in the charity. All trustees give their time voluntarily and receive no benefits from the charity. On 31st March 2025, there were 13 trustees.

Board of Trustees

The Charity is governed by the Board of Trustees, who are directors for the purpose of company law. The Board of Trustees is responsible for setting the strategic vision.

The Board of Trustees complies with the standards of excellence, principles and practices outlined by the Charity Governance Code. The trustees carry ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations.

The Chief Executive Officer, with the support of the Senior Executive Team, operationalises the Board of Trustees' strategic vision and oversees the day to day running of the Charity on behalf of the trustees.

Trustee Recruitment

Trustees are recruited following an open and transparent recruitment process which seeks to ensure that the board reflects the diversity of the local community and the skills, knowledge and experience required to ensure the Charity delivers high quality services and meets the needs of its clients. In line with the Instruments and Articles, the maximum number of trustees is 15.

Under the requirements of the Articles of Association, members of the Board of Trustees are elected to serve for a period of 3 years, after which time they may be re-elected at the next Annual General Meeting (AGM) up to a maximum of 9 years. All co-opted trustees must retire from office at the first AGM following their co-option but may then be elected or re-appointed. At the December 2024 AGM, there were 2 re-elections of trustees reaching their second term, election of 2 co-opted trustees newly appointed to the board and appointment of a new Chair. Trustees give their time freely and receive no remuneration.

In line with Charity Commission guidance and the Companies Act, the Charity filed the new trustee appointments with Companies House within 14 days. A resignation form was submitted, complying with statutory obligations, when a member resigned.

There are no ex-officio members serving as a trustee.

Induction and training of Trustees

Newly appointed trustees are provided with a comprehensive induction programme. This includes the current work of the organisation, their obligations under charity and company law, future development plans, financial and staffing resources, safeguarding, EDI and quality and service requirements. Trustees are provided with a mentor and the opportunity to meet frequently with key post-holders. Trustees are required to annual refresh their training for key aspects such as safeguarding, EDI and Data Protection. Any training requested to ensure that the trustees are able to meet their governance requirements is provided.

Organisational Structure

The Board of Trustees meets formally four times a year. Trustees attend additional meetings and events, as appropriate, to support the organisation and develop the trustee team. There is a Trustee Away Day to formally review strategic direction on an annual basis.

The Board of Trustees is led by a Chair, and appoints a Treasurer and committee chairs. Three committees covering Finance and Funding, Operation and Audit, Risk and Governance, carry out duties

on behalf of the board, report to the board and make recommendations to the board. The Board of Trustees operates independently from management.

The Board of Trustees annually appraises its performance and reviews its membership to ensure the necessary skills and experience. This informs the trustee recruitment processes. Leadership provided by the board is also subject to scrutiny on an annual basis through the Leadership Self Assessment (LSA) element of the Performance and Quality Framework, which forms part of the Membership Agreement with Citizens Advice.

A register of trustees' interests is maintained and reviewed at the beginning of each meeting for conflict of interest. Where one of the trustees holds the position of trustee/director of another charity and/or organisation with which the Charity intends to co-operate or liaise, that trustee may be involved in discussions regarding that other entity, but not in the ultimate decision making process.

The organisation operates under a Delegated Authority Matrix that clearly outlines decision-making responsibilities, distinguishing between matters reserved for the trustees and those delegated to staff.

Related parties and relationships with other organisations

The Charity is a member of Citizens Advice, the operating arm of the National Association of Citizens Advice Bureau. The Performance and Quality Framework is part of the Membership Agreement and sets quality standards in terms of advice delivered, client experience, leadership and people management.

Regular and robust audit processes ensure that these quality standards are met.

Operating policies are independently determined by the Board of Trustees in such a way as to fulfil the Charity's objects and comply with membership requirements, including quality compliance, set by Citizens Advice.

Remuneration policy for key management personnel

The remuneration of key senior management personnel is reviewed and set annually by the Board of Trustees. The trustees benchmark remuneration against other charities and similar organisations within the sector, the region and the Citizens Advice network outside of London, also taking into account budget and forecast information.

Risk management

The Trustees maintain oversight of all risk-related matters ensuring internal controls are robust and taking actions to mitigate further risks. The integrity of the internal controls for managing risk are reviewed annually by the board.

The trustees have given full consideration to the risks pertaining to the organisation and are satisfied that appropriate systems or procedures are established in order to manage those risks.

Fundraising

The Charity is required to detail its fundraising from the public. The Charity did not use a professional fundraiser or commercial participator to raise funds. Any monies donated directly from the public followed all guidelines set out by the Charity Commission and applicable law.

Funds held as custodian trustee on behalf of others

The Charity did not hold funds as custodian trustee on behalf of others.

Statement of responsibilities of the trustees

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

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

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

The trustees are responsible for keeping proper accounting records that 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.

In so far as the trustees are aware:

- There is no relevant audit information of which the charitable company's auditors are unaware
- The trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information

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

Auditors

Slade & Cooper Ltd were appointed as the charitable company's auditors during the year and have expressed their willingness to continue in that capacity.

This report has been prepared in accordance with the provisions applicable to companies subject to the small companies' regime of the Companies Act 2006.

The trustees' annual report has been approved by the trustees on 03/09/2025 and signed on their behalf by

Lucy Ballantyne

Chair of Trustees

Independent auditors' report

to the members of

Northumbrian Citizens Advice Bureau

Opinion

We have audited the financial statements of Northumbrian Citizens Advice Bureau (the 'charitable company') for the year ended 31 March 2025, which comprise the Statement of Financial Activities (including the income and expenditure account), the Balance Sheet, the Statement of Cash Flows and the related notes. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2025, and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company 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 charitable company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The trustees are responsible for the other information. The other information comprises the information included in the trustees' 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.

Opinions 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 (incorporating the directors' 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 charitable 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 in relation to which the Companies Act 2006 requires us to report to you if, in our opinion:

- adequate accounting records have not been kept, or returns adequate for our audit have not been received from branches not visited by us; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit; or
- the trustees were not entitled to prepare the financial statements in accordance with the small companies' regime and take advantage of the small companies' exemptions in preparing the Trustees' Annual Report and from the requirement to prepare a strategic report.

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 14, the trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an

audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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 specific procedures for this engagement and the extent to which these are capable of detecting irregularities, including fraud is detailed below:

- enquiry of management and those charged with governance around actual and potential litigation and claims.
- enquiry of the charity's staff, management and those charged with governance to identify any instances of non-compliance with laws and regulations.
- reviewing minutes of meetings of those charged with governance.
- reviewing financial statement disclosures and testing to supporting documentation to assess compliance with applicable laws and regulations.
- auditing the risk of management override of controls, including through testing journal entries and other adjustments for appropriateness, and evaluating the business rationale of significant transactions outside the normal course of business.

Because of the inherent limitations of an audit, there is a risk that we will not detect all irregularities, including those leading to a material misstatement in the financial statements or non-compliance with regulation. This risk increases the more that compliance with a law or regulation is removed from the events and transactions reflected in the financial statements, as we will be less likely to become aware of instances of non-compliance. The risk is also greater regarding irregularities occurring due to fraud rather than error, as fraud involves intentional concealment, forgery, collusion, omission or misrepresentation.

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

Use of our report

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

Christy Yun Hing Lau FCCA DChA CTA
Senior Statutory Auditor
for and on behalf of
Slade & Cooper Limited
Statutory Auditors
Beehive Mill
Jersey Street
Manchester
M4 6JG
6th November 2025

Northumbrian Citizens Advice Bureau

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

	Note	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Income from:					
Donations & legacies	3	44,003	-	44,003	57,959
Charitable activities	4	2,618,010	2,293,230	4,911,240	4,278,519
Investment income	5	59,937	-	59,937	22,141
Other income	6	711	-	711	100
TOTAL INCOME		2,722,661	2,293,230	5,015,891	4,358,719
EXPENDITURE ON					
Charitable activities					
Advice and Information	7	2,471,494	2,346,614	4,818,108	4,175,002
TOTAL EXPENDITURE		2,471,494	2,346,614	4,818,108	4,175,002
NET INCOME/ (EXPENDITURE)		251,167	(53,384)	197,783	183,717
NET MOVEMENT IN FUNDS		251,167	(53,384)	197,783	183,717
Reconciliation of Funds					
Funds brought forward at 1 April 2024		1,405,168	211,600	1,616,768	1,433,051
Funds carried forward 31 March 2025		1,656,335	158,216	1,814,551	1,616,768

A comparative Statement of Financial Activities is found in Note 2
The Statement of Financial Activities includes all gains and losses recognised in the year.
All of the Charity's activities derive from continuing operations.

Northumbrian Citizens Advice Bureau

BALANCE SHEET
AS AT 31 MARCH 2025

	note	2025 £	2024 £
FIXED ASSETS			
Tangible Assets	12	13,186	20,363
		13,186	20,363
CURRENT ASSETS			
Debtors	13	496,762	514,624
Cash at bank and in hand		1,869,969	1,687,644
		2,366,731	2,202,268
CREDITORS: Amounts falling due within one year	14	(565,366)	(605,863)
NET CURRENT ASSETS		1,801,365	1,596,405
TOTAL ASSETS LESS CURRENT LIABILITIES		1,814,551	1,616,768
TOTAL NET ASSETS		1,814,551	1,616,768
FUNDS			
Restricted income funds	15	158,216	211,600
Unrestricted income funds			
General fund	15	1,656,335	1,205,168
Designated fund	15	-	200,000
TOTAL FUNDS	15	1,814,551	1,616,768

The notes on pages 22 - 38 form part of these accounts.

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

name: Lucy Ballantyne
role: Chair of Trustees

Date 03/09/2025

Company Registration Number : 08669019 (England & Wales)

Northumbrian Citizens Advice Bureau

STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2025

	note	2025 £	2024 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		197,783	183,717
Adjusted for:			
Depreciation charge	12	7,177	9,763
Investment Income	5	(59,937)	(22,141)
Decrease/(increase) in debtors	13	17,862	(262,098)
(Decrease)/increase in creditors	14	(40,497)	402,486
Net cash flows from operating activities		122,388	311,727
Cash flows from investing activities			
Interest receivable and similar incoming resources	5	59,937	22,141
Net cash flows from investing activities		59,937	22,141
Net increase/(decrease) in cash and cash equivalents		182,325	333,868
Cash and cash equivalents at 1 April 2024		1,687,644	1,353,776
Cash and cash equivalents at 31 March 2025		1,869,969	1,687,644

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

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

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

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: Unit 6, Sovereign House, Sovereign Business Park, Ashington, NE63 8UG

1 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 accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102), second edition - October 2019 (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102). They also comply with the Companies Act 2006 and Charities Act 2011.

Basis of preparation

Northumbrian Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are prepared in sterling, which is the functional currency of the entity and rounded to the nearest £.

Going concern

The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

Estimation uncertainty and judgements.

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

There are no significant estimates or judgements included in the preparation of the financial statements.

Income and endowments

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

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.

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 relates. 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.

Gifts in kind
Income from donated goods is measured at the fair value of the goods unless it is not practical to reliably measure it, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Investment Income
Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank. This is normally upon receiving the bank statement from the bank.

Income from 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
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates.

Expenditure on 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 per capita and staff costs by the time spent.

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. Capital items over £5,000 are capitalised as fixed assets, otherwise they are expended in the current year.

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
Furniture and 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 (less than 12 months) highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
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; including those which have been designated.

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.

Operating 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
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.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

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

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

	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Income from:			
Donations & legacies	57,959	-	57,959
Charitable activities	1,797,244	2,481,275	4,278,519
Investment income	22,141	-	22,141
Other income	100	-	100
TOTAL INCOME	1,877,444	2,481,275	4,358,719
EXPENDITURE ON			
Charitable activities			
Advice and Information	1,743,504	2,431,498	4,175,002
TOTAL EXPENDITURE	1,743,504	2,431,498	4,175,002
NET INCOME/ (EXPENDITURE)	133,940	49,777	183,717
Transfers Between Funds	48,418	(48,418)	-
NET MOVEMENT IN FUNDS	182,358	1,359	183,717
Reconciliation of Funds			
Funds brought forward at 1 April 2023	1,222,810	210,241	1,433,051
Funds carried forward 31 March 2024	1,405,168	211,600	1,616,768

3. Income from Donations and Legacies

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Donations and legacies:						
Donations from individuals	2,932	-	2,932	2,940	-	2,940
Parish council donations	7,775	-	7,775	2,795	-	2,795
General Grants	33,296	-	33,296	52,224	-	52,224
Total	44,003	-	44,003	57,959	-	57,959

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Unrestricted Funds £	Restricted Funds £	Total 2024 £
General Grants						
Ashington Town Council	10,000	-	10,000	14,224	-	14,224
Blyth Town Council	5,000	-	5,000	-	-	-
Community Foundation	10,500	-	10,500	500	-	500
Cramlington Town Council	2,500	-	2,500	2,500	-	2,500
Haltwhistle Town Council	250	-	250	-	-	-
Hexham Town Council	500	-	500	3,000	-	3,000
Louth Foundation	-	-	-	10,000	-	10,000
Morpeth Town Council	750	-	750	10,500	-	10,500
Ponteland Town Council	-	-	-	500	-	500
Prudhoe Town Council	3,126	-	3,126	-	-	-
Rothley Trust	-	-	-	10,000	-	10,000
Seaton Valley Council	-	-	-	1,000	-	1,000
St George's United Reform Church	670	-	670	-	-	-
Total	33,296	-	33,296	52,224	-	52,224

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

4. Income from Charitable Activities

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
Advice & Information Services:						
Funder	**£**	**£**	**£**	**£**	**£**	**£**
Assura Plc	-	-	-	-	11,000	11,000
Building Better Opportunities - Bridge	-	-	-	-	1,717	1,717
Citizens Advice - Armed Forces	-	-	-	-	2,000	2,000
Citizens Advice - Energy	103,384	-	103,384	68,719	-	68,719
Citizens Advice - Guardian	-	12,626	12,626	-	37,879	37,879
Citizens Advice - Help to Claim	-	332,001	332,001	-	215,252	215,252
Citizens Advice - MAPS	1,068,357	345,500	1,413,857	850,606	397,554	1,248,160
Citizens Advice - Other	-	-	-	7	-	7
Citizens Advice - Post Office	78,672	-	78,672	89,243	-	89,243
Citizens Advice County Durham	12,000	-	12,000	-	-	-
Citizens Advice Newcastle	78	-	78	-	-	-
Citizens Advice Scotland	2,955	-	2,955	-	-	-
Community Foundation - Capital Grant	-	-	-	-	2,500	2,500
Community Foundation - Shared Prosperity	-	-	-	-	9,438	9,438
Cumbria CVS	-	-	-	300	-	300
DWP Access to work	-	1,230	1,230	-	1,122	1,122
Hirst Welfare Centre	3,088	-	3,088	-	-	-
Home office - UK Visas & Immigration	-	17,336	17,336	-	-	-
Leading Link	-	4,935	4,935	-	-	-
Macmillan	-	145,813	145,813	-	161,226	161,226
National Energy Action	-	-	-	-	25,143	25,143
Newcastle University	-	-	-	2,206	-	2,206
NHS Foundation Trust	-	-	-	-	72,000	72,000
North of Tyne Combined Authority - Adult Education	305,893	-	305,893	103,072	-	103,072
North of Tyne Combined Authority - Multiply	-	189,112	189,112	-	193,139	193,139
North of Tyne Combined Authority - Shared Prosperity	-	577,945	577,945	-	440,930	440,930
North of Tyne Combined Authority - Welfare Right in Schools	-	107,260	107,260	-	76,697	76,697
North Steads Wind Farm	-	-	-	-	11,000	11,000
Northern Gas Network	225,239	-	225,239	-	-	-
Northern Power Grid	148,344	-	148,344	-	130,192	130,192
Northumberland County Council - Bridge	-	-	-	-	2,352	2,352
Northumberland County Council - Core Service	605,000	-	605,000	623,091	-	623,091
Northumberland County Council - Energy Pathways	-	40,000	40,000	-	66,099	66,099
Northumberland County Council - Energy Vouchers	-	95,000	95,000	-	195,000	195,000
Northumberland County Council - Energy Vouchers Admin	65,000	-	65,000	60,000	-	60,000
Northumberland County Council - GP Surgeries	-	50,000	50,000	-	50,000	50,000
Northumberland County Council - Housing Services	-	20,649	20,649	-	12,389	12,389
Northumberland County Council - Inclusive Economy	-	48,218	48,218	-	-	-
Northumberland County Council - MECC	-	25,000	25,000	-	25,000	25,000
Northumberland County Council - Poverty & Hardship	-	-	-	-	49,000	49,000
Northumberland County Council - VCSE	-	83,333	83,333	-	100,000	100,000
Ray Wind Farm CIC	-	-	-	-	7,500	7,500
The Energy Savings Trust	-	176,953	176,953	-	164,182	164,182
VONNE - ICB Social Prescibing	-	20,319	20,319	-	20,964	20,964
Total	2,618,010	2,293,230	4,911,240	1,797,244	2,481,275	4,278,519

5. Investment Income

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Income from bank deposits	59,937	-	59,937	22,141	-	22,141
	59,937	-	59,937	22,141	-	22,141

6. Other Income

	Unrestricted Funds	Restricted Funds	Total 2025	Unrestricted Funds	Restricted Funds	Total 2024
	£	£	£	£	£	£
Other Income	711	-	711	100	-	100
Total	711	-	711	100	-	100

7. Analysis of Expenditure on Charitable Activities

Advice & information services:	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Direct costs	2,198,580	2,088,580	4,287,160
Allocated Support Costs (see below)	258,135	245,092	503,227
Governance Costs	14,779	12,942	27,721
Total Resources Expended	2,471,494	2,346,614	4,818,108

	Staff Costs £	Other Costs £	Total 2025 £
Allocated Support Costs comprise	477,391	25,836	503,227

Prior year	Unrestricted Funds £	Restricted Funds £	Total 2024 £
Advice & information services:			
Direct costs	1,370,244	2,370,345	3,740,589
Allocated Support Costs (see below)	349,832	61,153	410,985
Governance Costs	23,428	-	23,428
Total Resources Expended	1,743,504	2,431,498	4,175,002

	Staff Costs £	Other Costs £	Total 2024 £
Allocated Support Costs comprise	410,985	-	410,985

8. Net Income/(Expenditure) for the year

This is stated after charging/(crediting):	Total 2025 £	Total 2024 £
Staff pension Contributions	65,518	53,329
Operating Leases	80,677	81,229
Depreciation	7,177	9,763
Audit Fees	5,138	11,000

9. Staff costs

Staff costs during the year were as follows:	Total 2025	Total 2024
	£	£
Wages & Salaries	3,158,644	2,758,924
Social Security Costs	266,630	218,316
Pension Costs	65,518	53,329
	3,490,791	3,030,569

No employee has employee benefits greater then £60,000 in the year (2024: 0)

The average number of staff employed during the period was 140 (2024: 130)

The average number of employees during the year expressed as full time equivalents was

	2025	2024
	No.	No.
Project: client facing worker	80	70
Project: supervision	16	15
Project: administration	8	8
Advice development	6	7
Back office & management	11	11
Cleaners	1	1
Total	122	112

The total employee benefits of the key management personnel of the charity were £204,396. (2024: £159,011)

10. Trustee Remuneration and expenses

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

11. Government Grants

The government grants recognised in the accounts were as follows:

	Total 2025	Total 2024
	£	£
Department for Work & Pensions	1,230	1,122
Home Office	17,336	-
North of Tyne Combined Authority	1,180,210	813,838
Northumberland County Council	1,032,200	1,182,931
	2,230,976	1,997,891

There were no unfulfilled conditions or contingencies attaching to these grants. Where funding has been recognised as Restricted but is not yet fully spent, the balance has been carried forward - see note 15

12. Fixed assets: tangible assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2024	39,053	39,053
At 31 March 2025	39,053	39,053
Depreciation		
At 1 April 2024	18,690	18,690
Charge for the year	7,177	7,177
At 31 March 2025	25,867	25,867
Net Book Value		
At 31 March 2025	13,186	13,186
At 31 March 2024	20,363	20,363

13. Debtors

	2025 £	2024 £
Trade debtors	245,601	297,559
Other debtors	1,057	579
Prepayments	17,713	10,135
Accrued income	232,391	206,351
	496,762	514,624

14. Creditors: Amounts falling due within one year

	2025 £	2024 £
Trade Creditors	21,461	42,842
Taxation and social security costs	155,257	157,105
Accruals	107,779	122,844
Deferred Income	225,239	258,572
Other Creditors	55,630	24,500
	565,366	605,863
Deferred income brought forward	258,572	38,333
Resources deferred in the period	225,239	258,572
Amounts released from previous periods	(258,572)	(38,333)
Deferred income carried forward	225,239	258,572

Deferred income held at the year end relates to grant income received in advance, where performance conditions have not yet been met or where funds have been received but entitlement to those funds is not met.

15. Funds

	Balance 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2025 £
Unrestricted funds:					
General Funds	1,205,168	2,722,661	(2,471,494)	200,000	1,656,335
Designated Funds	200,000	-	-	(200,000)	-
Total unrestricted funds	1,405,168	2,722,661	(2,471,494)	-	1,656,335
Restricted Funds:					
Assura Plc	9,500	-	(9,500)	-	-
Citizens Advice - Guardian	-	12,626	(12,626)	-	-
Citizens Advice - Help to Claim	-	332,001	(332,001)	-	-
Citizens Advice - MAPS	-	345,500	(345,500)	-	-
Community Foundation - Capital Grant	2,500	-	(2,500)	-	-
DWP Access to work	-	1,230	(1,230)	-	-
Home office - UK Visas & Immigration	-	17,337	(17,337)	-	-
Leading Link	-	4,935	(4,935)	-	-
Macmillan	-	145,813	(145,813)	-	-
NHS Foundation Trust	72,000	-	(72,000)	-	-
North of Tyne Combined Authority - Multiply	6,228	189,111	(195,339)	-	-
North of Tyne Combined Authority - Shared Prosperity	-	577,945	(577,945)	-	-
North of Tyne Combined Authority - Welfare Right in Schools	-	107,260	(107,260)	-	-
North Steads Wind Farm	10,230	-	(5,233)	-	4,997
Northern Power grid - Hardship fund	4,260	-	(4,260)	-	-
Northumberland County Council - Energy Pathways	-	40,000	(37,469)	-	2,531
Northumberland County Council - Energy Vouchers	74,949	95,000	(111,428)	-	58,521
Northumberland County Council - GP Surgeries	-	50,000	(50,000)	-	-
Northumberland County Council - Housing Services	-	20,649	(20,649)	-	-
Northumberland County Council - Inclusive Economy	-	48,218	(48,218)	-	-
Northumberland County Council - MECC	22,070	25,000	(2,771)	-	44,299
Northumberland County Council - Thriving Together co production	6,015	-	(6,015)	-	-
Northumberland County Council - VCSE	-	83,333	(39,313)	3,848	47,868
Northumbria Healthcare NHS	3,848	-	-	(3,848)	-
The Energy Savings Trust	-	176,953	(176,953)	-	-
VONNE - ICB Social Prescribing	-	20,319	(20,319)	-	-
Total restricted funds	211,600	2,293,230	(2,346,614)	-	158,216
Total funds	1,616,768	5,015,891	(4,818,108)	-	1,814,551

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

15. Funds (Prior year comparative)

	Balance 1 April 2023 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2024 £
Unrestricted funds:					
General Funds	572,810	1,877,444	(1,743,504)	498,418	1,205,168
Designated Funds	650,000	-	-	(450,000)	200,000
Total unrestricted funds	1,222,810	1,877,444	(1,743,504)	48,418	1,405,168
Restricted Funds:					
Assura Plc		11,000	(1,500)		9,500
Building Better Opportunities - Bridge		1,717	(1,717)		-
Citizens Advice - Armed Forces		2,000	(2,000)		-
Citizens Advice - Guardian		37,879	(37,879)		-
Citizens Advice - Help to Claim		215,252	(215,252)		-
Citizens Advice - MAPS		397,554	(349,136)	(48,418)	-
Community Foundation - Capital Grant		2,500	-		2,500
Community Foundation - Shared Prosperity		9,438	(9,438)		-
DWP Access to work		1,122	(1,122)		-
Macmillan		161,226	(161,226)	-	-
Macmillan Cancer Support - Northern Cancer Voices	26,466	-	(26,466)		-
Madeleine Kinlen	23,402	-	(23,402)		-
National Energy Action		25,143	(25,143)		-
NHS Foundation Trust		72,000			72,000
North of Tyne Combined Authority - Multiply		193,139	(186,911)		6,228
North of Tyne Combined Authority - Shared Prosperity		440,930	(440,930)		-
North of Tyne Combined Authority - Welfare Right in Schools		76,697	(76,697)		-
North Steads Wind Farm		11,000	(770)		10,230
Northern Power Grid		130,192	(130,192)		-
Northern Power grid - Hardship fund	13,031	-	(8,771)		4,260
Northumbria Healthcare NHS	63,700	-	(59,852)		3,848
Northumberland County Council - Bridge		2,352	(2,352)		-
Northumberland County Council - Energy		66,099	(66,099)		-
Northumberland County Council - Energy Vouchers	57,202	195,000	(177,253)		74,949
Northumberland County Council - GP Surgeries		50,000	(50,000)		-
Northumberland County Council - Housing Services		12,389	(12,389)		-
Northumberland County Council - MECC		25,000	(2,930)		22,070
Northumberland County Council - Poverty & Hardship		49,000	(49,000)		
Northumberland County Council - Thriving Together co production	26,440	-	(20,425)		
Northumberland County Council - VCSE		100,000	(100,000)		
Ray Wind Farm CIC		7,500	(7,500)		
The Energy Savings Trust		164,182	(164,182)		
VONNE - ICB Social Prescibing		20,964	(20,964)		-
Total restricted funds	210,241	2,481,275	(2,431,498)	(48,418)	211,600
Total funds	1,433,051	4,358,719	(4,175,002)	-	1,616,768

15. Funds (continued)

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

DESIGNATED FUNDS:

The designated funds held to cover a budgeted operational deficit were released back to General Funds as additional funds were secured elsewhere to cover the deficit.

RESTRICTED FUNDS:

Assura Plc
Funding for Social Prescribed activities provided by VSCE organisations

Building Better Opportunities - Bridge
Provision of benefits advice as part of an employability partnership project

Citizens Advice - Armed Forces
A pilot fund to deliver advice to ex armed force personnel

Citizens Advice - Energy
Funding to deliver energy advice to clients

Citizens Advice - Guardian
funding to expand community advice provision

Citizens Advice - Help to Claim
National Citizens Advice funded project from The Department For Work and Pensions (DWP) for the provision of Universal Support: Help to Claim. This provides digital and face to face advice for Universal Advice claimants.

Citizens Advice - MAPS
To provide a debt advice and casework service to people experiencing financial hardship, funded by the Money Advice Service in Partnership with Citizens Advice.

Community Foundation - Capital Grant
Funding to update office facilities

Community Foundation - Shared Prosperity
Match funding for an Employability partnership 'Solid Foundations'

DWP Access to work
Funding to support staff with workplace adjustment needs

Home office - UK Visas & Immigration
Practical support provided to vulnerable Customers access to eVisas

Leading Link
Funding to support the general costs of Thriving Together

Macmillan
funding to deliver advice to client suffering with cancer

Macmillan Cancer Support - Northern Cancer Voices
TT employed an Engagement officer to work for NCV gathering testimonies from Cancer patients

Madeleine Kinlen
To alleviate or mitigate impoverishment for local residents in the Berwick district area

National Energy Action
To provide information about smart meters in the community

NHS Foundation Trust
To develop a volunteer skills passport

North of Tyne Combined Authority - Multiply
To provide training in basic numeracy skills to Northumberland residents via a consortium of VSCE partners

North of Tyne Combined Authority - Shared Prosperity
Employability partnership 'Solid Foundations'

North of Tyne Combined Authority - Welfare Right in Schools
To provide advice within schools to parents and carers

North Steads Wind Farm
Funding to update office facilities

Northern Power Grid
A fund to deliver energy advice to customer of Northern Power Grid

Northern Power grid - Hardship fund
A fund to distribute small crisis payments to customers of Northern Power Grid

Northumbria Healthcare NHS
Health & Well-being sessions for NHS staff delivered by the VCSE

Northumberland County Council - Bridge
See Building Better Opportunities tab above

Northumberland County Council - Energy
Funding to deliver energy advice

Northumberland County Council - Energy Vouchers
funding for crisis payment to be made to client experiencing fuel poverty

Northumberland County Council - GP Surgeries
Funding to deliver advice in GP surgeries

Northumberland County Council - Housing Services
To provide debt advice to Homes for Northumberland tennants

Northumberland County Council - Inclusive Economy
To provide volunteering opportunities is designated council wards

Northumberland County Council - MECC
To facilitate Making Every Contact Count training sessions for VCSE organisations

Northumberland County Council - Poverty & Hardship
To provide a webpage with Employability opportunities for Northumberland residents. Design and develop and manage the application process for VCSE projects which tackle Health Inequalities

Northumberland County Council - Thriving Together co production
Funding to support the joined up working across Thriving together and third parties

Northumberland County Council - VCSE
Commission as the support for the VSCE in Northumberland

Ray Wind Farm CIC
Funding to update office facilities

The Energy Savings Trust
Delivery of energy advice through the Energy Redress scheme

VONNE - ICB Social Prescribing

Funding to improve links between Social Prescribers and building VSCE capacity to improve health inequalities in Communities.

16. Analysis of net assets between funds

	General funds	Designated funds	Restricted funds	Total
Current reporting period				
Tangible fixed assets	13,186	-	-	13,186
Current assets/(Liabilities)	1,643,149	-	158,216	1,801,365
Total	1,656,335	-	158,216	1,814,551

	General funds	Designated funds	Restricted funds	Total
Previous reporting period				
Tangible fixed assets	20,363	-	-	20,363
Current assets/(Liabilities)	1,184,805	200,000	211,600	1,596,405
Total	1,205,168	200,000	211,600	1,616,768

17. Analysis of Cash and Cash Equivalents

	At 1 April 2024	cashflow	at 31 March 2025
Cash at bank and in hand	1,687,644	182,325	1,869,969
Total	1,687,644	182,325	1,869,969

	At 1 April 2023	cashflow	at 31 March 2024
Cash at bank and in hand	1,353,776	333,868	1,687,644
Total	1,353,776	333,868	1,687,644

18. Operating lease commitments

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

	Property	
	2025	2024
	£	£
Less than one year	55,398	49,093
One to five years	116,085	148,800
over five years	-	17,350
	171,484	215,243

	Equipment	
	2025	2024
	£	£
Less than one year	4,408	-
One to five years	3,117	-
over five years	-	-
	7,525	-

19. Ultimate Controlling Party

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

20. Related Parties

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

NORTHUMBRIAN CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155717

Accounts

Company Registration Number : 08669019
Charity Registration Number: 1155717

NORTHUMBRIAN CITIZENS ADVICE BUREAU

(A company limited by guarantee)
Annual Report and Financial Statements
for the year ended 31 March 2024

Northumbrian Citizens Advice Bureau
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Northumbrian Citizens Advice Bureau
Reference and Administrative Details

Trustees	M J Durkin - Chair R J N Pope - Treasurer D Armit (appointed 14/03/2024) L Ballantyne (appointed 29/08/2024) L Collins (resigned 28/06/2023) K E Connell T Frazer C Holland J Iley (appointed 28/06/2023) D Laux (appointed 29/08/2024) M Ten Hove Lee (appointed 28/06/2023) C Robinson (appointed 08/12/2023) K Salton (resigned 02/09/2024) N Thompson G M Townshend (resigned 28/06/2023) P W Topping (resigned 13/01/2024) B Waugh
Chief Executive Officer	A Conway
Registered Office	Unit 6, Sovereign House Sovereign Business Park Ashington NE63 8UG
Charity Registration Number	1155717
Company Registration Number	08669019
Solicitors	Muckle LLP Time Central, 32 Gallowgate Newcastle upon Tyne NE1 4BF
Bankers	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB
Auditors	Azets Audit Services Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS

The charity is incorporated in England and Wales.

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 Northumbrian Citizens Advice Bureau for the year ended 31 March 2024.

About Citizens Advice Northumberland (the Charity)

Northumbrian Citizens Advice Bureau (the Charity) is a company limited by guarantee and a registered charity. It is also known and referred to as Citizens Advice Northumberland.

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

The Charity's aims are undertaken to further our charitable purpose for public benefit:

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

The Charity seeks to meet the objectives and aims by providing free, independent, confidential and impartial advice and information services, which are predominantly targeted at the needs of local communities in Northumberland. Furthermore, the Charity uses the valuable evidence of our clients' experience to identify areas of social need, discrimination, prejudice and exclusion, campaigning for changes in legislation and practices that improve individual and community wellbeing.

The trustees confirm that they have referred to the requirements of section 17 in the Charities Act of 2001 and the Charity Commission's general guidance on public benefit when planning activities, setting priorities and exercising any powers or duties to which the guidance is relevant.

The Charity's values:
Free - everyone can access services regardless of their circumstances or where they live and through whatever channel suits them best.
Independent - we receive funding from local and regional government bodies, but we are not affiliated with any government institution.
Confidential - systems and procedures ensure complete confidentiality and will only be breached when required by law or for safeguarding purposes.
Impartial - we do not show favour or bias on any issue. However this doesn't restrict us from taking a position on issues or campaigning on issues that affect local communities.

How the Charity helped people in 2023/24

Advice Services - in 2023/24 the Charity's advice service helped 37,763 people with 153,396 different client interactions. Advice was delivered by 143 staff and 73 volunteers (on the 31st March 2024), face to face in local offices and in community settings such as schools and GP surgeries or remotely via telephone, email and web chat services.

This resulted in extra income for the local community of £16,887,000 and £918 400 of debt managed, rescheduled or written off.

The six most significant categories that clients asked for help with in 2023/24 were:

1. Debt - 46,158 client interactions dealt with,
2. Financial services and capability - 23,216 client interactions dealt with,
3. Benefits and tax credits - 22,512 client interactions dealt with,
4. Benefits / universal credit - 16,336 client interactions dealt with,
5. Utilities and communications - 13,609 client interactions dealt with,
6. Charitable support and food banks - 8,637 client interactions dealt with.

Other significant issues that clients asked for help with in 2023/24 included consumer rights, housing, family and relationships, immigration and health.

Research and Campaigns - the Charity collates valuable client experience to inform policies and practices at local, regional and national level. Through lobbying for change, where change is needed, the Charity supported many vulnerable and disadvantaged individuals that had not directly sought services or advice. In 2023/24, advisers created 453 evidence forms based on their clients' experiences. These were used to inform research on a wide range of issues, including the Local Housing Allowance and the living standards crisis. Our research contributed to changes in key policies such as the abolishment of Debt Relief Order (DRO) fees.

Voluntary, Community and Social Enterprises (VCSE) Support - as Thriving Together, the Charity provides a platform for collaboration between local VCSE organisations and key statutory stakeholders such as Northumbria NHS Trust and Northumberland County Council. Acting as a conduit for smaller voluntary sector organisations, Thriving Together creates a unique opportunity for collaboration, partnership working, building capacity and maximising existing resources. In 2023/24 Thriving Together collaborated with 399 VCSE organisations and networks on funding and resource support, projects, health and wellbeing events and employability support. During 2023/24 Thriving Together facilitated direct funding to the value of £2,624,600 to VCSE organisations in Northumberland.

The Charity's impact on Society

The Charity's services provide widespread and direct benefits for individuals but the impact of the Charity's work reaches far beyond that:

- reducing costs to the public purse by tackling poverty, social exclusion, health and wellbeing and disadvantage,
- supporting skills through a range of employment and volunteering opportunities,
- strengthening local economies by bringing in funding and promoting social wellbeing through working with other service providers,
- lobbying for change in public policy and practice to improve outcomes for individuals, households and communities.

During 2023/24 the Charity's work resulted in savings across the following sectors:

- Local Authority by preventing homelessness and housing evictions and mental health services - £3,313,960,
- NHS by reducing use of mental health and GP services, and keeping people in work - £2,334,257,
- Department of Work and Pensions by keeping people in work - £3,561,178,
- Criminal Justice System by preventing housing evictions and homelessness - £375,543,
- Housing Providers (by preventing housing evictions) - £9,224,396.

For every £1 invested in Citizens Advice Northumberland the return on investment (ROI) was:

- £4.21 in fiscal value,
- £24.45 in public value,
- £12.23 in value to the people we help.

Clients' satisfaction feedback is overwhelmingly positive regarding the value of the advice services provided. 78% of clients responding to a feedback survey in 2023/24 felt that Citizens Advice Northumberland had helped them find a way forward with their problems, with 63% feeling that their issues had been mostly or fully resolved. 67% of clients reported feeling less stressed, depressed or anxious as a result of the advice they had received.

Future Plans - Business Strategy for excellence and growth

Over recent years, the burden of falling living standards and the cost of living crisis has led to an unprecedented demand for the Charity's services. To meet this demand, the charity has grown rapidly. Income has increased to £4,358,719 (2023: £2,791,257). We have also seen significant growth in staff numbers to meet demand, increasing from an average of 72 FTE staff in March 2023 to 112 FTE in March 2024. Such growth brings its own challenges.

The following six business priorities have been set by the Board of Trustees to steer the Charity's growth, embrace opportunity and maintain excellence in its services:

1. Ensure **equitable high quality services** across all channels of delivery,
2. **Consolidate** growth to ensure the organisation is secure and more organisationally agile to adapt to future challenges,
3. Focus on **partnerships** through collaboration with Northumberland County Council, the North East Integrated Care Board, the NHS Trust and through the Thriving Together network to support the work and the client needs,
4. Be **data led** in the Charity's decision making at all levels of the organisation to deliver a high quality service and improve the Charity's advice offer to clients,
5. Maintain appropriate **financial control** that delivers on the Charity's contractual obligations, whilst also ensuring long term organisational viability,
6. Be an exemplar local employer, ensuring strong recruitment and retention of paid staff and volunteers, with an offer that places work-life balance and a culture of "putting something back" at its heart.

The Charity's Commitment to Equality, Diversity and Inclusion (EDI)

The Charity values and embraces equality, diversity and inclusion.

We make a strong commitment to EDI through:

- Providing excellent and impartial advice to clients,
- Using data to promote inclusive and equitable services for clients,
- Training staff and volunteers so that EDI is core to service delivery,
- Fostering a flexible and responsive workplace where staff and volunteers can thrive both professionally and personally,
- Using client knowledge to campaign for social justice where there is inequality and discrimination.

Funding and Income Generation

Citizens Advice Northumberland was funded in 2023/24 by:

- **Northumberland County Council** - for a wide range of core grant services and projects on energy and income maximisation,
- **Citizens Advice** - for the provision of a range of services including debt and money advice, Universal Credit claimant support, advice to Post Office postmasters and energy advice and support,
- **Energy Savings Trust for Energy Redress, Northern Power Grid and National Energy Action** - providing advice on fuel poverty, support for vulnerable energy customers and for carbon emission reduction initiatives,
- **Macmillan Cancer Support** - for the provision of a welfare benefits advice service for people affected by cancer,
- **Town councils** - supporting the provision of local advice services,
- **North of Tyne Combined Authority** - for the provision of welfare rights advice and support in schools,
- **NHS Integrated Care Board** - for the provision of advice in GP Primary Care Networks.

In addition to the above, the Charity received funding from a number of other sources including Community Foundations, the Rothley Trust, Assura, a wide range of local parish councils and individual donations. This funding helped support a variety of advice-related activities during the period.

During the year Thriving Together was funded from a number of sources to redistribute funds and support the VCSE sector in Northumberland. The four major funders were:

- **Northumberland County Council** - funding included the core commission to support VCSE in the county, Population Health Management programmes to tackle health and wellbeing inequalities and Making Every Contact Count (MECC) training sessions,
- **North of Tyne Combined Authority -** funding the Solid Foundations (UKPSF) employability programme, Multiply adult numeracy programmes and the Adult Education Budget for community-led training courses,
- **NHS** - providing Health and Wellbeing activities for staff and the Volunteer Skills Passport,
- **Integrated Care Board (% VONNE)** - for the Healthy Communities project.

Additionally, Thriving Together acted as an incubator organisation, employing staff for both the Hirst Welfare Centre and Northern Cancer Voices and supporting their transition towards independent governance arrangements.

Fundraising Disclosures

The Charity is required to detail its fundraising from the public. The Charity did not use a professional fundraiser or commercial participator to raise funds. Any monies donated directly from the public followed all guidelines set out by the Charity Commission and applicable law.

Financial Review of 2023/24

Financial Position

Incoming resources for the year were £4,358,719. Of this £2,481,275 related to restricted funds. At 31 March 2024 total funds were £1,616,768 of which £1,405,168 related to unrestricted funds.

Policy on reserves

The Board of Trustees is committed to maintaining a level of financial reserves which will:

- provide sufficient working capital/cash to meet the operational requirements of the Charity,
- meet other foreseeable future financial liabilities,
- ensure the Charity is able to make appropriate provision for any unanticipated costs that may occur,
- build up funds for any planned future projects.

In order to meet these objectives the Board of Trustees resolves to:

- work to hold free reserves equivalent to 6 months overall operating costs based on the coming year budget, which will support cash flow and provide working capital,
- designate reserves in future, as necessary, to meet the forecast costs of planned projects/development.

Based on the above objectives the Board of Trustees has determined that the level of Unrestricted Funds freely available - the 'Free Reserves' - should equate to £1,967,583. The Free Reserves at the end of the period were £1,384,805 (2023 - £1,192,684). The trustees are satisfied that this level of free reserves gives sufficient working capital to operate the Charity and to respond to the needs of the beneficiaries as required.

Investment Policy and Objectives

In order to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. These powers are outlined in its Articles of Association at article 3.19.

Going Concern

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

Funds in Deficit

No funds were in deficit at the end of the financial year.

Structure, Governance and Management

The Charity was incorporated as a company limited by guarantee on 30 August 2013, and commenced operation on 1 April 2014. Governance is conducted in line with the Charity's Articles of Association.

On 31st March 2024 there were 12 members. The liability of any member is limited to a maximum of £1.

Board of Trustees

The Charity is governed by the Board of Trustees, who are directors for the purpose of company law. The Board of Trustees is responsible for setting the strategic vision.

The Board of Trustees complies with the standards of excellence, principles and practices outlined by the Charity Governance Code. The trustees carry ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations.

The Chief Executive Officer, with the support of the Senior Executive Team, operationalise the Board of Trustees' strategic vision and oversees the day to day running of the Charity.

Trustee Recruitment

Trustees are recruited following an open and transparent recruitment process which seeks to ensure that the board reflects the diversity of the local community and the skills, knowledge and experience required to ensure the Charity delivers high quality services and meets the needs of its clients. In line with the Articles of Association, the maximum number of trustees is 15.

Under the requirements of the Articles of Association, members of the Board of Trustees are elected to serve for a period of 3 years, after which time they may be re-elected at the next Annual General Meeting (AGM) up to a maximum of 9 years. All co-opted trustees must retire from office at the first AGM following their co-option but may then be elected or re-appointed. At the December 2023 AGM, there were no re-elections of trustees reaching their term and election of 4 co-opted trustees appointed to the board. Trustees give their time freely and receive no remuneration.

In line with Charity Commission guidance and the Companies Act, the Charity filed the new trustee appointments with Companies House within 14 days. A resignation form was submitted, complying with statutory obligations, when a member resigned.

There are no ex-officio members serving as a trustee.

Induction and training of Trustees

Newly appointed trustees are provided with a comprehensive induction programme. This includes the current work of the organisation, their obligations under charity and company law, future development plans, financial and staffing resources, safeguarding, EDI and quality and service requirements. Trustees are provided with a mentor and the opportunity to meet frequently with key post-holders.

Executive Team and Remuneration Policy

The remuneration of key senior management personnel is reviewed and set annually by the Board of Trustees. The trustees benchmark remuneration against other charities and similar organisations within the sector, the region and the Citizens Advice network outside of London, also taking into account budget and forecast information.

Organisational Structure

The Board of Trustees meets formally four times a year. Trustees attend additional meetings and events, as appropriate, to support the organisation and develop the trustee team. There is a Trustee Away Day to formally review strategic direction on an annual basis.

The Board of Trustees is led by a Chair, and appoints a Treasurer and committee chairs. Three committees covering Finance and Premises, Risk and Governance and People Management, carry out duties on behalf of the board, report to the board and make recommendations to the board. The Board of Trustees operates independently from management. To ensure continued effectiveness, the meeting committee structure is reviewed regularly. Following a review in March 2024, a new meeting structure for the 2024/25 financial year has been agreed. The three new committees, Finance and Funding, Risk, Governance and Audit, and Operations have clearly set terms of reference and will report directly to the board.

The Board of Trustees annually appraises its performance and reviews its membership to ensure the necessary skills and experience. This informs the trustee recruitment processes. Leadership provided by the board is also subject to scrutiny on an annual basis through the Leadership Self Assessment (LSA) element of the Performance and Quality Framework, which forms part of the Membership Agreement with Citizens Advice.

A register of trustees' interests is maintained and reviewed at the beginning of each meeting for conflict of interest. Where one of the trustees holds the position of trustee/director of another charity and/or organisation with which the Charity intends to co-operate or liaise, that trustee may be involved in discussions regarding that other entity, but not in the ultimate decision making process.

Relationships with Citizens Advice and Quality Standards

The Charity is a member of Citizens Advice, the operating arm of the National Association of Citizens Advice Bureau. The Performance and Quality Framework is part of the Membership Agreement and sets quality standards in terms of advice delivered, client experience, leadership and people management.

Regular and robust audit processes ensure that these quality standards are met.

Operating policies are independently determined by the Board of Trustees in such a way as to fulfil the Charity's objects and comply with membership requirements, including quality compliance, set by Citizens Advice.

Major Risks and Internal Controls

The Board of Trustees is responsible for the effective review of risks to which the Charity is exposed, ensuring internal controls are robust and taking actions to mitigate further risks. The integrity of the internal controls for managing risk are reviewed annually by the board. The risk register, risk profile and mitigating actions are regularly reviewed by each committee and at Board of Trustee meetings, with major risks or changes in risks summarised and highlighted.

The major risks in 2023/24 included:

- significant loss of funding - the risk is mitigated by diversifying funding streams to ensure there is no over dependency on one main funder,
- inability to secure staffing and volunteers to deliver against demand - the staff and volunteer recruitment and training programme is refreshed frequently to remain attractive.
- staff retention issues and high sickness levels - the Charity is developing a package of staff benefits that provide better work/life value and a raft of health and wellbeing packages to alleviate this risk.

Other risks are minimised by the implementation of policies and procedures, including those which help to ensure consistent quality of delivery for all operational aspects of the Charity. These policies are periodically reviewed to ensure that they still meet needs. The risk register aligns to the Business Continuity Plan.

Data and Information Compliance Statements

The Charity is committed to the security and protection of personnel information and to providing a compliant and consistent approach to data management and data protection in line with data protection legislation and data subject rights.

Northumbrian Citizens Advice Bureau

Trustees' Report

Statement of trustees' responsibilities

The trustees (who are also the directors of Northumbrian Citizens Advice Bureau for the purposes of company law) are responsible for preparing the trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), including FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland".

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 the incoming resources and application of resources, including its income and expenditure, of the charitable company 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 accounting standards, comprising FRS 102 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 proper accounting records that can disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

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.

Reappointment of auditor

For the year end March 2025 the Charity is embarking on a re-tender process for our auditor and a resolution for the appointment of an auditor 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 14/10/24 and signed on its behalf by:

.....

M J Durkin - Chair
Trustee

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

Opinion

We have audited the financial statements of Northumbrian Citizens Advice Bureau (the 'charity') for the year ended 31 March 2024, 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 2024 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 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 Charitable Company'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.

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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.

Opinion on other matter 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 13], 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.

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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:

- Enquiries with management, about any known or suspected instances of non-compliance with laws and regulations and fraud;
- 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, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

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 law (including the Working Time Directive); membership of the National Association of Citizens Advice Bureaux; and, compliance with the UK Companies Act and 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.

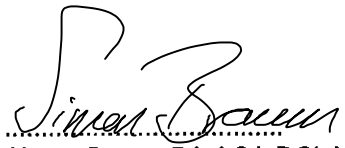
A further description of our responsibilities is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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 Accountants
Statutory Auditor

Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

Date: 4-11-2024

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

Northumbrian Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2024 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2024 £	Total 2023 £
Income and Endowments from:					
Donations and legacies	3	57,959	-	57,959	80,080
Charitable activities	4	1,797,244	2,481,275	4,278,519	2,700,646
Investment income	5	22,141	-	22,141	6,186
Other income	6	100	-	100	4,345
Total Income		1,877,444	2,481,275	4,358,719	2,791,257
Expenditure on:					
Charitable activities	7	(1,743,504)	(2,431,498)	(4,175,002)	(2,575,329)
Total Expenditure		(1,743,504)	(2,431,498)	(4,175,002)	(2,575,329)
Net income		133,940	49,777	183,717	215,928
Transfers between funds		48,418	(48,418)	-	-
Net movement in funds		182,358	1,359	183,717	215,928
Reconciliation of funds					
Total funds brought forward		1,222,810	210,241	1,433,051	1,217,123
Total funds carried forward	17	1,405,168	211,600	1,616,768	1,433,051

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

Northumbrian Citizens Advice Bureau

Comparative Statement of Financial Activities for the Year Ended 31 March 2023
(Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2023 £
Income and Endowments from:				
Donations and legacies	3	80,080	-	80,080
Charitable activities	4	700,446	2,000,200	2,700,646
Investment income	5	6,186	-	6,186
Other income	6	3,289	1,056	4,345
Total income		790,001	2,001,256	2,791,257
Expenditure on:				
Charitable activities	7	(754,502)	(1,820,827)	(2,575,329)
Total expenditure		(754,502)	(1,820,827)	(2,575,329)
Net income		35,499	180,429	215,928
Transfers between funds		34,702	(34,702)	-
Net movement in funds		70,201	145,727	215,928
Reconciliation of funds				
Total funds brought forward		1,152,609	64,514	1,217,123
Total funds carried forward	17	1,222,810	210,241	1,433,051

Northumbrian Citizens Advice Bureau

(Registration number: 08669019)
Balance Sheet as at 31 March 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible assets	13	20,363	30,126
Current assets			
Debtors	14	514,624	252,526
Cash at bank and in hand		1,687,644	1,353,776
		2,202,268	1,606,302
Creditors: Amounts falling due within one year	15	(605,863)	(203,377)
Net current assets		1,596,405	1,402,925
Net assets		1,616,768	1,433,051
Funds of the charity:			
Restricted		211,600	210,241
Unrestricted income funds			
Unrestricted		1,405,168	1,222,810
Total funds	17	1,616,768	1,433,051

The financial statements on pages 18 to 40 were approved by the trustees, and authorised for issue on 14/10/24 and signed on their behalf by:

.....
M J Durkin - Chair
Trustee

.....
R J N Pope - Treasurer
Trustee

Northumbrian Citizens Advice Bureau

Statement of Cash Flows for the Year Ended 31 March 2024

	Note	2024 £	2023 £
Cash flows from operating activities			
Net cash income		183,717	215,928
Adjustments to cash flows from non-cash items			
Depreciation		9,763	3,755
Investment income	5	(22,141)	(6,186)
		171,339	213,497
Working capital adjustments			
Increase in debtors	14	(262,098)	(62,644)
Increase in creditors	15	182,247	58,750
Increase/(decrease) in deferred income		220,239	(14,585)
Net cash flows from operating activities		311,727	195,018
Cash flows from investing activities			
Interest receivable and similar income	5	22,141	6,186
Purchase of tangible fixed assets	13	-	(28,709)
Net cash flows from investing activities		22,141	(22,523)
Net increase in cash and cash equivalents		333,868	172,495
Cash and cash equivalents at 1 April		1,353,776	1,181,281
Cash and cash equivalents at 31 March		1,687,644	1,353,776

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

Northumbrian Citizens Advice Bureau

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: Unit 6, Sovereign House, Sovereign Business Park, Ashington, NE63 8UG

2 Accounting policies

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

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

Basis of preparation
Northumbrian Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are prepared in sterling, which is the functional currency of the entity and rounded to the nearest £.

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

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

There are no significant estimates or judgementals included in the preparation of the financial statements.

Income and endowments
All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

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.

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.

Gifts in kind

Income from donated goods is measured at the fair value of the goods unless it is not practical to reliably measure it, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Investment income

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank. This is normally upon receiving the bank statement from the bank.

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

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

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.

Notes to the Financial Statements for the Year Ended 31 March 2024

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.

Allocation of support costs has been reviewed during the current year to more accurately reflect the operations of the charity. This has resulted in a decrease in support costs compared to previous years.

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. Capital items over £5,000 are capitalised as fixed assets, otherwise they are expended in the current year.

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
Furniture & Equipment	25% straight line

A full year of depreciation is charged in the year of acquisition.

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 (less than 12 months) highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
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.

Notes to the Financial Statements for the Year Ended 31 March 2024

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity; including those which have been designated.

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.

Operating 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
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.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

Notes to the Financial Statements for the Year Ended 31 March 2024

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Donations and legacies;				
Donations from individuals	5,735	-	5,735	7,300
Grants, including capital grants;				
Grants from other charities	52,224	-	52,224	72,780
Total for 2024	57,959	-	57,959	80,080
Total for 2023	80,080	-	80,080	

	General £	Restricted funds £	2024 £	2023 £
Parish council donations	2,795	-	2,795	2,985
Madeleine Kinlen donation	-	-	-	-
Gift aid	-	-	-	-
Donations	2,940	-	2,940	4,315
	5,735	-	5,735	7,300

The 2023 balance of £7,300 was unrestricted.

Notes to the Financial Statements for the Year Ended 31 March 2024

Grants	General £	Restricted funds £	2024 £	2023 £
Rothbury Parish Council	-	-	-	500
R W Mann	-	-	-	1,000
Joicey Trust	-	-	-	3,000
Prudhoe Town Council	-	-	-	11,000
Blyth Town Council	-	-	-	5,000
Alnwick Town Council	-	-	-	5,280
Morpeth Town Council	10,500	-	10,500	10,500
Rothley Trust	10,000	-	10,000	5,000
Hexham Town Council	3,000	-	3,000	3,000
Ashington Town Council	14,224	-	14,224	16,000
Cramlington Town Council	2,500	-	2,500	2,500
Community Foundation	500	-	500	10,000
Louth Foundation	10,000	-	10,000	-
Ponteland Town Council	500	-	500	-
Seaton Valley Council	1,000	-	1,000	-
Total for 2024	52,224	-	52,224	72,780
Total for 2023	72,780	-	72,780	72,780

The 2023 balance of £72,780 was unrestricted.

Notes to the Financial Statements for the Year Ended 31 March 2024

4 Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
	£	£	£	£
Charitable Activities				
Assura Plc	-	11,000	11,000	-
Adapt North East- Norish Partnership	-	-	-	5,000
Berwick Community Development Trust- Nourish Partnership	-	-	-	5,000
Community Foundation- Capital Grant	-	2,500	2,500	-
Community Foundation- Shared Prosperity	-	9,438	9,438	-
Cumbria CVS	300	-	300	-
DWP Access to work	-	1,122	1,122	-
Northumberland County Council - Housing Services	-	12,389	12,389	16,519
Energy Saving Trust- Enegy Redress	-	164,182	164,182	81,526
National Energy Action	-	25,143	25,143	-
Newcastle University	2,206	-	2,206	-
NHS Foundation Trust	-	72,000	72,000	-
Northumberland County Council - VCSE	-	100,000	100,000	33,333
Northumberland - Thriving Together	-	-	-	66,667
Northumberland County Council - Thrving Together co production	-	-	-	50,000
Northumberland County Council - Training Programme	-	-	-	10,000
Thriving Together - Other	-	-	-	250
Macmillan Cancer Support - Northern Cancer Voices	-	-	-	7,000
National Energy Action - smart meters	-	-	-	22,250
NHS Foundation - Northern Cancer Voices	-	-	-	50,000
North of Tyne Combined Authority- Adult Education	103,072	-	103,072	-
North of Tyne Combined Authority - Mulitply	-	193,139	193,139	173,801

Notes to the Financial Statements for the Year Ended 31 March 2024

North of Tyne Combined Authority- Shared Prosperity	-	440,930	440,930	-
North of Tyne Combined Authority - Welfare Right in Schools	-	76,697	76,697	50,066
North Steads Wind Farm	-	11,000	11,000	-
Northern Power grid	-	130,192	130,192	69,086
Northern Power grid - hardship fund	-	-	-	16,140
Northumbria Healthcare NHS	-	-	-	65,000
Northumberland County Council- Bridge	-	2,352	2,352	-
Northumberland Community Enterprise- Nourish Partnership	-	-	-	5,000
MaPSDAP	850,606	397,554	1,248,160	639,951
Department Work Pensions - Kickstart	-	-	-	17,661
Macmillan Cancer Support	-	161,226	161,226	79,357
Citizens Advice - Post Office	89,243	-	89,243	49,400
Citizens Advice Help to Claim F2F	-	215,252	215,252	202,709
Citizens Advice - Cost of Living capacity	-	-	-	15,000
Citizens Advice - Gambling Harm	-		-	500
Citizens Advice - DRO	-		-	7
Citizens Advice- Armed Forces	-	2,000	2,000	-
Citizens Advice- Energy	68,719	-	68,719	-
Citizens Advice- Guardian		37,879	37,879	-
Citizens Advice- Other	7	-	7	-
Building Better Opportunities - Bridge	-	1,717	1,717	174,349
Northumberland Council -Core	623,091	-	623,091	304,000
Northumberland County Council - Welfare Benefits	-	-	-	166,000
Northumberland County Council- Energy Advice	-	69,099	69,099	70,000
Northumberland County Council- Energy Vouchers	-	195,000	195,000	195,000
Northumberland County Council- Energy Vouchers Admin	60,000	-	60,000	-
Northumberland County Council- GP Surgeries	-	50,000	50,000	-

Notes to the Financial Statements for the Year Ended 31 March 2024

Northumberland County Council-MECC	-	25,000	25,000	-
Northumberland County Council-Poverty & Hardship	-	49,000	49,000	-
Ray Wind Farm CIC	-	7,500	7,500	-
VONNE- ICB Social Prescribing	-	20,964	20,964	-
SCENE North East- Nourish Partnership	-	-	-	10,000
Citizens Advice Energy Advice Programme	-		-	50,075
Total	1,797,244	2,481,275	4,278,519	2,700,646
Total for 2023	700,446	2,000,200	2,700,646	

Notes to the Financial Statements for the Year Ended 31 March 2024

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Interest receivable and similar income;				
Interest receivable on bank deposits	22,141	-	22,141	6,186
Total for 2023	6,186	-	6,186	

6 Other income

	Unrestricted funds General £	Restricted funds £	Total 2024 £	Total 2023 £
Other income	100	-	100	4,345

The 2023 balance of £4,345 included unrestricted income of £3,289 and restricted income of £1,056.

7 Expenditure on charitable activities

	Activity undertaken directly £	Activity support costs £	2024 £	2023 £
Generalist advice	3,740,589	410,985	4,151,574	2,558,185
Governance costs	-	23,428	23,428	17,144
	3,740,589	434,413	4,175,002	2,575,329

	Unrestricted General £	Restricted £	Total 2024 £	Total 2023 £
Generalist advice	1,370,244	2,370,345	3,740,589	2,225,075
Support costs	373,260	61,153	434,413	350,254
	1,743,504	2,431,498	4,175,002	2,575,329

In addition to the expenditure analysed above, there are also governance costs of £23,428 (2023 - £17,144) which relate directly to charitable activities. See note 8 for further details.

8 Analysis of governance and support costs

Raising funds expenditure

Support costs allocated to charitable activities

	Governance costs	Support costs	Total 2024	Total 2023
	£	£	£	£
Staff costs	-	410,985	410,985	333,110
Governance costs	23,428	-	23,428	17,144
	23,428	410,985	434,413	350,254

Governance costs

	Unrestricted funds General	Total 2024	Total 2023
	£	£	£
Audit fees			
Audit of the financial statements	11,000	11,000	6,250
Other fees paid to auditors	-	-	920
Legal fees	1,059	1,059	858
Allocated support costs	11,369	11,369	9,116
	23,428	23,428	17,144

9 Trustees remuneration and expenses

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

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

Notes to the Financial Statements for the Year Ended 31 March 2024

10 Staff costs

The aggregate payroll costs were as follows:

	2024 £	2023 £
Staff costs during the year were:		
Wages and salaries	2,758,924	1,779,208
Social security costs	218,316	145,369
Pension costs	53,329	36,202
	3,030,569	1,960,779

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

	2024 No	2023 No
Project: client facing worker	70	42
Project: supervision	15	13
Project: administration	8	4
Advice development	7	3
Back office & management	11	9
Cleaners	1	1
	112	72

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 £159,011 (2023 - £129,945).

11 Auditors' remuneration

	2024 £	2023 £
Audit of the financial statements	11,000	6,250
Other fees to auditors		
The auditing of accounts of any associate of the charity	11,000	6,250
All other non-audit services	-	920
	11,000	7,170

12 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.

Notes to the Financial Statements for the Year Ended 31 March 2024

13 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2023	39,053	39,053
At 31 March 2024	39,053	39,053
Depreciation		
At 1 April 2023	8,927	8,927
Charge for the year	9,763	9,763
At 31 March 2024	18,690	18,690
Net book value		
At 31 March 2024	20,363	20,363
At 31 March 2023	30,126	30,126

14 Debtors

	2024 £	2023 £
Trade debtors	297,559	31,979
Prepayments & accrued income	10,135	16,107
Accrued income	206,351	203,459
Other debtors	579	981
	514,624	252,526

15 Creditors: amounts falling due within one year

	2024 £	2023 £
Trade creditors	42,842	3,383
Other taxation and social security	157,105	35,043
Other creditors	12,404	28,136
Pension scheme creditor	12,096	8,402
Accruals and deferred income	122,844	90,080
Deferred income	258,572	38,333
	605,863	203,377

Notes to the Financial Statements for the Year Ended 31 March 2024

	2024 £	2022 £
Deferred income at 1 April 2023	38,333	52,918
Resources deferred in the period	258,572	38,333
Amounts released from previous periods	(38,333)	(52,918)
Deferred income at 31 March 2024	258,572	38,333

Deferred income held at the year end relates to grant income received in advance, where performance conditions have not yet been met.

16 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2024 £	2023 £
Land and buildings		
Within one year	49,093	49,722
Between one and five years	148,800	153,886
After five years	17,350	53,050
	215,243	256,658
Other		
Within one year	-	2,775

Northumbrian Citizens Advice Bureau

Notes to the Financial Statements for the Year Ended 31 March 2024

17 Funds

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Unrestricted funds					
General					
General funds	572,810	1,877,444	(1,743,504)	498,418	1,205,168
Designated					
Operating Costs	650,000	-	-	(450,000)	200,000
Total unrestricted funds	1,222,810	1,877,444	(1,743,504)	48,418	1,405,168
Restricted funds					
Assura Plc	-	11,000	(1,500)	-	9,500
Building Better Opportunities Project	-	1,717	(1,717)	-	-
Citizens Advice- Armed forces	-	2,000	(2,000)	-	-
Citizens Advice- Guardian	-	37,879	(37,879)	-	-
Citizens Advice Help to Claim	-	215,252	(215,252)	-	-
Citizens Advice- MAPS	-	397,554	(349,136)	(48,418)	-
Community Foundation- Capital Grant	-	2,500	-	-	2,500
Community Foundation- Shared Prosperity	-	9,438	(9,438)	-	-
Access to work	-	1,122	(1,122)	-	-
Macmillan	-	161,226	(161,226)	-	-
Macmillan Cancer Support - Northern Cancer Voices	26,466	-	(26,466)	-	-
Madeleine Kinlen	23,402	-	(23,402)	-	-
National Energy Action	-	25,143	(25,143)	-	-
NHS Foundation Trust	-	72,000	-	-	72,000
North of Tyne Combined Authority - Mulitply	-	193,139	(186,911)	-	6,228
North of Tyne Combined Authority- Shared Prosperity	-	440,930	(440,930)	-	-
North of Tyne Combined Authority - Welfare Right in Schools	-	76,697	(76,697)	-	-
North Steads Wind Farm	-	11,000	(770)	-	10,230
Northern Power grid	-	130,192	(130,192)	-	-
Northern Power grid - Hardship fund	13,031	-	(8,771)	-	4,260

Notes to the Financial Statements for the Year Ended 31 March 2024

	Balance at 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2024 £
Northumberia Healthcare NHS	63,700	-	(59,852)	-	3,848
Northumberland County Council- Bridge	-	2,352	(2,352)	-	-
Northumberland County Council - Energy Advice	-	66,099	(66,099)	-	-
Northumberland County Council- Energy Vouchers	57,202	195,000	(177,253)	-	74,949
Northumberland County Council- GP Surgeries	-	50,000	(50,000)	-	-
Northumberland County Council- Housing Service	-	12,389	(12,389)	-	-
Northumberland County Council- MECC	-	25,000	(2,930)	-	22,070
Northumberland County Council- Poverty & hardship	-	49,000	(49,000)	-	-
Northumberland County Council - Thrving Together co production	26,440	-	(20,425)	-	6,015
Northumberland County Council- VCSE	-	100,000	(100,000)	-	-
Ray Wind Farm CIC	-	7,500	(7,500)	-	-
The Energy Savings Trust	-	164,182	(164,182)	-	-
VONNE- ISB Social prescribing	-	20,964	(20,964)	-	-
Total restricted funds	210,241	2,481,275	(2,431,498)	(48,418)	211,600
Total funds	1,433,051	4,358,719	(4,175,002)	-	1,616,768

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

Designation of operating costs: the trustees have designated funds to invest in advice activity in 24/25 that is currently unfunded elsewhere.

Assura Plc
Funding for Social Prescribed activities provided by VSCE organisations

Building Better Opportunities - Bridge
Provision of benefits advice as part of an employability partnership project

Notes to the Financial Statements for the Year Ended 31 March 2024

Citizens Advice - Armed Forces
A pilot fund to deliver advice to ex armed force personnel

Citizens Advice - Energy
Funding to deliver energy advice to clients

Citizens Advice - Guardian
funding to expand community advice provision

Citizens Advice - Help to Claim
"National Citizens Advice funded project from The Department For Work and Pensions (DWP) for the provision of Universal Support: Help to Claim. This provides digital and face to face advice for Universal Advice claimants."

Citizens Advice - MAPS
"To provide a debt advice and casework service to people experiencing financial hardship, funded by the Money Advice Service in Partnership with Citizens Advice."

Community Foundation - Capital Grant
Funding to update office facilities

Community Foundation - Shared Prosperity
Match funding for an Employabilty partnership 'Solid Foundations'

DWP Access to work
Funding to support staff with workplace adjustment needs

Macmillan
funding to deliver advice to client suffering with cancer

Macmillan Cancer Support - Northern Cancer Voices
TT employed an Engagement officer to work for NCV gathering testimonies from Cancer patients

Madeleine Kinlen
To alleviate or mitigate impoverishment for local residents in th Berwick district area

National Energy Action
To provide information about smart meters in the community

NHS Foundation Trust
To develop a volunteer skills passport

North of Tyne Combined Authority - Multiply
To provide training in basic numeracy skills to Northumberland residents via a consortium of VSCE partners

North of Tyne Combined Authority - Shared Prosperity
Employability partnership 'Solid Foundations'

North of Tyne Combined Authority - Welfare Right in Schools
To provide advice within schools to parents and carers

North Steads Wind Farm
Funding to update office facilities

Northern Power Grid
A fund to deliver energy advice to customer of Northern Power Grid

Northern Power grid - Hardship fund
A fund to distribute small crisis payments to customers of Northern Power Grid

Northumbria Healthcare NHS
Health & Well-being sessions for NHS staff delivered by the VCSE

Northumberland County Council - Bridge
See Building Better Opportunites tab above

Northumberland County Council - Energy
Funding to deliver energy advice

Northumberland County Council - Energy Vouchers
funding for crisis payment to be made to client experienceing fuel poverty

Northumberland County Council - GP Surgeries
Funding to deliver advice in GP surgeries

Northumberland County Council - Housing Services
To provide debt advice to Homes for Northumberland tennants

Northumberland County Council - MECC
To facilitate Making Every Contact Count training sessions for VCSE organisations

Northumberland County Council - Poverty & Hardship
To provide a webpage with Employability opportunities for Northumberland residents
Design and develop and manage the application process for VCSE projects which tackle Health Inequalites

Northumberland County Council - VCSE
Commission as the support for the VSCE in Northumberland

Ray Wind Farm CIC
Funding to update office facilities

The Energy Savings Trust
Delivery of energy advice through the Energy Redress scheme

VONNE - ICB Social Prescibing
Funding to improve links between Social Prescribers and building VSCE capacity to improve health inequalities in Communities.

Transfers
During the year a total of £67,370 was transferred from restricted to unrestricted reserves representing unspent amounts to be used for general purposes.

Notes to the Financial Statements for the Year Ended 31 March 2024

18 Analysis of net assets between funds

	Unrestricted			
	General	Designated	Restricted	Total funds
	£	£	£	£
Tangible fixed assets	20,363	-	-	20,363
Net current assets/(liabilities)	1,184,805	200,000	211,600	1,596,405
Total net assets	1,205,168	200,000	211,600	1,616,768

	Unrestricted			
	General	Designated	Restricted	Total funds at 31 March 2023
	£	£	£	£
Tangible fixed assets	30,126	-	-	30,126
Net current assets/(liabilities)	542,684	650,000	210,241	1,402,925
Total net assets	572,810	650,000	210,241	1,433,051

19 Analysis of net funds

	At 1 April 2023	Financing cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	1,353,776	333,868	1,687,644
Net funds	1,353,776	333,868	1,687,644

	At 1 April 2022	Financing cash flows	At 31 March 2023
	£	£	£
Cash at bank and in hand	1,181,281	172,495	1,353,776
Net funds	1,181,281	172,495	1,353,776

20 Related party transactions

There were no related party transactions in the year.

NORTHUMBRIAN CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155717

Accounts

Company registration number: 08669019

Charity registration number: 1155717

NORTHUMBRIAN CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2023

Northumbrian Citizens Advice Bureau

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Northumbrian Citizens Advice Bureau

Reference and Administrative Details

Trustees	L Collins (resigned 28 June 2023) G M Townshend (resigned 28 June 2023) Y A Carter (resigned 15 March 2023) T Frazer M J Durkin - Chair R J N Pope - Treasurer L Richards (resigned 4 October 2022) K Salton K E Connell M A Kelso (resigned 30 November 2022) B Waugh P W Topping C Holland (appointed 1 September 2022) N Thompson (appointed 15 March 2023) M S Ten Hove (appointed 28 June 2023) J Iley (appointed 28 June 2023)
Key Management Personnel	A Conway, Chief Executive Officer R Turnbull, Operations Manager N Duffy, Thriving Together Programme Director
Registered Office	Unit 6, Sovereign House Sovereign Business Park Ashington NE63 8UG
Charity Registration Number	1155717
Solicitors:	Muckle LLP Time Central 32 Gallowgate Newcastle upon Tyne Tyne And Wear NE1 4BF
Bankers	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB
Auditor	Azets Audit Services Chartered accountant & statutory auditor Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS
	The charity is incorporated in England and Wales.
Company Registration Number	08669019

Northumbrian Citizens Advice Bureau

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 2023.

Structure, governance and management

Nature of governing document

Northumbrian Citizens Advice Bureau (the "Charity") is a company limited by guarantee and a registered charity. It is also known and referred to as Citizens Advice Northumberland. The Charity was incorporated as a company limited by guarantee on 30 August 2013 and commenced operation on 1 April 2014. The Charity is governed by its Articles of Association.

At 31 March 2023, the Charity had 10 members. The maximum liability of any member is limited to One Pound.

Recruitment and appointment of trustees

Trustees, who are also directors of the Charity, are elected at the annual general meeting or co-opted by the trustee board. No persons or bodies external to the Charity are currently entitled to appoint persons to the trustee board.

Trustees are recruited following an open and transparent recruitment process which seeks to ensure that the trustee board properly reflects the diversity of the local community and that trustees have the skills, knowledge and experience necessary to ensure the Charity delivers high quality services which meet the needs of its clients.

Under the requirements of the Articles of Association, members of the trustee board are elected to serve for a period of three years after which they may be re-elected at the next annual general meeting up to a maximum of 9 years. All co-opted trustees must retire from office at the first annual general meeting following their co-option but may then be elected or re-appointed. Trustee give their time freely and receive no remuneration.

Induction and training of trustees

Newly appointed trustees are provided with a comprehensive induction through the provision of an induction training manual and mentoring from Key Management Personnel or other trustee members as appropriate. In addition to identifying the skills and knowledge which new members bring to the board, the induction process aims to inform new members about the roles and responsibilities of a trustee board member. This includes the current work of the organisation, future development plans, financial and staffing resources, EDI and quality and service requirements.

Executive Team and Remuneration Policy

The Trustees have considered who the Executive Team are, as noted in the Reference and Administration section. The Executive Team are responsible for delivering the Trustees Board's vision and for the day to day running of the Charity.

The remuneration of the Executive Team is reviewed annually. The trustees benchmark against remuneration levels of other charities and similar organisations within the sector and the region and the Citizens Advice network outside of London. Remuneration levels are set using this information together with budget and forecast information, ensuring that the Charity can afford any proposed increases.

Northumbrian Citizens Advice Bureau

Trustees' Report

Organisational structure

The Charity is governed by its Trustee Board which is responsible for setting the strategic direction. The Trustees carry ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at least quarterly and have committees covering Finance and Premises, Risk and Governance and People Management, and delegate the day-to-day operation of the Charity to the Executive Team . The Trustee Board is independent from management. A register of trustees' interests is available for inspection at the principal office and updated annually.

Relationships with related parties

The Charity is a member of Citizens Advice, the operating arm of the National Association of Citizens Advice Bureaux. Citizens Advice provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Operating policies are independently determined by the Trustee Board of the Charity in such a way as to fulfil the Charity's objects and comply with membership requirements of Citizens Advice.

The Charity works, co-operates and liaises with a number of other advisory services, local organisations and community-based charities on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity with which the Charity intends to cooperate or liaise, that trustee may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks and management of those risks

The Trustee Board regularly conducts a review of all the risks to which the Charity is exposed and takes action to mitigate those risks. The risk register, risk profile and mitigating actions are regularly reviewed by each committee and through board meetings with major risks or changes in risks summarised and highlighted. Major risks include:

- significant loss of funding, staffing and volunteers to deliver against demand and;
- a serious breach of data protection.

In relation to loss of funding, the risk is mitigated by diversifying funding streams to ensure there is no dependency on one main funder. The Charity continues to seek to diversify its funding sources and respond to local and national needs surrounding the cost of living and energy crisis and the investment in a full time appointment to secure additional funds has been invaluable in this.

In relation to adequate staffing and volunteers, the charity has continual recruitment and training programmes.

An information assurance strategy is in place to address the risks associated with the significant amount of client data held by the Charity. An information assurance management team ensures that the confidentiality, integrity and availability of sensitive data is maintained to a level which is consistent with the requirements of its clients, funders and strategic partners.

Internal risks are minimised by the implementation of policies and procedures including those which help to ensure consistent quality of delivery for all operational aspects of the Charity. These policies are periodically reviewed to ensure that they still meet the needs of the Charity.

Northumbrian Citizens Advice Bureau

Trustees' Report

Objectives and activities

Objects and aims

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

The Charity provides free, independent, confidential and impartial advice to its clients on their rights and responsibilities. It values diversity, promotes equity and inclusion and challenges discrimination.

The Charity's aims are:

- To provide the advice people need for the problems they face.

- To improve the policies and practices that affect people's lives.

The Charity seeks to meet these objects and aims by providing information and advice services which are targeted at the needs of local communities. In addition, the Charity uses the experiences of its clients to campaign for changes in legislation and practices and to highlight the causes of discrimination, prejudice and social exclusion and their impact on individuals and groups.

In 2022-23 in addition to the telephone, email and web-chat advice lines, face fo face drop in and appointment services resumed throughout all of our nine locations across Northumberland in: Alnwick, Amble, Ashington, Berwick, Blyth, Cramlington, Hexham, Morpeth and Prudhoe and we were also able to take our advice into communities through projects like North of Tyne Combined Authority's Welfare at the School Gates pilot.

Trained assessors and advisers, both paid and voluntary, provided generalist advice in all the main subject areas: welfare benefits, housing, money and debt advice, employment, fuel poverty, family and personal matters, taxes, immigration and nationality, health and education, consumer and discrimination. Project funding allowed the Charity to provide casework support in specific areas or to particular marginalised and vulnerable target groups such as fuel poverty, universal credit, cancer and life limiting illnesses, financial capability, and pre-employability. All services have operated with increased demand and a reduction in capacity whilst we recruited and trained new staff and volunteers after the pandemic.

Whilst the Charity's main focus is on the delivery of information and advice services to individuals and other Voluntary and Charitable, Social Enterprise (VCSE) organisations, the twin aim of the Charity is to undertake research and campaigns activity. By using client-based evidence to campaign for changes in policies and practices which aren't working, the Charity can improve the lives of many more people including those who have never used a local Citizens Advice office. Research and campaigns activity took place throughout the year through the provision of information to Citizens Advice and participation in local, regional and national campaigns.

The primary objectives of the Charity for the year 2022-23 were:

1. Secure the financial stability of the organisation through two major commissioning priorities through Northumberland County Council and the continuation of our Energy Advice Service Line when the current contracts ended in Aug 2022 ensuring we can meet the rising need for Energy Advice amongst Northumberlands communities.

2. Implement the Money and Pensions Service National Contact Centre for Debt Advice if successful as part of national Citizens Advice bid.

3. Redefine our local support offer to focus on enabling high performing advice functions meeting more demand across all areas of advice (Business As Usual).

4. Establish the Community Advice Model as a stand alone funded service with reach into communities beyond which we currently deliver.

5. Develop Thriving Together and work to the VCS Commissions targets for development.

6. Continue to progress our equity, diversity and inclusion (EDI) work with a particular emphasis on improving inclusive access, EDI capability and workforce disparities.

For our volunteers and staff, we've continued to have a blended approach of remote and office working. This approach has the potential to provide a better volunteer and employee experience, improve wellbeing, and make work more inclusive and accessible, using the effective digital collaboration tools we've established. Our locally entrenched support through our Community Advice Service line has grown from strength to strength working with trusted local intermediaries like schools, food banks and parish councils. We have trained 40 staff and volunteers as Community Assessors using Northumberland Frontline to provide a conduit into the service from the heart of local communities, seeking to meet more need and create additional capacity.

We are working to establish innovative partnerships across various sectors with multiple organisations. Our goal is to support the achievement of our charitable objectives and further develop Thriving Together (TT) as a partnership vehicle. TT ensures that even the smallest voices are heard at a system level and that collaborative opportunities are utilised for the benefit of Northumberland's residents. TT is the operational name for the Local Authorities commission to support the VCSE, which we took over in October 2021. It is our core business, but it also has the potential to expand the impact of the VCSE and address key triggers of local deprivation.

Thriving Together is a collaboration between the VCSE and other critical statutory stakeholders such as Northumbria NHS Trust, Northumberland County Council's Public Health and Communities directorate and teams, Northumberland's Health and Wellbeing Board and the Integrated Care Board. TT facilitates strong place-based and thematic collaboration, it platforms and facilitates cross-sector working in order to create the best outcomes for residents. Working in this way gives oversight to decisions and plans, provides a conduit to existing resources and networks to avoid duplication, waste of resources, and importantly demonstrates impact.

Strategies and activities

Activity for the year focused on a number of key areas designed to help meet the Charity's objectives.

The charity provided free, high quality information and advice to a total of 29,663 clients of whom 15,489 were unique with 60,022 issues, resulting in direct income gain of over £5,400,000 for the local community and £1,040,000 of debt written off or repayments rescheduled.

• During the year the Charity enabled all staff and volunteers to work in a hybrid way, both remotely and delivering face to face in our community premises allowing those unable to access support remotely to receive advice and guidance, continuing to increase our capacity for face to face services through our Community Advice Service line.

• 20% of all the problems dealt with related to debt, a decrease from 26% in 2021/22, however the number of clients in problem debt and deficit budgets has remained similar (2,867 21-22, 2,786 22-23). People are increasingly struggling with other issues related to the cost of living crisis and we have seen an increase in issues related to energy/fuel poverty from 3,478 (21/22) to 9,622 (22/23), welfare benefits, including Universal Credit, increased from 17,252 (21/22) to 20,715 (22/23) and a new category in 2022-23 of charitable contributions/foodbanks recorded 5,488 issues.

Trustees' Report

• The Charity's involvement in the Bridge project ended in March 2023. This was a unique partnership of voluntary sector providers delivering county-wide pre-employability support to those furthest removed from the labour market. In the year we supported 385 participants requiring specialist finance, benefit and debt work to address 1,899 issues, creating 229 cases delivering £228,000 of financial gains and truly demonstrating its crucial central element to the success of its overall delivery. The project was funded by the Big Lottery Fund and the European Social Fund as part of the Building Better Opportunities Programme. For the duration of the project we supported 1,240 people with 8,301 issues with 1,407 cases to address their finance, benefit and debt needs resulting in financial gains of £738,000.

• Welfare advice services were delivered from the Charity's offices, as well as remotely and helped people to secure more than £5,400,000 in benefit gains, compensation payments and charitable awards and a further £1,040,000 in debt write-offs and managed repayments.

The demand for remote advice has continued to rise and in the year we received 13,945 calls, of which we were able to respond to 6,457 (45.2%). This is much improved against our pre-covid position, but we have ambitious plans to help more people and have invested in our adviceline capacity to meet the increased demand in 2023-24. Importantly of those we supported, 83% found it easy/very easy to access the service; 87% were very/satisfied with the person they spoke with; 86% were very/satisfied with the information and support they received and 93% would recommend our service.

The Charity supported the alleviation of fuel poverty through contracts with the Energy Redress Fund, Northern Power Grid, Northumberland County Council and Citizens Advice Big Energy Savings programme. These all help tackle the link between health and fuel poverty by providing advice and casework on a range of issues including energy efficiency and saving measures, help with managing fuel debt, carbon dioxide emissions and safety, advice on income maximisation and help with grant applications through telephone and digital channels as well as face to face and home visits. In this period the Charity upported 2,439 clients with 9,622 issues relating to fuel poverty and/or energy issues and gained through income reimbursements, services, grants, bankruptcy/DRO fees, energy efficiency measures, emergency fuel vouchers, emergency heat sources & boiler repairs £1,070,000, an additional £247,190 of benefit entitlements and had over £45,000 of debts written off or repayments rescheduled.

The Charity continued its partnership with Macmillan Cancer Support to provide a dedicated advice service to people and their families affected by cancer and life limiting illnesses. 728 unique clients were provided with advice surrounding 3,389 issues and secured £1,890,000 in additional income through regular ongoing payments and one-off payments (grants, compensation, and arrears) and the service is secure until the end of 2024. The major welfare benefits issues were the same as previous years focusing on Attendance Allowance and Personal Independence Payments, but energy/fuel poverty, travel and transport and charitable support issues were the next most prevalent issues.

The Charity continued its Help to Claim service, funded by the Department of Work and Pensions through Citizens Advice, for people experiencing difficulty making or completing their Universal Credit claim. The Charity supported 1,341 people with 6,397 issues and secured £850,000 of income gains on their Universal Credit claim.

Throughout the year the Charity managed its contractual and charitable obligations working both remotely and returning to face to face services as soon as it was safe to do so and ensuring that our clients in Northumberland could receive the service they needed in the way they could access it.

During the year the Charity received several grants to manage to provide immediate relief to individuals and families suffering specific hardship from the cost of living and fuel crisis. These included Northern Powergrid Crisis Fund and Local Support from Northumberland County Council through the household support fund from which we have distributed £159,909 to 1,356 households for fuel payments, prepayment meter top-ups and various other hardship payments.

During the year the Charity through Thriving Together was also funded and tasked with distributing funding and supporting the VCSE sector in Northumberland through:

• The Madeleine Kinlen Fund, a private donation provided to support work towards the alleviation of poverty in the Berwick-Upon-Tweed area, supported three organisations with £2,003 to deliver interventions.

• Northumbria NHS Trust Health & Wellbeing Fund. £70,000 investment from NHSI to support the improvement of the Health and wellbeing of NHS staff in Northumbria post covid through delivering of H&WB interventions delivered by VCSE organisations across Northumbria such as wreath making, financial capability and surf lessons.

• North of Tyne Combined Authority's Multiply Programme which saw a successful collaborative bid between 6 VCSE organisations worth £173,800 to deliver numeracy interventions in innovative ways to engage those furthest away from the labour market and starting to address the numeracy skills deficit in Northumberland.

• The Nourish Partnership, a collaborative of 5 partners working to address food poverty through sustainable community solutions. We provided strategic direction and community engagement through a dedicated Community.

• Connector to support the 5 partners to invest in local initiatives to address long term food insecurity.

• Due to clearly defined need, Northern Cancer Voices (NCV) received some funding to increase their scale of reach and impact in terms of amplification of the voice of cancer patients across the North East and North Cumbria Integrated Care System. We have acted as an incubator for NCV through the year, providing HR, financial and administrative support through housing their funds, employing an NCV coordinator, whilst simultaneously supporting them to establish themselves as a well led and governed standalone organisation who can hold their own cash and staff very soon.

• Working collaboratively with Northumberland County Council we were awarded a grant from the Department of Levelling Up (DHLUC) through their partnership for people and places programme called - Hello Hirst. Working with the local community, other VCSE organisations such as Leading Link, we formed a partnership with local schools, DWP, family hubs and local employers to deliver a hyper local commissioning and delivery model focusing on the community identified priority of toilet training as fundamental to school readiness.

Fundraising disclosures

Total income for the year was £2,791,257. The majority of this funding was restricted to the introduction or development of the projects and services outlined above and some was passported to other organisations through Thriving Together.

The Charity is required to report how it deals with fundraising from the public. The Charity did not use a professional fundraiser or commercial participator to raise funds. Any monies donated directly from the public followed all guidelines set out by the Charity Commission and applicable law. The Charity respected the privacy and contact preferences of donors.

Public benefit

The trustees confirm that they have had regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Trustees' Report

Social investment policies

The Charity does not currently hold material investments.

Use of volunteers

Volunteers are a vital part of the Citizens Advice service and the charity has a strong history of recruiting and training volunteers to support its core work. Having local people from every area of the county to govern and deliver services allows the Charity to remain deeply rooted in the community and to retain a strong commitment to identifying and helping those in greatest need. On 31 March 2023 the Charity had 75 people volunteering in a range of roles and the wider public value of the contribution of volunteers to the service during 2022-23 was estimated at £399,083. This value includes but is not limited to: the improved wellbeing of individuals; reduced demand for mental health services; skill development/into employment and community well-being.

We recognise that in order to achieve our aims of increasing capacity we need to recruit and train more volunteers, however this continues to be a challenging time for communities and there are competing demands on volunteers' time and resources. Therefore in addition to the Community Advice Service line where we can train other organisations volunteers to be Community Assessors and eventually volunteers we are also preparing a renewed and refreshed volunteer recruitment campaign for 2023 which will increase our ability to help even more people in Northumberland.

Going concern

The Trustees are satisfied that the Charity 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.

Achievements and performance

Impact

The Charity's services provided widespread benefits for individuals and households but the impact of the work reached well beyond individuals and their family. Through its activities the Charity made a significant contribution to community life in Northumberland in the following ways:

- ensuring access to justice through advice and campaign work;

- supporting communities by tackling poverty, social exclusion and disadvantage;

- reducing costs to the public purse by preventing problems from arising or deteriorating;

- strengthening local economies by bringing in funds for clients and services;

- improving skills through a range of employment and volunteering opportunities;

- highlighting unfair laws, policies and procedures and campaigning for change;

- promoting social cohesion through partnership work with other service providers.

Using Citizens Advice's modelling tool which was tailored to Citizens Advice from a model developed by New Economy, we have estimated the following financial impact of the advice and support Citizens Advice provided in 2022-23 to Northumberland.

Northumbrian Citizens Advice Bureau

Trustees' Report

Overall financial value to society	
Fiscal benefit total	£5,939,282
Public value total	£40,781,137
Value to the people we help (financial outcomes) total	£22,585,995
For every £1 invested in CAB Northumberland the return on investment (ROI) is:	
For every £1: amount in fiscal benefits is:	£2.62
For every £1: amount in public value is:	£18.00
For every £1, amount in value to the people we help (financial outcomes) is:	£9.97
Local authority- by preventing homelessness and housing evictions and mental health services	
Savings to local authority total (fiscal value)	£651,109
Savings to local authority total (Council tax Arrears repayment	£44,368
NHS - by reducing use of mental health and GP services, and keeping people in work	
Reducing use of health services	£795,365
Keeping people in work	£143,140
Total saving to NHS	**£938,505**
Other government departments:	
Department of Work and Pensions (by keeping people in work)	£2,242,528
Criminal Justice System (by preventing housing evictions and homelessness)	£81,115
Housing Providers (by preventing housing evictions)	£2,052,277
Value of fiscal benefit providing advice to debt clients	
Total of Value of Advice (fiscal benefits)	£3,058,087
Wider economic and social benefits	
Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£30,118,168

Trustees' Report

Financial review

Incoming resources for the year were £2,791,257. Of this £2,001,256 related to restricted funds.

At 31 March 2023 total funds were £1,433,051 of which £210,241 related to restricted funds.

Policy on reserves

The Trustee Board is committed to maintaining a level of financial reserves which will:
- provide sufficient working capital/cash to meet the operational requirements of the Charity.
- meet other foreseeable future financial liabilities.
- ensure the Charity is able to make appropriate provision for any unanticipated costs that may occur.
- build up funds for any planned future projects.

In order to meet these objectives the board resolves to:
- work to maintain free reserves between an equivalent of 6 - 12 months overall operating costs, which will support cash flow and provide working capital to ensure continuation of service to clients.
- designate reserves in future, as necessary, to meet the forecast costs of planned projects/development.

Based on the above objectives the board has determined that the level of Unrestricted Funds freely available - the 'free reserves' - should equate to between £1,122,968 and £2,245,936. The free reserves at the end of the period (including designated funds) were £1,192,684 (2022 -£1,147,437) The trustees are satisfied that this level of free reserves gives sufficient working capital to operate the Charity and to respond to the needs of the beneficiaries as required.

The need for the Charity's service continues to grow, reflected in the increased income year on year, and in turn this reflects on the needs for an increasing buffer of reserves to weather inevitable unforeseen events that occur, hence the Charity continues to require the future support of its funding partners, which we are very grateful to receive.

Funds in deficit

No funds were in deficit at the end of the financial year.

Northumbrian Citizens Advice Bureau

Trustees' Report

Principal funding sources

Northumberland County Council (the Council) continued to be the main funder of the Charity's generalist advice and welfare advice services.

Funding was received from the Money Advice Service in partnership with Citizens Advice. This funding was restricted to the provision of debt and money advice services which were delivered from all the offices across the county and over the telephone.

Funding was received from DWP via Citizens Advice for the provision of Help to Claim, digital advice to support Universal Credit claimants up to and including a successful first claim.

Funding was received from The Energy Redress Fund, Northumberland County Council, Northern Powergrid and the Citizens Advice Energy Advice Programme to address thehealth and social welfare impact of fuel poverty.

Funding was received from the Big Lottery and European Social Fund through its Building Better Opportunities fund for the provision of pre-employability support specifically around finance, benefits and debt called Bridge.

Continuation funding was received from Macmillan Cancer Support for the provision of a welfare benefits advice service for people affected by cancer.

Funding was received from town councils to further enhance and help support the provision of local advice services, including:
Alnwick Town Council
Ashington Town Council
Blyth Town Council
Cramlington Town Council
Hexham Town Council
Morpeth Town Council
Prudhoe Town Council
Rothbury Parish Council

In addition to the above, the Charity received funding from a number of other sources including Tyne and Wear Community foundation, Rothley Trust, Joicey Trust, the R.W Mann Trust and a wide range of local parish councils. This funding helped support a variety of advice-related activities during the period.

Detailed information about income received is provided in the notes to the accounts. On behalf of the Charity, the Trustee Board would like to sincerely thank all of the Charity's funders for their vital support during the financial year.

Investment policy and objectives

In order to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. These powers are outlined in its Articles of Association at article 3.19.

Trustees' Report

Plans for future periods

Aims and key objectives for future periods

The Charity will:

1. Ensure that our service delivery across each delivery channel (face to face, online and telephone) is equitable. Our service to clients should be of equal standard,

2. irrespective of how they choose to contact us. We will tackle the ongoing disparities in access and experience for clients from marginalised groups

3. Consolidate recent and rapid growth in the size and scale of Citizen Advice Northumberland; our organisation will be stronger, more secure and better able to meet the challenges of the future.

4. Focus on partnerships through our collaboration with Northumberland County Council, the North East Integrated Care Board, the NHS Trust and others to create a reliable eco-system of relationships which supports what we do, our clients and staff and furthers the interests of Citizen Advice Northumberland. Our partnerships increase our capacity and revenue but they also enable us to advocate for systemic change; hence our leadership role in bringing together the VCSE sector through TT Northumberland. Research and campaigns will continue to support our role to advocate for change locally and nationally.

5. Be data led in our decision making at all levels of the organisation; and will use that data, improved analytical tools and other technology to better support our staff to deliver a high quality service and improve our advice offer to our clients.

6. Maintain appropriate spending to deliver on our contractual obligations whilst also ensuring long term organisational viability.

7. Be an exemplar local employer, ensuring strong recruitment (using our experience of equitable, inclusive and recruitment methods) and retention of paid staff and volunteers through an employee offer that places the work-life balance together with a culture of "putting something back" at its heart. For our volunteers we will create a different kind of volunteer offer that delivers the skills and experience of our volunteers to more of our specialist areas of business, with the creation of a volunteer pathway.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Northumbrian Citizens Advice Bureau 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

Trustees' Report

- 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.

Reappointment of auditor

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 20/10/23 and signed on its behalf by:

.....

M J Durkin - Chair
Trustee

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

Opinion

We have audited the financial statements of Northumbrian Citizens Advice Bureau (the 'charity') for the year ended 31 March 2023, 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 2023 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 Charitable Company'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.

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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.

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 pages 12 and 13], 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.

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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:

- Enquiries with management, about any known or suspected instances of non-compliance with laws and regulations and fraud;
- 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, evaluating the business rationale of significant transactions outside the normal course of business and reviewing accounting estimates for bias.

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 law (including the Working Time Directive); membership of the National Association of Citizens Advice Bureaux; and, compliance with the UK Companies Act and 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 for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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 Accountants
Statutory Auditor

Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

Date: 6-11-2023

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

Northumbrian Citizens Advice Bureau

Statement of Financial Activities for the Year Ended 31 March 2023 (Including Income and Expenditure Account and Statement of Total Recognised Gains and Losses)

	Note	Unrestricted £	Restricted £	Total 2023 £	Total 2022 £
Income and Endowments from:					
Donations and legacies	3	80,080	-	80,080	261,262
Charitable activities	4	700,446	2,000,200	2,700,646	1,810,820
Investment income	5	6,186	-	6,186	287
Other income	6	3,289	1,056	4,345	-
Total Income		790,001	2,001,256	2,791,257	2,072,369
Expenditure on:					
Charitable activities	7	(754,502)	(1,820,827)	(2,575,329)	(1,864,017)
Total Expenditure		(754,502)	(1,820,827)	(2,575,329)	(1,864,017)
Net income		35,499	180,429	215,928	208,352
Transfers between funds		34,702	(34,702)	-	-
Net movement in funds		70,201	145,727	215,928	208,352
Reconciliation of funds					
Total funds brought forward		1,152,609	64,514	1,217,123	1,008,771
Total funds carried forward	17	1,222,810	210,241	1,433,051	1,217,123

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

Northumbrian Citizens Advice Bureau

Comparative 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 £
Income and Endowments from:				
Donations and legacies	3	125,245	136,017	261,262
Charitable activities	4	421,000	1,389,820	1,810,820
Investment income	5	287	-	287
Total income		546,532	1,525,837	2,072,369
Expenditure on:				
Charitable activities	7	(401,196)	(1,462,821)	(1,864,017)
Total expenditure		(401,196)	(1,462,821)	(1,864,017)
Net income		145,336	63,016	208,352
Transfers between funds		79,613	(79,613)	-
Net movement in funds		224,949	(16,597)	208,352
Reconciliation of funds				
Total funds brought forward		927,660	81,111	1,008,771
Total funds carried forward	17	1,152,609	64,514	1,217,123

Northumbrian Citizens Advice Bureau

(Registration number: 08669019)
Balance Sheet as at 31 March 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible assets	13	30,126	5,172
Current assets			
Debtors	14	252,526	189,882
Cash at bank and in hand		1,353,776	1,181,281
		1,606,302	1,371,163
Creditors: Amounts falling due within one year	15	(203,377)	(159,212)
Net current assets		1,402,925	1,211,951
Net assets		1,433,051	1,217,123
Funds of the charity:			
Restricted		210,241	64,514
Unrestricted income funds			
Unrestricted		1,222,810	1,152,609
Total funds	17	1,433,051	1,217,123

The financial statements on pages 18 to 38 were approved by the trustees, and authorised for issue on 20/10/23. and signed on their behalf by:

.....
M J Durkin - Chair
Trustee

.....
R J N Pope - Treasurer
Trustee

Northumbrian Citizens Advice Bureau

Statement of Cash Flows for the Year Ended 31 March 2023

	Note	2023 £	2022 £
Cash flows from operating activities			
Net cash income		215,928	208,352
Adjustments to cash flows from non-cash items			
Depreciation		3,755	2,586
Investment income	5	(6,186)	(287)
		213,497	210,651
Working capital adjustments			
Increase in debtors	14	(62,644)	(70,631)
Increase/(decrease) in creditors	15	58,750	(40,105)
(Decrease)/increase in deferred income		(14,585)	52,918
Net cash flows from operating activities		195,018	152,833
Cash flows from investing activities			
Interest receivable and similar income	5	6,186	287
Purchase of tangible fixed assets	13	(28,709)	-
Net cash flows from investing activities		(22,523)	287
Net increase in cash and cash equivalents		172,495	153,120
Cash and cash equivalents at 1 April		1,181,281	1,028,161
Cash and cash equivalents at 31 March		1,353,776	1,181,281

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

Northumbrian Citizens Advice Bureau

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: Unit 6, Sovereign House, Sovereign Business Park, Ashington, NE63 8UG

2 Accounting policies

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

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

Basis of preparation
Northumbrian Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are prepared in sterling, which is the functional currency of the entity and rounded to the nearest £.

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

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

There are no significant estimates or judgementals included in the preparation of the financial statements.

Income and endowments
All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

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

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.

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.

Gifts in kind

Income from donated goods is measured at the fair value of the goods unless it is not practical to reliably measure it, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Investment income

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank. This is normally upon receiving the bank statement from the bank.

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

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

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.

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

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.

Allocation of support costs has been reviewed during the current year to more accurately reflect the operations of the charity. This has resulted in a decrease in support costs compared to previous years.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's 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. Capital items over £5,000 are capitalised as fixed assets, otherwise they are expended in the current year.

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
Furniture & Equipment	25% straight line

A full year of depreciation is charged in the year of acquisition.

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 (less than 12 months) highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
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.

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

Fund structure
Unrestricted income funds are general funds that are available for use at the trustees's discretion in furtherance of the objectives of the charity; including those which have been designated.

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.

Operating 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
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.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

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

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Donations and legacies;				
Donations from individuals	7,300	-	7,300	8,509
Grants, including capital grants;				
Grants from other charities	72,780	-	72,780	252,753
Total for 2023	80,080	-	80,080	261,262
Total for 2022	125,245	136,017	261,262	

	General £	Restricted funds £	2023 £	2022 £
Parish council donations	2,985	-	2,985	2,505
Madeleine Kinlen donation	-	-	-	-
Gift aid	-	-	-	-
Donations	4,315	-	4,315	6,004
	7,300	-	7,300	8,509

The 2022 balance of £8,509 was unrestricted.

Grants	General £	Restricted funds £	2023 £	2022 £
Rothbury Parish Council	500	-	500	-
R W Mann	1,000	-	1,000	-
Joicey Trust	3,000	-	3,000	3,000
Prudhoe Town Council	11,000	-	11,000	-
Rothley Trust	5,000	-	5,000	5,000
Alnwick Town Council	5,280	-	5,280	4,000
Morpeth Town Council	10,500	-	10,500	10,500
Blyth Town Council	5,000	-	5,000	5,000
Sir James Knott	-	-	-	10,000
HM Prison & Probation Service	-	-	-	10,000
Northumberland County Council - Covid Winter Support Grant	-	-	-	15,000
Re-Imbursed Income	-	-	-	920
Hexham Town Council	3,000	-	3,000	-
Ashington Town Council	16,000	-	16,000	11,333
Cramlington Town Council	2,500	-	2,500	2,500
Northumberland County Council - VCSE	-	-	-	66,667

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

Grants	General £	Restricted funds £	2023 £	2022 £
Community Foundation Tyne & Wear and Northumberland - North Steads Wind Farm	-	-	-	5,000
Citizens Advice - Big Energy Saving Network Champions	-	-	-	20,511
Citizens Advice - Big Energy Saving Network - Carbon Monoxide	-	-	-	12,870
Community Foundation	10,000	-	10,000	-
Community Foundation Tyne & Wear and Northumberland - Newcastle Building Society	-	-	-	3,000
British Gas Energy Trust - Local Response fund	-	-	-	11,000
MaPSDAP - Soft Phones	-	-	-	2,310
MaPSDAP - CIPD	-	-	-	5,040
Coping with Cancer	-	-	-	7,733
Citizens Advice - R&S Programme	-	-	-	5,876
Ecclesiastical Movement for Good Award	-	-	-	1,000
Newcastle University - NIHR Fellowship	-	-	-	1,388
Hospital of God	-	-	-	1,100
Northumberland County Council - Covid Capacity Fund	-	-	-	10,000
Wansbeck CVS - Digital Skills fund	-	-	-	9,100
Community Foundation Tyne & Wear and Northumberland - Ventient Sisters	-	-	-	5,000
Community Foundation Tyne & Wear and Northumberland - P&G	-	-	-	3,000
Birmingham Council	-	-	-	2,000
Misc grants	-	-	-	2,905
Total for 2023	72,780	-	72,780	252,753
Total for 2022	116,736	136,017	252,753	216,383

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

4 Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2023	Total 2022
	£	£	£	£
Charitable Activities				
Adapt North East- Norish Partnership	-	5,000	5,000	-
Berwick Community Development Trust- Nourish Partnership	-	5,000	5,000	-
Northumberland County Council - Housing Services	-	16,519	16,519	16,519
British Gas Energy Trust	-	-	-	144,098
Energy Saving Trust- Enegy Redress	-	81,526	81,526	-
Northumberland County Council - VCSE	-	33,333	33,333	-
Northumberland - Thriving Together	-	66,667	66,667	-
Northumberland County Council - Thrving Together co production	-	50,000	50,000	-
Northumberland County Council - Training Programme	-	10,000	10,000	-
Thriving Together - Other	-	250	250	
British Gas Energy Trust - Enhancing Community Support	-	-	-	30,000
Macmillan Cancer Support - Northern Cancer Voices	-	7,000	7,000	-
National Energy Action - smart meters	-	22,250	22,250	-
NHS Foundation - Northern Cancer Voices	-	50,000	50,000	-
North of Tyne Combined Authority - Mulitply	-	173,801	173,801	-
North of Tyne Combined Authority - Welfare Right in Schools	-	50,066	50,066	-
Northern Power grid	-	69,086	69,086	-
Northern Power grid - hardship fund	-	16,140	16,140	-
Northumbria Healthcare NHS	-	65,000	65,000	-
Northumberland Community Enterprise- Nourish Partnership	-	5,000	5,000	-
MaPSDAP	115,464	524,486	639,951	418,305

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

MaPSdap Increasing Capacity	-			26,421
Department Work Pensions - Kickstart	-	17,661	17,661	51,270
British Gas Energy Trust	-		-	119,964
Macmillan Cancer Support	-	79,357	79,357	80,659
Citizens Advice - Post Office	49,400	-	49,400	-
Citizens Advice Help to Claim F2F	-	202,709	202,709	257,084
Citizens Advice - Cost of Living capacity	15,000	-	15,000	-
Citizens Advice - Gambling Harm	500		500	-
Citizens Advice - DRO	7		7	-
Building Better Opportunities - Bridge	-	174,349	174,349	176,100
Northumberland Council -Core	304,000	-	304,000	271,000
Northumberland County Council - Welfare Benefits	166,000	-	166,000	150,000
Northumberland County Council-Energy Advice	-	70,000	70,000	-
Northumberland County Council-Energy Vouchers	-	195,000	195,000	-
SCENE North East- Nourish Partnership	-	10,000	10,000	-
The National Lottery Community Fund	-	-	-	55,000
Citizens Advice Energy Advice Programme	50,075		50,075	14,400
Total	700,446	2,000,200	2,700,646	1,810,820
Total for 2022	421,000	1,389,820	1,810,820	

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

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Interest receivable and similar income;				
Interest receivable on bank deposits	6,186	-	6,186	287
Total for 2022	287	-	287	

6 Other income

	Unrestricted funds General £	Restricted funds £	Total 2023 £	Total 2022 £
Other income	3,289	1,056	4,345	-

Other income includes reimbursed expenses.

7 Expenditure on charitable activities

	Activity undertaken directly £	Activity support costs £	2023 £	2022 £
Generalist advice	2,225,075	333,110	2,558,185	1,857,432
Governance costs	-	17,144	17,144	6,585
	2,225,075	350,254	2,575,329	1,864,017

	Unrestricted General £	Restricted £	Total 2023 £	Total 2022 £
Generalist advice	681,852	1,543,223	2,225,075	1,630,926
Support costs	72,650	277,604	350,254	233,091
	754,502	1,820,827	2,575,329	1,864,017

In addition to the expenditure analysed above, there are also governance costs of £17,144 (2022 - £6,585) which relate directly to charitable activities. See note 8 for further details.

8 Analysis of governance and support costs

Raising funds expenditure

Support costs allocated to charitable activities

	Governance costs	Support costs	Total 2023	Total 2022
	£	£	£	£
Staff costs	-	333,110	333,110	226,506
Governance costs	17,144	-	17,144	6,585
	17,144	333,110	350,254	233,091

Governance costs

	Unrestricted funds General	Total 2023	Total 2022
	£	£	£
Audit fees			
Audit of the financial statements	4,650	4,650	3,700
Other fees paid to auditors	2,520	2,520	2,270
Legal fees	858	858	615
Allocated support costs	9,116	9,116	-
	17,144	17,144	6,585

9 Trustees remuneration and expenses

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

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

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

10 Staff costs

The aggregate payroll costs were as follows:

	2023 £	2022 £
Staff costs during the year were:		
Wages and salaries	1,779,208	1,396,957
Social security costs	145,369	101,832
Pension costs	36,202	27,745
	1,960,779	1,526,534

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

	2023 No	2022 No
Project: client facing worker	42	38
Project: supervision	13	10
Project: administration	4	4
Advice development	3	2
Back office & management	9	6
Cleaners	1	1
	72	61

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 £129,945 (2022 - £140,494).

11 Auditors' remuneration

	2023 £	2022 £
Audit of the financial statements	4,650	3,700
Other fees to auditors		
The auditing of accounts of any associate of the charity	4,650	3,700
All other non-audit services	2,520	2,270
	7,170	5,970

12 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.

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

13 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2022	10,344	10,344
Additions	28,709	28,709
At 31 March 2023	39,053	39,053
Depreciation		
At 1 April 2022	5,172	5,172
Charge for the year	3,755	3,755
At 31 March 2023	8,927	8,927
Net book value		
At 31 March 2023	30,126	30,126
At 31 March 2022	5,172	5,172

14 Debtors

	2023 £	2022 £
Trade debtors	31,979	-
Prepayments & accrued income	16,107	12,741
Accrued income	203,459	172,878
Other debtors	981	4,263
	252,526	189,882

15 Creditors: amounts falling due within one year

	2023 £	2022 £
Trade creditors	3,383	11,267
Other taxation and social security	35,043	27,634
Other creditors	28,136	13,169
Pension scheme creditor	8,402	5,919
Accruals and deferred income	90,080	48,305
Deferred income	38,333	52,918
	203,377	159,212

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

	2023 £	2022 £
Deferred income at 1 April 2022	52,918	37,333
Resources deferred in the period	38,333	52,918
Amounts released from previous periods	(52,918)	(37,333)
Deferred income at 31 March 2023	38,333	52,918

16 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2023 £	2022 £
Land and buildings		
Within one year	49,722	35,022
Between one and five years	153,886	102,701
After five years	53,050	54,000
	256,658	191,723
Other		
Within one year	2,775	2,775
Between one and five years	-	2,775
	2,775	5,550

Northumbrian Citizens Advice Bureau

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

17 Funds

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Unrestricted funds					
General					
General funds	502,609	790,001	(754,502)	34,702	572,810
Designated					
Operating Costs	650,000	-	-	-	650,000
Total unrestricted funds	1,152,609	790,001	(754,502)	34,702	1,222,810
Restricted funds					
Community Advice	16,450	33,333	(49,783)	-	-
Building Better Opportunities Project	528	174,349	(174,877)	-	-
Madeleine Kinlen	25,425	-	(2,023)	-	23,402
Macmillan	-	79,357	(79,357)	-	-
NCC Housing Service	-	16,519	(16,519)	-	-
Energy Redress	-	81,526	(81,526)	-	-
DWP Kickstart	-	17,661	(13,179)	(4,482)	-
Citizens Advice Help to Claim	-	202,709	(202,709)	-	-
MAPS Debt Advice	-	524,486	(494,266)	(30,220)	-
Energy Vouchers	22,111	195,000	(159,909)	-	57,202
Adaprt North East - Nourish Partnership	-	25,844	(25,844)	-	-
Macmillan Cancer Support - Northern Cancer Voices	-	57,000	(30,534)	-	26,466
National Energy Action - smart meters	-	22,250	(22,250)	-	-
North of Tyne Combined Authority - Mulitply	-	173,801	(173,801)	-	-
North of Tyne Combined Authority - Welfare Right in Schools	-	50,066	(50,066)	-	-
Northern Power grid	-	69,086	(69,086)	-	-
Northern Power grid - Hardship fund	-	16,140	(3,109)	-	13,031
Northumberia Healthcare NHS	-	65,000	(1,300)	-	63,700
Northumberland County Council - Energy Advice	-	70,000	(70,000)	-	-

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

	Balance at 1 April 2022 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2023 £
Northumberland County Council - Thrving Together co production	-	50,000	(23,560)	-	26,440
Northumberland County Council - Training Programme	-	10,000	(10,000)	-	-
Thriving Together - Other	-	67,129	(67,129)	-	-
Total restricted funds	64,514	2,001,256	(1,820,827)	(34,702)	210,241
Total funds	1,217,123	2,791,257	(2,575,329)	-	1,433,051

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

Designation of operating costs: the trustees, continue to maintain six months operating costs, the amount designated at present is 6 months and it will support cash flow and provide working capital if required.

Community Advice
Post-pandemic delivery of face to face services in the communities of place, faith & identity enabling more effective, efficient engagement across and within the VCSE. Also including work with the wider VCSE on representation, participation and engagement with stakeholders across the Local Authority CCG, & Public Health.

Building Better Opportunities Project
Bridge Northumberland is an employability project aiming to help people living in Northumberland who are out of work and aged 16+ to overcome barriers to training, education and work.

Macmillan Benefits Advice Service
To ensure people affected by cancer and their families have access to comprehensive advice on benefits and other sources of financial help - funded by Macmillan Cancer Support.

Energy Redress
A partnership with Northumberland County Blind Association to deliver tailored face to face specific energy efficiency, accessibility and fuel related solutions.

Citizens Advice Help to Claim
National Citizens Advice funded project from The Department For Work and Pensions (DWP) for the provision of Universal Support: Help to Claim. This provides digital and face to face advice for Universal Advice claimants.

Money Advice Pension Service - Debt Advice Project
To provide a debt advice and casework service to people experiencing financial hardship, funded by the Money Advice Service in Partnership with Citizens Advice.

Money Advice Pension Service - Increased Capacity
To fund the recruitment and training of a trainee debt advisor to provide digital and face to face debt advice.

British Gas Energy Trust
To provide fuel debt, income maximisation and energy advice to people who are struggling with energy costs and are facing fuel poverty.

British Gas Energy Trust - ECS
To work with Asylum Seekers and Refugees residing within Northumberland in order to provide tailored information, advice, guidance and support relating to energy.

Citizens Advice: Energy Advice Programme
To provide one-to-one advice to clients in fuel poverty, or in a fuel poverty risk group.

National Lottery Community Fund
Northumberland: A County of Thriving Communities' was a National Lottery Community Fund collaborative project led by Citizens Advice Northumberland (NCAB). The project had the twofold aim of bringing VCSE together to work more collaboratively with one another and enhancing social connectedness to improve the offer of social prescribing activities throughout the county of Northumberland.

Transfers
During the year a total of £34,702 was transferred from restricted to unrestricted reserves representing unspent amounts to be used for general purposes.

18 Analysis of net assets between funds

	Unrestricted			
	General	Designated	Restricted	Total funds
	£	£	£	£
Tangible fixed assets	30,126	-	-	30,126
Net current assets/(liabilities)	542,684	650,000	210,241	1,402,925
Total net assets	572,810	650,000	210,241	1,433,051

	Unrestricted			
	General	Designated	Restricted	Total funds at 31 March 2022
	£	£	£	£
Tangible fixed assets	5,172	-	-	5,172
Net current assets/(liabilities)	497,437	650,000	64,514	1,211,951
Total net assets	502,609	650,000	64,514	1,217,123

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

19 Analysis of net funds

	At 1 April 2022 £	Financing cash flows £	At 31 March 2023 £
Cash at bank and in hand	1,181,281	172,495	1,353,776
Net funds	1,181,281	172,495	1,353,776

	At 1 April 2021 £	Financing cash flows £	At 31 March 2022 £
Cash at bank and in hand	1,028,161	153,120	1,181,281
Net funds	1,028,161	153,120	1,181,281

20 Related party transactions

There were no related party transactions in the year.

NORTHUMBRIAN CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155717

Accounts

Company registration number: 08669019

Charity registration number: 1155717

NORTHUMBRIAN CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2022

Northumbrian Citizens Advice Bureau

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Northumbrian Citizens Advice Bureau

Reference and Administrative Details

Trustees	G Powell (resigned 30 June 2021) L Collins G M Townshend Y A Carter T Frazer M J Durkin R J N Pope L Richards K Salton K E Connell M A Kelso B Waugh (appointed 6 July 2021) P W Topping (appointed 15 December 2021)
Key Management Personnel	A Conway, Chief Executive Officer R Turnbull, Operations Manager T Gillies, Commercial Manager (resigned June 2022) S Ellis, Programme Manager (appointed June 2022)
Registered Office	Unit 6, Sovereign House Sovereign Business Park Ashington NE63 8UG
Charity Registration Number	1155717
Solicitors:	Muckle LLP Time Central 32 Gallowgate Newcastle upon Tyne Tyne And Wear NE1 4BF
Bankers	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB
Auditor	Azets Audit Services Chartered accountant & statutory auditor Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS
	The charity is incorporated in England and Wales.
Company Registration Number	08669019

Northumbrian Citizens Advice Bureau

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

Northumbrian Citizens Advice Bureau (the "Charity") is a company limited by guarantee and a registered charity. It is also known and referred to as Citizens Advice Northumberland. The Charity was incorporated as a company limited by guarantee on 30 August 2013 and commenced operation on 1 April 2014. The Charity is governed by its Articles of Association.

At 31 March 2022, the Charity had 12 members. The maximum liability of any member is limited to One Pound.

Recruitment and appointment of trustees

Trustees, who are also directors of the Charity, are elected at the annual general meeting or co-opted by the trustee board. No persons or bodies external to the Charity are currently entitled to appoint persons to the trustee board.

Trustees are recruited following an open and transparent recruitment process which seeks to ensure that the trustee board properly reflects the diversity of the local community and that trustees have the skills, knowledge and experience necessary to ensure the Charity delivers high quality services which meet the needs of its clients.

Under the requirements of the Articles of Association, members of the trustee board are elected to serve for a period of three years after which they may be re-elected at the next annual general meeting up to a maximum of 9 years. All co-opted trustees must retire from office at the first annual general meeting following their co-option but may then be elected or re-appointed.

Induction and training of trustees

Newly appointed trustees are provided with a comprehensive induction through the provision of an induction training manual and mentoring from Key Management Personnel or other trustee members as appropriate. In addition to identifying the skills and knowledge which new members bring to the board, the induction process aims to inform new members about the roles and responsibilities of a trustee board member. This includes the current work of the organisation, future development plans, financial and staffing resources, EDI and quality and service requirements.

Arrangements for setting key management personnel remuneration

Trustees give their time freely, and as such receive(d) no remuneration. They have considered who the Key Management Personnel (KMP) are, as noted in the Reference and Administration section. The KMP are responsible for the day to day running of the Charity, under the supervision of the Board.

The pay of the KMP is reviewed annually. The trustees benchmark against pay levels of other charities and similar organisations within the sector and the region and the CA network. Pay levels are set using this information together with budget and forecast information, ensuring that the Charity can afford any proposed increases.

Northumbrian Citizens Advice Bureau

Trustees' Report

Organisational structure

The Charity is governed by its Trustee Board which is responsible for setting the strategic direction. The Trustees carry ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at least quarterly and have subgroups covering finance and premises, risk and governance and HR and personnel, and delegate the day-to-day operation of the Charity to the KMP. The Trustee Board is independent from management. A register of trustees' interests is available for inspection at the principal office.

Relationships with related parties

The Charity is a member of Citizens Advice, the operating arm of the National Association of Citizens Advice Bureaux. Citizens Advice provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Operating policies are independently determined by the Trustee Board of the Charity in such a way as to fulfil the Charity's objects and comply with membership requirements of Citizens Advice.

The Charity works, co-operates and liaises with a number of other advisory services, local organisations and community-based charities on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity with which the Charity intends to cooperate or liaise, that trustee may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks and management of those risks

The Trustee Board regularly conducts a review of the major risks to which the Charity is exposed and takes action to mitigate those risks. The risk register and mitigating actions are regularly reviewed. Major risks include significant loss of funding and a serious breach of data protection.

In relation to loss of funding, the risk is mitigated by funding from a variety of different sources. The Charity continues to seek to diversify its funding sources and has invested in a full time appointment to secure additional funds.

An information assurance strategy is in place to address the risks associated with the significant amount of client data held by the Charity. An information assurance management team ensures that the confidentiality, integrity and availability of sensitive data is maintained to a level which is consistent with the requirements of its clients, funders and strategic partners.

Internal risks are minimised by the implementation of policies and procedures including those which help to ensure consistent quality of delivery for all operational aspects of the Charity. These procedures are periodically reviewed to ensure that they still meet the needs of the Charity.

Objectives and activities

Objects and aims

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

Northumbrian Citizens Advice Bureau

Trustees' Report

The Charity provides free, independent, confidential and impartial advice to its clients on their rights and responsibilities. It values diversity, promotes equity and inclusion and challenges discrimination.

The Charity's aims are:

- To provide the advice people need for the problems they face.

- To improve the policies and practices that affect people's lives.

The Charity seeks to meet these objects and aims by providing information and advice services which are targeted at the needs of local communities. In addition, the Charity uses the experiences of its clients to campaign for changes in legislation and practices and to highlight the causes of discrimination, prejudice and social exclusion and their impact on individuals and groups.

In 2021-22 the Charity operated from nine offices across Northumberland in: Alnwick, Ashington, Berwick, Blyth, Hexham, Prudhoe, Morpeth, Amble and Cramlington. Although during this year our information and advice was provided predominantly through Northumberland Adviceline. Local telephone helplines, webchat and email channels were used and we slowly reintroduced face to face drop-in sessions, appointments and home visits after they had been largely but not exclusively suspended due to lockdown restrictions.

Trained advisers, both paid and voluntary, provided generalist advice in all the main subject areas: welfare benefits, housing, money & debt advice, employment, fuel poverty, family and personal matters, taxes, immigration and nationality, health and education, consumer and discrimination. We also supported people with Covid19 specific enquiries particularly in relation to their benefits or employment situation. Project funding allowed the Charity to provide casework support in specific areas or to particular marginalised and vulnerable target groups such as fuel poverty, cancer & life limiting illnesses, financial capability, and pre-employability. All services continued to operate despite increased demand and a reduction in capacity due to both covid related staff and volunteer absence and a loss of volunteers due to the pandemic.

Whilst the Charity's main focus is on the delivery of information and advice services to individuals and latterly other Voluntary & Charitable, Social Enterprise (VCSE) organisations, the twin aim of the Charity is to undertake research and campaigns activity. By using client-based evidence to campaign for changes in policies and practices which aren't working, the Charity can improve the lives of many more people including those who have never used a local Citizens Advice office. Research and campaigns activity took place throughout the year through the provision of information to Citizens Advice and participation in local, regional and national campaigns.

The primary objectives of the Charity for the year 2021-22 were:

- To maintain all channels of support and ensure that the number and breadth of remote channels gave access to advice and advocacy for those most in need and delivering on our contractual and moral obligations to the communities we serve whilst continuing to keep our teams and clients safe and Covid-secure.

- To use the data from the impact of the pandemic to better deliver our services in a post-covid world and to continue to meet the immediate needs of our service users whilst creating an agile and responsive service to meet the needs over the medium to long-term recognising that the landscape has been changed by Covid-19 and we need to ensure the relevance of our service to match it.

- To be the partner of choice for the Local Authority and other key stakeholders in responding to the challenges posed by the pandemic and resulting cost of living crisis, aiming to improve peoples individual and collective circumstances.

Trustees' Report

For our volunteers and staff, we've used the ways of working adopted during the pandemic as an opportunity to change how we work as we transition back to a new normal, moving to a blended approach of remote and office working. This approach has the potential to provide a better volunteer and employee experience, improve wellbeing, and make work more inclusive and accessible, using the effective digital collaboration tools we've established. We have learned from the pandemic that locally based support is required so have developed and launched a new Community Advice Service line aiming to work with trusted local intermediaries like schools, foodbanks and parish councils. We aim to train their staff and volunteers as CAB Volunteer Connectors providing a conduit into CAB Northumberland from local communities and seeking to meet more need and create additional capacity.

We're also pushing forward innovative partnerships in order to achieve our charitable aims working with other organisations to create "Thriving Together", which is the working title encapsulating the Local Authority's VCSE support commission, which we were successful in tendering for in Sep 2021. The collaboration is between the VCSE and other critical stakeholders such as NHS, Public Health, Northumberland Communities Together and CCG, soon to be Integrated Care Board (ICB). The commission facilitates strong place-based and thematic collaboration, it platforms and facilitates cross-sector working in order to create the best outcomes for residents. Working in this way gives oversight to decisions and plans, provides a conduit to existing resources and networks to avoid duplication, waste of resources, and importantly demonstrates impact.

Strategies and activities

Activity for the year focused on a number of key areas designed to help meet the Charity's objectives:

- As one of few countywide voluntary organisations in Northumberland delivering services to individuals who need it, the Charity provided free, high quality information and advice to 21,742 clients with 53,295 issues, resulting in direct income gain of over £5.7million for the local community.

- During the year the Charity re-opened all operational offices enabling all staff and 70 volunteers to work in a hybrid way, both remotely and essentially delivering face to face in our community premises allowing those unable to access support remotely to receive advice and guidance on the problems they were experiencing

- 26% of all the problems dealt with related to debt, an increase from 21% in 2020/21 which shows that the anticipated increase in need for debt and money advice once the government measures were removed is happening and this continues to rise each month. Thankfully as a result of funding from the Money Advice Service and Northumberland Housing, the Charity was able to provide both face-to-face and telephone access to specialist debt advice.

- The Charity's involvement in the Bridge project continued as participants requiring specialist finance, benefit and debt work increased at entry and exit to the programme as a financial MOT was made a core element of the provision. This innovative partnership of voluntary sector providers delivered county-wide pre-employability support to those furthest removed from the labour market. Through a change in the governance and management of the programme, the Charity's involvement remained a crucial central element and the success of its delivery has meant an increase in its stake of the provision and has contributed to the extension of this programme until 2023. The project is funded by the Big Lottery Fund and the European Social Fund as part of the Building Better Opportunities Programme. In terms of Finance, Benefit and Debt we supported 536 people with 1,920 issues to address their finance, benefit and debt needs.

- Welfare advice services were delivered from the Charity's offices, as well as remotely and helped people to secure more than £5.7 million in benefit gains and compensation payments and a further £2.3 million in debt write-offs and managed repayments. During the year, a significant proportion of time and resources was spent supporting people with Personal Independence Payments as well as initial claims for benefits.

Trustees' Report

- The Charity supported the alleviation of fuel poverty through its contracts with the British Gas Energy Trust, Energy Redress Fund and Citizens Advice Big Energy Savings programme. These help tackle the link between health and fuel poverty by providing advice and casework on a range of issues including energy saving measures, help with managing fuel debt, advice on income maximisation and help with grant applications through telephone and digital channels as well as face to face and home visits. In this period the Charity supported 2,845 clients with 8,909 issues relating to fuel poverty and/or energy issues and gained through income reimbursements, services, grants, bankruptcy/DRO fees, energy efficiency measures, emergency fuel vouchers, emergency heat sources & boiler repairs £715k and had over £500k of debts written off.

- The Charity continued its partnership with Macmillan Cancer Support to provide a dedicated advice service to people and their families affected by cancer and life limiting illnesses. 1,203 people were provided with advice surrounding 2,668 issues and secured £1.5m in additional income through regular ongoing payments and one-off payments (grants, compensation, and arrears) and the service is secure till the end of 2022. The major welfare benefits issues were the same as previous years focusing on Attendance Allowance and Personal Independence Payments, but the most prevalent debt issues for this group were Council Tax arrears and fuel debts.

- The Charity continued its Help to Claim service, funded by the Department of Work and Pensions through Citizens Advice for people experiencing difficulty making or completing their Universal Credit claim. The Charity supported: 1,606 people with 4,661 issues and secured £1m of income gains on their Universal Credit claim.

- Throughout the year the Charity managed its contractual and charitable obligations working both remotely and returning to face to face services as soon as it was safe to do so and ensuring that our clients in Northumberland could receive the service they needed in the way they could access it. We used the data and intelligence provided through our Covid recovery groups including staff, volunteers and trustees and implemented an organisational review to ensure that our service would remain relevant and sustainable in a post-covid world. Part of the organisational review involved an increased investment in training and development for staff and volunteers and developing two new service lines - welfare benefits and community advice to give strategic oversight to all of our contracts supporting welfare benefits queries and to take our advice model to more communities of need who are isolated either geographically or due to poor transport or digital infrastructure.

During the year the Charity received several grants to manage in order to provide immediate relief to individuals and families suffering specific hardship throughout the Covid-19 pandemic. These included National Emergency Trust, BGET hardship fund, Energy Redress Covid19 Crisis Fund and Covid19 Local Support Grant from Northumberland County Council. Through these grants we have distributed £40,471 to 600 households in Northumberland for fuel payments, power meter top-ups and various other hardship payments.

During the year the Charity was also funded and tasked with commissioning various VCSE organisations through:

The Madeleine Kinlen Fund, a donation provided to work towards the alleviation of poverty in the Berwick Upon Tweed area supported four organisations with £36,220 to deliver interventions ranging from animal play therapy for those with mental health issues to a film showcasing the lives & experiences of those residing on Holy Island, and how this differs to those on the mainland.

Trustees' Report

Northumberland a County of Thriving Communities; to support the work of Social Prescribers to fund pilot projects addressing the key barriers to health inequalities across the county in the areas of men's mental health, neurodiversity, cultural heritage, artistic engagement and equity. This resulted in funding five projects to the value of £30,000 and supporting 1,828 beneficiaries to improve their health, wellbeing and quality of life as well as providing the springboard for the commissioning and development of the Northumberland Frontline secure referral portal for use in 2022-23.

Fundraising disclosures

Total income for the year was £2,072,369. The majority of this funding was restricted to the introduction or development of the projects and services outlined above,

The Charity is required to report how it deals with fundraising from the public. The Charity did not use a professional fundraiser or commercial participator to raise funds. Any monies donated directly from the public followed all guidelines set out by the Charity Commission and applicable law. The Charity respected the privacy and contact preferences of donors.

Public benefit

The trustees confirm that they have had regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Social investment policies

The Charity does not currently hold material investments.

Use of volunteers

Volunteers are a vital part of the Citizens Advice service and the Charity has a strong history of using trained volunteers to support its work. Using local people to govern and deliver services allows the Charity to remain deeply rooted in the community and to retain a strong commitment to identifying and helping those in greatest need. On 31 March 2022 the Charity had 117 people volunteering in a range of roles and the value of the contribution of volunteers during 2021-22 was estimated at £575,455.

We recognise that in order to achieve our aims of increasing capacity we need to attract, recruit and train more volunteers, however this is a challenging time for communities and there are competing demands on volunteers' time and resources. Therefore in addition to the Community Advice Service line where we can train other organisations volunteers to be CAB volunteers as well we are also preparing a renewed and refreshed volunteer recruitment campaign for 2022 which will increase our ability to help even more people in Northumberland.

Going concern

The Trustees are satisfied that the Charity 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.

Northumbrian Citizens Advice Bureau

Trustees' Report

Achievements and performance

Impact

The Charity's services provided widespread benefits for individuals and households but the impact of the work reached well beyond individuals and their family. Through its activities the Charity made a significant contribution to community life in Northumberland in the following ways:

- ensuring access to justice through advice and campaign work;

- supporting communities by tackling poverty, social exclusion and disadvantage;

- reducing costs to the public purse by preventing problems from arising or deteriorating;

- strengthening local economies by bringing in funds for clients and services;

- improving skills through a range of employment and volunteering opportunities;

- highlighting unfair laws, policies and procedures and campaigning for change;

- promoting social cohesion through partnership work with other service providers.

Using Citizens Advice's cost calculator modelling tool we have estimated the following financial impact of the advice and support provided in 2021-22 to Northumberland.

Northumbrian Citizens Advice Bureau

Trustees' Report

Overall value (advice and volunteering)	
Fiscal benefit total	£6,277,709
Public value total	£38,584,997
Value to the people we help (financial outcomes) total	£20,583,157
For every £1 invested in Citizens Advice Northumberland:	
For every £1, £x in fiscal benefits	£3.31
For every £1, £x in public value	£20.34
For every £1, £x in value to the people we help (financial outcomes)	£10.85
Specific Savings to stakeholders for 2021-22 can be estimated at:	
Local Authority- by preventing homelessness and housing evictions & mental health services. Savings to Northumberland County Council (fiscal benefits)	£592,591
NHS - by reducing use of mental health and GP services, and keeping people in work:	
Reducing use of health services	£718,081
Keeping people in work	£183,324
Total saving to NHS	**£901,404**
Other government departments:	
Department of Work and Pensions (by keeping people in work)	£2,872,073
Criminal Justice System (by preventing housing evictions and homelessness)	£73,626
Housing Providers (by preventing housing evictions)	£1,836,784
Wider economic and social benefits	
Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£27,348,170
Public value of volunteering (part of public value total)	£575,455

Financial review

Incoming resources for the year were £2,072,369. Of this £1,525,837 related to restricted activities.

At 31 March 2022 total funds were £1,217,123 of which £64,514 were restricted funds.

Trustees' Report

Policy on reserves

The Trustee Board is committed to maintaining a level of financial reserves which will:
- provide sufficient working capital/cash to meet the operational requirements of the Charity.
- meet other foreseeable future financial liabilities.
- ensure the Charity is able to make appropriate provision for any unanticipated costs that may occur.
- build up funds for any planned future projects.

In order to meet these objectives the board resolves to:
- work to maintain free reserves between an equivalent of 6 - 12 months overall operating costs, which will support cash flow and provide working capital to ensure continuation of service to clients.
- designate reserves in future, as necessary, to meet the forecast costs of planned projects/development.

Based on the above objectives the board has determined that the level of Unrestricted Funds freely available - the 'free reserves' - should equate to between £932,008 and £1,864,016. The free reserves at the end of the period were £1,147,437 (2021 - £919,902) The trustees are satisfied that this level of free reserves gives sufficient working capital to operate the Charity and to respond to the needs of the beneficiaries as required.

The need for the Charity's service continues to grow, reflected in the increased income year on year, and in turn this reflects on the needs for an increasing buffer of reserves to weather inevitable unforeseen events that occur, hence the Charity continues to require the future support of its funding partners, which we are very grateful to receive.

Funds in deficit

No funds were in deficit at the end of the financial year.

Trustees' Report

Principal funding sources

Northumberland County Council (the Council) continued to be the main funder of the Charity's generalist advice and welfare advice services.

Funding was received from the Money Advice Service in partnership with Citizens Advice. This funding was restricted to the provision of debt and money advice services which were delivered from all the offices across the county and over the telephone.

Funding was received from the British Gas Energy Trust, The Energy Redress Fund and the Citizens Advice Energy Advice Programme to address the health impact of fuel poverty.

Funding was received from the Big Lottery and European Social Fund through its Building Better Opportunities fund for the provision of pre-employability support specifically around finance, benefits and debt.

Continuation funding was received from Macmillan Cancer Support for the provision of a welfare benefits advice service for people affected by cancer.

Funding was received from town councils, including Ashington, Alnwick, Morpeth, and Prudhoe to further enhance and help support the provision of local advice services.

Grants were awarded to purchase equipment for the Charity to provide telephone and digital advice remotely and enable clients without digital access or literacy to engage with services, from the Northumberland County Council Community Chest, and Citizens Advice.

In addition to the above, the Charity received funding from a number of other sources including the Rothley Trust and a wide range of local parish councils. This funding helped support a variety of advice-related activities during the period.

During the year 2021-22 we have deferred partial sums relating to income received from: NCC Community Chest; The Rothley Trust, The Joicey Trust, HM Prison and probation service, Ashington Town Council and Alnwick Town Council relating to ongoing and/or new projects for the next financial year.

Detailed information about income received is provided in the notes to the accounts.

On behalf of the Charity, the Trustee Board would like to sincerely thank all of the Charity's funders for their vital support during the financial year.

Investment policy and objectives

In order to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. These powers are outlined in its Articles of Association at article 3.19.

Northumbrian Citizens Advice Bureau

Trustees' Report

Plans for future periods

Aims and key objectives for future periods

The Charity will:
• Make it easier and more accessible to get the advice people need, however they need to access it across Northumberland.
• Be influential on campaigns that matter to the people of Northumberland.
• Offer a sustainable, relevant & effective quality assured advice service.
• Be a strong equality, diversity and inclusion champion
• Increase the focus of the work we do with community partners, to reduce the need for our advice services in crisis situations by building more resilient communities, and in turn reduce the cost of delivering services in more complex situations and issues.
• Build "Thriving Together" to
• Lead and facilitate collaboration with VCSE partners across all networks to deliver on projects that positively impact residents of Northumberland, providing a conduit to information, advice and guidance, voice for communities and a platform for innovation and collaboration to effect change.
• Develop a robust and proportionate local commissioning and grant giving model, with appropriate oversight and input, which is both resource friendly and remains consistent with the charities overall aims and objectives.

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Northumbrian Citizens Advice Bureau 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.

Trustees' Report

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 ..... and signed on its behalf by:

.....
M J Durkin
Trustee

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

Opinion

We have audited the financial statements of Northumbrian Citizens Advice Bureau (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 Charitable Company'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.

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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.

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 12], 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.

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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:

- Enquiries with management, about any known or suspected instances of non-compliance with laws and regulations and fraud;
- 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 law (including the Working Time Directive); membership of the National Association of Citizens Advice Bureaux; and, compliance with the UK Companies Act and 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 for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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 Accountants
Statutory Auditor

Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

Date:.....

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

Northumbrian Citizens Advice Bureau

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	125,245	136,017	261,262	293,780
Charitable activities	4	421,000	1,389,820	1,810,820	1,587,413
Investment income	5	287	-	287	419
Total Income		546,532	1,525,837	2,072,369	1,881,612
Expenditure on:					
Charitable activities	6	(401,196)	(1,462,821)	(1,864,017)	(1,578,468)
Total Expenditure		(401,196)	(1,462,821)	(1,864,017)	(1,578,468)
Net income		145,336	63,016	208,352	303,144
Transfers between funds		79,613	(79,613)	-	-
Net movement in funds		224,949	(16,597)	208,352	303,144
Reconciliation of funds					
Total funds brought forward		927,660	81,111	1,008,771	705,627
Total funds carried forward	16	1,152,609	64,514	1,217,123	1,008,771

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

Northumbrian Citizens Advice Bureau

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	221,256	72,524	293,780
Charitable activities	4	390,000	1,197,413	1,587,413
Investment income	5	419	-	419
Total income		611,675	1,269,937	1,881,612
Expenditure on:				
Charitable activities	6	(436,916)	(1,141,552)	(1,578,468)
Total expenditure		(436,916)	(1,141,552)	(1,578,468)
Net income		174,759	128,385	303,144
Transfers between funds		58,205	(58,205)	-
Net movement in funds		232,964	70,180	303,144
Reconciliation of funds				
Total funds brought forward		694,696	10,931	705,627
Total funds carried forward	16	927,660	81,111	1,008,771

Northumbrian Citizens Advice Bureau

(Registration number: 08669019)
Balance Sheet as at 31 March 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible assets	12	5,172	7,758
Current assets			
Debtors	13	189,882	119,251
Cash at bank and in hand		1,181,281	1,028,161
		1,371,163	1,147,412
Creditors: Amounts falling due within one year	14	(159,212)	(146,399)
Net current assets		1,211,951	1,001,013
Net assets		1,217,123	1,008,771
Funds of the charity:			
Restricted		64,514	81,111
Unrestricted income funds			
Unrestricted		1,152,609	927,660
Total funds	16	1,217,123	1,008,771

The financial statements on pages 18 to 36 were approved by the trustees, and authorised for issue on ..... and signed on their behalf by:

.....
M J Durkin
Trustee

Northumbrian Citizens Advice Bureau

Statement of Cash Flows for the Year Ended 31 March 2022

	Note	2022 £	2021 £
Cash flows from operating activities			
Net cash income		208,352	303,144
Adjustments to cash flows from non-cash items			
Depreciation		2,586	2,586
Investment income	5	(287)	(419)
		210,651	305,311
Working capital adjustments			
Increase in debtors	13	(70,631)	(30,540)
Increase/(decrease) in creditors	14	12,813	(58,430)
Net cash flows from operating activities		152,833	216,341
Cash flows from investing activities			
Interest receivable and similar income	5	287	419
Purchase of tangible fixed assets	12	-	(10,344)
Net cash flows from investing activities		287	(9,925)
Net increase in cash and cash equivalents		153,120	206,416
Cash and cash equivalents at 1 April		1,028,161	821,745
Cash and cash equivalents at 31 March		1,181,281	1,028,161

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

Northumbrian Citizens Advice Bureau

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: Unit 6, Sovereign House, Sovereign Business Park, Ashington, NE63 8UG

2 Accounting policies

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

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

Basis of preparation
Northumbrian Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are prepared in sterling, which is the functional currency of the entity and rounded to the nearest £.

Going concern
The financial statements have been prepared on a going concern basis.

The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.

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

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

Accruals
Accruals are calculated where a service has been provided but the charity has not yet been invoiced. Also included within accruals are estimates of dilapidations of properties no longer required.

Prepayments
Prepayments are calculated where an invoice has been provided in advance of the service taking place.

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

Income and endowments
All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

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.

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.

Gifts in kind

Income from donated goods is measured at the fair value of the goods unless it is not practical to reliably measure it, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Investment income

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank. This is normally upon receiving the bank statement from the bank.

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.

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

Expenditure
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

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.

Allocation of support costs has been reviewed during the current year to more accurately reflect the operations of the charity. This has resulted in a decrease in support costs compared to previous years.

Governance costs
These include the costs attributable to the charity's compliance with constitutional and statutory requirements, including audit, strategic management and trustees's 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. Capital items over £5,000 are capitalised as fixed assets, otherwise they are expended in the current year.

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
Fixtures & fittings	25% straight line

A full year of depreciation is charged in the year of acquisition.

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.

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

Cash and cash equivalents
Cash and cash equivalents comprise cash on hand and call deposits, and other short-term (less than 12 months) highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.

Trade creditors
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's discretion in furtherance of the objectives of the charity; including those which have been designated.

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.

Operating 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
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.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

3 Income from donations and legacies

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Donations and legacies;				
Donations from individuals	8,509	-	8,509	77,397
Grants, including capital grants;				
Grants from other charities	116,736	136,017	252,753	216,383
Total for 2022	125,245	136,017	261,262	293,780
Total for 2021	221,256	72,524	293,780	

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

	General	Restricted funds	2022	2021
	£	£	£	£
Parish council donations	2,505	-	2,505	3,015
Madeleine Kinlen donation	-	-	-	58,018
Gift aid	-	-	-	14,506
Donations	6,004	-	6,004	1,858
	8,509	-	8,509	77,397

£72,524 related to restricted funds in 2021.

Grants	General	Restricted funds	2022	2021
	£	£	£	£
Alnwick Town Council Covid Support	-	-	-	500
Citizens Advice - Single Queue	-	-	-	10,000
Joicey Trust	3,000	-	3,000	3,000
Prudhoe Town Council	-	-	-	7,000
Energy Savings Trust - Energy Redress Covid 19 Crisis Fund	-	-	-	20,045
Citizens Advice - Big Energy Saving Network - Digital Funding	-	-	-	30,000
Rothley Trust	5,000	-	5,000	5,000
Alnwick Town Council	4,000	-	4,000	2,500
Morpeth Town Council	10,500	-	10,500	10,500
Blyth Town Council	5,000	-	5,000	-
Community Foundation Tyne & Wear and Northumberland - NETS	-	-	-	5,000
Northumberland County Council - Community Chest	-	-	-	3,066
Sir James Knott	-	10,000	10,000	-
HM Prison & Probation Service	-	10,000	10,000	-
Northumberland County Council - Covid Winter Support Grant	-	15,000	15,000	25,000
Northumberland County Council - Energy Fuel Vouchers	-	-	-	10,000
Re-Imbursed Income	920	-	920	772
Citizens Advice - Covid-19 Softphones	-	-	-	1,300
Ashington Town Council	11,333	-	11,333	16,000
Cramlington Town Council	2,500	-	2,500	-
Citizens Advice - Big Energy Saving Network Regional Lead	-	-	-	12,975
Citizens Advice - Big Energy Saving Network - Remote Working Equipment	-	-	-	13,200

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

Grants	General £	Restricted funds £	2022 £	2021 £
Northumberland County Council - VCSE	-	66,667	66,667	-
Community Foundation Tyne & Wear and Northumberland - North Steads Wind Farm	5,000	-	5,000	-
Citizens Advice - Big Energy Saving Network Champions	20,511	-	20,511	10,000
Citizens Advice - Big Energy Saving Network - Carbon Monoxide	12,870	-	12,870	-
Citizens Advice - Big Energy Saving Week	-	-	-	2,500
Community Foundation Tyne & Wear and Northumberland - Newcastle Building Society	-	3,000	3,000	10,000
Citizens Advice - Pace Covid Funding	-	-	-	1,256
British Gas Energy Trust - Local Response fund	-	11,000	11,000	-
MaPSDAP - Soft Phones	-	2,310	2,310	-
MaPSDAP - CIPD	-	5,040	5,040	-
Coping with Cancer	7,733	-	7,733	-
Citizens Advice - R&S Programme	5,876	-	5,876	-
Ecclesiastical Movement for Good Award	1,000	-	1,000	-
Newcastle University - NIHR Fellowship	1,388	-	1,388	-
Hospital of God	1,100	-	1,100	-
Northumberland County Council - Covid Capacity Fund	-	10,000	10,000	-
Wansbeck CVS - Digital Skills fund	9,100	-	9,100	-
Community Foundation Tyne & Wear and Northumberland - Ventient Sisters	5,000	-	5,000	-
Community Foundation Tyne & Wear and Northumberland - P&G	-	3,000	3,000	-
Birmingham Council	2,000	-	2,000	-
Misc income	2,905	-	2,905	16,769
Total for 2022	116,736	136,017	252,753	216,383
Total for 2021	216,383	-	216,383	-

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

4 Income from charitable activities

	Unrestricted Funds	Restricted Funds	Total 2022	Total 2021
	£	£	£	£
Charitable Activities				
Energy Redress	-	16,519	16,519	69,259
Northumberland County Council - Core Services	-	144,098	144,098	240,000
MacMillan Cancer Support	-	30,000	30,000	68,822
Money Advice & Pension Service	-	-	-	424,937
Northumberland County Council - Housing Service	-	257,084	257,084	16,519
Northumberland County Council - Welfare Benefits Service	-	51,270	51,270	150,000
British Gas Energy Trust	-	119,964	119,964	154,097
British Gas Energy Trust - Enhancing Community Support	-	80,659	80,659	-
Building Better Opportunities Project	-	418,305	418,305	155,214
Citizens Advice Help to Claim F2F	-	26,421	26,421	255,125
MaPSDAP	-	176,100	176,100	-
Citizens Advice Energy Advice Programme	271,000	-	271,000	32,550
The National Lottery Community Fund	150,000	-	150,000	-
Department Work Pensions - Kickstart	-	55,000	55,000	-
MaPSDAP - Increasing Capacity	-	14,400	14,400	20,890
Total	421,000	1,389,820	1,810,820	1,587,413

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

5 Investment income

	Unrestricted funds General £	Restricted funds £	Total 2022 £	Total 2021 £
Interest receivable and similar income;				
Interest receivable on bank deposits	287	-	287	419
Total for 2021	419	-	419	

6 Expenditure on charitable activities

	Activity undertaken directly £	Activity support costs £	2022 £	2021 £
Generalist advice	1,630,926	226,506	1,857,432	1,565,711
Governance costs	-	6,585	6,585	12,757
	1,630,926	233,091	1,864,017	1,578,468

	Unrestricted General £	Restricted £	Total 2022 £	Total 2021 £
Generalist advice	351,027	1,279,899	1,630,926	1,008,088
Support costs	50,169	182,922	233,091	570,380
	401,196	1,462,821	1,864,017	1,578,468

In addition to the expenditure analysed above, there are also governance costs of £6,585 (2021 - £12,757) which relate directly to charitable activities. See note 7 for further details.

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

7 Analysis of governance and support costs

Raising funds expenditure

Support costs allocated to charitable activities

	Governance costs £	Support costs £	Total 2022 £	Total 2021 £
Staff costs	-	226,506	226,506	336,361
Premises	-	-	-	112,611
General office	-	-	-	83,288
Governance costs	6,585	-	6,585	12,757
Staff and volunteer costs	-	-	-	25,363
	6,585	226,506	233,091	570,380

Governance costs

	Unrestricted funds General £	Total 2022 £	Total 2021 £
Audit fees			
Audit of the financial statements	3,700	3,700	3,700
Other fees paid to auditors	2,270	2,270	2,600
Legal fees	615	615	6,457
	6,585	6,585	12,757

8 Trustees remuneration and expenses

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

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

9 Staff costs

The aggregate payroll costs were as follows:

	2022 £	2021 £
Staff costs during the year were:		
Wages and salaries	1,396,957	1,179,122
Social security costs	101,832	84,754
Pension costs	27,745	22,399
	1,526,534	1,286,275

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

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

	2022 No	2021 No
Project: client facing worker	38	29
Project: supervision	10	10
Project: administration	4	4
Advice development	2	2
Back office & management	6	4
Cleaners	1	1
	61	50

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 £140,494 (2021 - £262,315).

10 Auditors' remuneration

	2022 £	2021 £
Audit of the financial statements	3,700	3,700
Other fees to auditors		
The auditing of accounts of any associate of the charity	3,700	3,700
All other non-audit services	2,270	2,600
	5,970	6,300

11 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.

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

12 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
At 1 April 2021	10,344	10,344
At 31 March 2022	10,344	10,344
Depreciation		
At 1 April 2021	2,586	2,586
Charge for the year	2,586	2,586
At 31 March 2022	5,172	5,172
Net book value		
At 31 March 2022	5,172	5,172
At 31 March 2021	7,758	7,758

13 Debtors

	2022 £	2021 £
Trade debtors	-	23,142
Prepayments & accrued income	185,619	95,065
Other debtors	4,263	1,044
	189,882	119,251

14 Creditors: amounts falling due within one year

	2022 £	2021 £
Trade creditors	11,267	14,315
Other taxation and social security	27,634	21,945
Other creditors	13,169	6,789
Pension scheme creditor	5,919	4,837
Accruals and deferred income	101,223	98,513
	159,212	146,399

	2022 £	2021 £
Deferred income at 1 April 2021	37,333	15,833
Resources deferred in the period	52,918	37,333
Amounts released from previous periods	(37,333)	(15,833)
Deferred income at 31 March 2022	52,918	37,333

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

15 Obligations under leases and hire purchase contracts

Operating lease commitments

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

	2022 £	2021 £
Land and buildings		
Within one year	35,022	28,690
Between one and five years	102,701	97,658
After five years	54,000	77,000
	191,723	203,348
Other		
Within one year	2,775	2,775
Between one and five years	2,775	5,333
	5,550	8,108

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

16 Funds

	Balance at 1 April 2021 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2022 £
Unrestricted funds					
General					
General funds	277,660	546,532	(401,196)	79,613	502,609
Designated					
Operating Costs	650,000	-	-	-	650,000
Total unrestricted funds	927,660	546,532	(401,196)	79,613	1,152,609
Restricted funds					
Community Advice	-	102,667	(55,973)	(30,244)	16,450
Building Better Opportunities Project	6,704	176,099	(174,483)	(7,792)	528
British Gas Energy Trust	-	155,099	(159,784)	4,685	-
British Gas Energy Trust - ECS	-	30,000	(30,279)	279	-
Madeleine Kinlen	72,524	-	(47,099)	-	25,425
Macmillan	-	80,659	(79,027)	(1,632)	-
NCC Housing Service	-	16,519	(1,080)	(15,439)	-
Energy Redress	1,883	119,964	(125,246)	3,399	-
DWP Kickstart	-	51,270	(37,416)	(13,854)	-
MAPS Trainee	-	26,421	(19,230)	(7,191)	-
MAPS Debt Advice	-	425,655	(391,758)	(33,897)	-
Citizens Advice Help to Claim	-	257,084	(257,236)	152	-
The National Lottery Community Fund	-	55,000	(55,000)	-	-
Citizens Advice Energy Advice Programme	-	14,400	-	(14,400)	-
Energy Vouchers	-	15,000	(29,210)	36,321	22,111
Total restricted funds	81,111	1,525,837	(1,462,821)	(79,613)	64,514
Total funds	1,008,771	2,072,369	(1,864,017)	-	1,217,123

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

Designation of operating costs: the trustees, continue to maintain six months operating costs, the amount designated at present is 6 months and it will support cash flow and provide working capital if required.

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

Community Advice
Post-pandemic delivery of face to face services in the communities of place, faith & identity enabling more effective, efficient engagement across and within the VCSE. Also including work with the wider VCSE on representation, participation and engagement with stakeholders across the Local Authority CCG, & Public Health.

Building Better Opportunities Project
Bridge Northumberland is an employability project aiming to help people living in Northumberland who are out of work and aged 16+ to overcome barriers to training, education and work.

Macmillan Benefits Advice Service
To ensure people affected by cancer and their families have access to comprehensive advice on benefits and other sources of financial help - funded by Macmillan Cancer Support.

Energy Redress
A partnership with Northumberland County Blind Association to deliver tailored face to face specific energy efficiency, accessibility and fuel related solutions.

Citizens Advice Help to Claim
National Citizens Advice funded project from The Department For Work and Pensions (DWP) for the provision of Universal Support: Help to Claim. This provides digital and face to face advice for Universal Advice claimants.

Money Advice Pension Service - Debt Advice Project
To provide a debt advice and casework service to people experiencing financial hardship, funded by the Money Advice Service in Partnership with Citizens Advice.

Money Advice Pension Service - Increased Capacity
To fund the recruitment and training of a trainee debt advisor to provide digital and face to face debt advice.

British Gas Energy Trust
To provide fuel debt, income maximisation and energy advice to people who are struggling with energy costs and are facing fuel poverty.

British Gas Energy Trust - ECS
To work with Asylum Seekers and Refugees residing within Northumberland in order to provide tailored information, advice, guidance and support relating to energy.

Citizens Advice: Energy Advice Programme
To provide one-to-one advice to clients in fuel poverty, or in a fuel poverty risk group.

National Lottery Community Fund
Northumberland: A County of Thriving Communities' was a National Lottery Community Fund collaborative project led by Citizens Advice Northumberland (NCAB). The project had the twofold aim of bringing VCSE together to work more collaboratively with one another and enhancing social connectedness to improve the offer of social prescribing activities throughout the county of Northumberland.

Transfers
During the year a total of £79,613 was transferred from restricted to unrestricted reserves representing unspent amounts to be used for general purposes.

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

17 Analysis of net assets between funds

	Unrestricted			
	General	Designated	Restricted	Total funds
	£	£	£	£
Tangible fixed assets	5,172	-	-	5,172
Net current assets/(liabilities)	497,437	650,000	64,514	1,211,951
Total net assets	502,609	650,000	64,514	1,217,123

	Unrestricted			
	General	Designated	Restricted	Total funds at 31 March 2021
	£	£	£	£
Tangible fixed assets	7,758	-	-	7,758
Net current assets/(liabilities)	269,902	650,000	81,111	1,001,013
Total net assets	277,660	650,000	81,111	1,008,771

18 Analysis of net funds

	At 1 April 2021	Financing cash flows	At 31 March 2022
	£	£	£
Cash at bank and in hand	1,028,161	153,120	1,181,281
Net debt	1,028,161	153,120	1,181,281

	At 1 April 2020	Financing cash flows	At 31 March 2021
	£	£	£
Cash at bank and in hand	821,745	206,416	1,028,161
Net debt	821,745	206,416	1,028,161

19 Related party transactions

During the year the charity made the following related party transactions:

Advance Northumberland
(Director in common - John Crawford Woodman - resigned 26 August 2020)
During the year the charity was provided with rent free office space from Advance Northumberland in relation to a property in Cramlington. As part of this agreement, the charity incurs a service charge fee of £2,324 per year. At the balance sheet date the amount due to/from Advance Northumberland was £Nil (2021 - £Nil).

NORTHUMBRIAN CITIZENS ADVICE BUREAU

England & Wales - Charity number 1155717

Accounts

Company registration number: 08669019

Charity registration number: 1155717

NORTHUMBRIAN CITIZENS ADVICE BUREAU

(A company limited by guarantee)

Annual Report and Financial Statements

for the Year Ended 31 March 2021

Northumbrian Citizens Advice Bureau

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Northumbrian Citizens Advice Bureau

Reference and Administrative Details

Trustees

S E Aitchison (resigned 26 June 2020)
J C Woodman (resigned 26 August 2020)
S R Frake (resigned 27 November 2020)
J Weightman (resigned 5 March 2021)
G Powell (resigned 30 June 2021)
L Collins
G M Townshend
Y A Carter
T Frazer
M J Durkin
R J N Pope
L Richards
K Salton (appointed 10 February 2021)
K E Connell (appointed 19 January 2021)
M A Kelso (appointed 8 January 2021)
B Waugh (appointed 6 July 2021)

Key Management Personnel

A Conway, Chief Executive Officer
R Turnbull, Operations Manager
T Gillies, Commercial Manager
S Green, Advice Service Manager
C Broadhurst, Advice Service Manager
C Brock, Advice Service Manager
H Cherry, Advice Service Manager
G Crow, Advice Service Manager
A O'Brien, Service Development Manager

Principal Office

Unit 6, Sovereign House
Sovereign Business Park
Ashington
NE63 8UG

The charity is incorporated in England and Wales.

Northumbrian Citizens Advice Bureau

Reference and Administrative Details

Company Registration Number	08669019
Charity Registration Number	1155717
Solicitors	Alderson Law Pethgate House Castle Square Morpeth NE61 1YL
Bankers	Unity Trust Bank plc 4 Brindley Place Birmingham B1 2JB
Auditor	MHA Tait Walker Chartered accountant & statutory auditor Bulman House Regent Centre Gosforth Newcastle upon Tyne NE3 3LS

Northumbrian Citizens Advice Bureau

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

Northumbrian Citizens Advice Bureau (the "Charity") is a company limited by guarantee and a registered charity. It is also known and referred to as Citizens Advice Northumberland. The Charity was incorporated as a company limited by guarantee on 30 August 2013 and commenced operation on 1 April 2014. The Charity is governed by its Articles of Association.

At 31 March 2021, the Charity had 11 members. The maximum liability of any member is limited to one pound.

Recruitment and appointment of trustees

Trustees, who are also directors of the Charity, are elected at the annual general meeting or co-opted by the trustee board. No persons or bodies external to the Charity are currently entitled to appoint persons to the trustee board.

Trustees are recruited following an open and transparent recruitment process which seeks to ensure that the trustee board properly reflects the diversity of the local community and that trustees have the skills, knowledge and experience necessary to ensure the Charity delivers high quality services which meet the needs of its clients.

Under the requirements of the Articles of Association, members of the trustee board are elected to serve for a period of three years after which they may be re-elected at the next annual general meeting up to a maximum of 9 years. All co-opted trustees must retire from office at the first annual general meeting following their co-option but may then be elected or re-appointed.

Induction and training of trustees

Newly appointed trustees are provided with a comprehensive induction through the provision of an induction training manual and mentoring from Exec or other trustee members as appropriate. In addition to identifying the skills and knowledge which new members bring to the board, the induction process aims to inform new members about the roles and responsibilities of a trustee board member. This includes the current work of the organisation, future development plans, financial and staffing resources, EDI and quality and service requirements.

Arrangements for setting key management personnel remuneration

Trustees give their time freely, and as such receive(d) no remuneration. They have considered who the Key Management Personnel (KMP) are, as noted in the Reference and Administration section. The KMP are responsible for the day to day running of the Charity, under the supervision of the Board

The pay of the KMP is reviewed annually. The trustees benchmark against pay levels of other charities and similar organisations within the sector and the region and the CA network. Pay levels are set using this information together with budget and forecast information, ensuring that the Charity can afford any proposed increases.

Northumbrian Citizens Advice Bureau

Trustees' Report

Organisational structure

The Charity is governed by its trustee board which is responsible for setting the strategic direction. The trustees carry ultimate responsibility for the conduct of the Charity and for ensuring that it satisfies its legal and contractual obligations. Trustees meet at least quarterly and have subgroups covering finance and premises, risk and governance and HR and personnel, and delegate the day-to-day operation of the Charity to the KMP. The trustee board is independent from management. A register of trustees' interests is available for inspection at the principal office.

Relationships with related parties

The Charity is a member of Citizens Advice, the operating arm of the National Association of Citizens Advice Bureaux. Citizens Advice provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Operating policies are independently determined by the Trustee Board of the Charity in such a way as to fulfil the Charity's objects and comply with membership requirements of Citizens Advice.

The Charity works, co-operates and liaises with a number of other advisory services, local organisations and community-based charities on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity with which the Charity intends to cooperate or liaise, that trustee may be involved in discussions regarding that other charity but not in the ultimate decision making process.

Major risks and management of those risks

The trustee board regularly conducts a review of the major risks to which the Charity is exposed and takes action to mitigate those risks. The risk register and mitigating actions are regularly reviewed. Major risks include significant loss of funding and a serious breach of data protection.

In relation to loss of funding, the risk is mitigated by funding from a variety of different sources. The Charity continues to seek to diversify its funding sources and has invested in a full time appointment to secure additional funds.

An information assurance strategy is in place to address the risks associated with the significant amount of client data held by the Charity. An information assurance management team ensures that the confidentiality, integrity and availability of sensitive data is maintained to a level which is consistent with the requirements of its clients, funders and strategic partners.

Internal risks are minimised by the implementation of policies and procedures including those which help to ensure consistent quality of delivery for all operational aspects of the Charity. These procedures are periodically reviewed to ensure that they still meet the needs of the Charity.

Objectives and activities

Objects and aims

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

Northumbrian Citizens Advice Bureau

Trustees' Report

The Charity provides free, independent, confidential and impartial advice to its clients on their rights and responsibilities. It values diversity, promotes equity and inclusion and challenges discrimination. The Charity's aims are:

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

The Charity seeks to meet these objects and aims by providing information and advice services which are targeted at the needs of local communities. In addition, the Charity uses the experiences of its clients to campaign for changes in legislation and practices and to highlight the causes of discrimination, prejudice and social exclusion and their impact on individuals and groups.

In 2020-21 the Charity operated from 10 sites across Northumberland - 9 offices in: Alnwick, Ashington, Berwick, Blyth, Hexham, Prudhoe, Morpeth, Amble and Cramlington, and outreach in Haltwhistle. Although during this year throughout the pandemic our information and advice was provided predominantly through Northumberland Adviceline, Local telephone helplines, webchat and email channels as our face-to-face drop-in sessions, appointments, home visits were suspended due to lockdown restrictions.

Trained advisers, both paid and voluntary, provided generalist advice in all the main subject areas: welfare benefits, housing, money advice, employment, fuel poverty, family and personal matters, taxes, immigration and nationality, health and education, consumer and discrimination and also supporting people with covid19 specific enquiries particularly in relation to their benefits or employment situation and relating to the pandemic itself and what it meant to them. In addition, project funding allowed the Charity to provide casework support in specific subjects or to particular marginalised and vulnerable target groups such as fuel poverty, cancer & life limiting illnesses, welfare benefits, financial capability, money and debt advice and pre-employability all of which continued to operate and despite a short term dip in demand during the first lockdown of April, May and June returned to and even exceeded pre-pandemic levels.

Whilst much of the Charity's focus is on the delivery of information and advice services, the twin aim of the Charity is to undertake research and campaigns activity. By using client-based evidence to campaign for changes in policies and practices which aren't working, the Charity can improve the lives of many more people including those who have never used a local Citizens Advice office. Research and campaigns activity took place throughout the year through the provision of information to Citizens Advice and participation in local, regional and national campaigns. Most notably surrounding the uplift to Universal Credit through the pandemic and the suspension of bailiff action in relation to housing arrears.

The primary objectives of the Charity for the year 2020-21 were:

- To transfer all operations to an increased number and breadth of remote channels ensuring access to advice and advocacy for those most in need and delivering on our contractual and moral obligations to the communities we serve whilst keeping our teams and clients safe and Covid-secure.

- To explore the impact of the pandemic and investigate ways of delivering our services in a post-covid world to continue to meet the immediate needs of our service users as well as creating an agile and responsive service to meet the ever-changing needs over the medium to long-term recognising that the landscape had been changed by covid and we needed to reflect and ensure the relevance of our service to match it.

Northumbrian Citizens Advice Bureau

Trustees' Report

Objectives, strategies and activities

Activity for the year focused on a number of key areas designed to help meet the Charity's objectives:

- As one of the only truly countywide voluntary organisations in Northumberland delivering services to individuals who need it, the Charity provided free, high quality information and advice to 23,751 clients with 51,269 issues, resulting in an income gain of over £5million for the local community.

- During the year the Charity moved all operational staff including over 30 volunteers to work remotely in advance of the government directed "stay at home" policy with no interruption to any services and was able to open offices securely when safe to do so in several key locations to allow for those unable to access support remotely to receive advice and guidance on the problems they were experiencing.

- The Charity developed an online training and recruitment proposal and was able to recruit and train 20+ new volunteers to increase our capacity to deliver advice during the pandemic and increased capacity and funding of its Volunteer and Development function with a new strategy to recruit, train and support more volunteers across all channels in order to meet the ever rising need for its services.

- The Charity's involvement in the Bridge project increased as the number of participants requiring specialist finance, benefit and debt work increased at entry and exit to the programme as a financial MOT was made a core element of the provision. This innovative partnership of voluntary sector providers delivered county-wide pre-employability support to those furthest removed from the labour market. Through a change in the governance and management of the programme, the Charity's involvement remained a crucial central element and the success of its delivery has meant an increase in its stake of the provision and has contributed to the extension of this programme until 2023. The project is funded by the Big Lottery Fund and the European Social Fund as part of the Building Better Opportunities Programme.

- Welfare advice services were delivered from the Charity's offices, as well as remotely and helped people to secure more than £5 million in benefit gains and compensation payments and a further £2.7 million in debt write-offs and managed repayments. During the year, a significant proportion of time and resources was spent supporting people with Universal Credit, as since the start of the pandemic and the introduction of the government's job retention scheme Universal Credit claimant numbers have almost doubled in Northumberland from 12,570 in Feb 2020 to 24,738 (9,855 in employment) in May 2021 and the other conditionality elements and work capability assessments/re-assessments were suspended due to the pandemic.

- 21% of all the problems dealt with related to debt, a decrease from 34% in 2019/20 however all intelligence indicates an anticipated increase in need for debt and money advice once the government measures are removed post pandemic and thankfully as a result of funding from the Money Advice Service and Northumberland Housing, the Charity was still able to provide both face-to-face and more telephone access to specialist debt advice. During the year, the Charity helped people manage 4,222 debts worth more than £7.147 million (£5.3m non-priority and £1.85m priority).

- The Charity supported the alleviation of fuel poverty through its contracts with the British Gas Energy Trust, Energy Redress Fund and Citizens Advice Big Energy Savings programme, which all help tackle the link between health and fuel poverty by providing advice and casework on a range of issues including energy saving measures, help with managing fuel debt, advice on income maximisation and help with grant applications through telephone and digital services as well as face to face and home visits. In this period the Charity has supported 2,347 clients with 8,856 issues relating to fuel poverty and/or energy issues and had £437k in debts written off, gained £45,309 in energy efficiency and switching tariffs as well as £184k in income reimbursements, services, grants, bankruptcy/DRO fees, energy efficiency measures, emergency fuel vouchers, emergency heat sources & boiler repairs.

Trustees' Report

- The Charity continued its partnership with Macmillan Cancer Support to provide a dedicated advice service to people and their families affected by cancer and life limiting illnesses. 1,017 people (19-20: 1,248) were provided with advice of 3,283 issues (19-20: 3,318) and £1.8m (19-20: £1.59m) in total gained in benefits income in regular ongoing payments and through one-off payments (grants, compensation, and arrears), and a new service agreement was signed to ensure the continuation of the service till the end of 2022.

- The Charity continued its Help to Claim service, funded by the Department of Work and Pensions through Citizens Advice for people experiencing difficulty making or completing their Universal Credit claim. The Charity supported: 2,019 people (2019-20: 1,952) with 8,366 issues (2019-20: 7,121) and have secured £2.4m of income gains (2019-20: £1.8m) on their Universal Credit claim.

- Throughout the entirety of the year the Charity managed its contractual and charitable obligations working remotely for the main part and returning to face to face services for emergencies as soon as it was safe to do so and throughout the 2nd and 3rd lockdowns ensuring that our clients in Northumberland could receive the service they needed in the way they could access it throughout the pandemic. We also set up a Covid recovery group including staff, volunteers and trustees and analysed key trends and data about the disease and the clients we were seeing as well as the unmet need and demand that was building up for a post covid world and this led to an organisational review to ensure that our much needed and valued service would remain relevant and sustainable in a post-covid world. Part of the organisational review has involved increasing our investment in training and development for staff and volunteers and developing 2 new service lines - welfare benefits and community advice to give strategic oversight to all of our contracts supporting welfare benefits queries and to take our advice model to more communities of need who are isolated either geographically or due to poor transport or digital infrastructure to work collaboratively to help even more people throughout 2021.

During the year the Charity received several grants to manage in order to provide immediate relief to individuals and families suffering specific hardship throughout the Covid-10 pandemic. These included National Emergency Trust, BGET hardship fund, Energy Redress Covid19 Crisis Fund and Covid19 Local Support Grant from Northumberland County Council. Through these grants we have distributed £71,000 to 506 households in Northumberland for fuel payments, power meter top ups and various other hardship payments.

Fundraising disclosures

Total income for the year was £1,881,612. The majority of this funding was restricted to the introduction or development of the projects and services outlined above, whilst smaller grants and donations helped to fund other expenses such as the moving all services to remote channels including IT, Communications and infrastructure spend as well as volunteer development and support costs to work remotely and transition back to offices.

The Charity is required to report how it deals with fundraising from the public. The Charity did not use a professional fundraiser or commercial participator to raise funds. Any monies donated directly from the public followed all guidelines set out by the Charity Commission and applicable law. The Charity respected the privacy and contact preferences of donors and has received one large philanthropic gift (The Madeleine Kinlen Fund) with specific purpose to be distributed further to local organisations reducing disadvantage and impoverishment in and around Berwick.

Public benefit

The trustees confirm that they have had regard to the Charity Commission's public benefit guidance when exercising any powers or duties to which the guidance is relevant.

Social investment policies

The Charity does not currently hold material investments.

Trustees' Report

Use of volunteers

Volunteers are a vital part of the Citizens Advice service and the Charity has a strong history of using trained volunteers to support its work. Using local people to govern and deliver services allows the Charity to remain deeply rooted in the community and to retain a strong commitment to identifying and helping those in greatest need. On 31 March 2021 the Charity had 121 people volunteering in a range of roles and the value of the contribution of volunteers during 2020-21 was estimated at over £670,000.

Achievements and performance

Impact

The Charity's services provided widespread benefits for individuals and households but the impact of the work reached well beyond individuals and their family. Through its activities the Charity made a significant contribution to community life in Northumberland in the following ways:

- ensuring access to justice through advice and campaign work;

- supporting communities by tackling poverty, social exclusion and disadvantage;

- reducing costs to the public purse by preventing problems from arising or deteriorating;

- strengthening local economies by bringing in funds for clients and services;

- improving skills through a range of employment and volunteering opportunities;

- highlighting unfair laws, policies and procedures and campaigning for change;

- promoting social cohesion through partnership work with other service providers.

Using Citizens Advice's cost calculator modelling tool we have estimated the following financial impact of the advice and support provided in 2020-21 to Northumberland.

Northumbrian Citizens Advice Bureau

Trustees' Report

Overall value (advice and volunteering)	
Fiscal benefit total	£4,970,106
Public value total	£31,460,195
Value to the people we help (financial outcomes) total	£19,601,966
For every £1 invested in Citizens Advice Northumberland:	
For every £1, £x in fiscal benefits	£2.88
For every £1, £x in public value	£18.21
For every £1, £x in value to the people we help (financial outcomes)t	£11.35
Specific Savings to stakeholders for 2020-21 can be estimated at:	
Local authority- by preventing homelessness and housing evictions & mental health services. Savings to Northumberland County Council (fiscal benefits)	£466,573
NHS - by reducing use of mental health and GP services, and keeping people in work:	
Reducing use of health services	£533,840
Keeping people in work	£150,246
Total saving to NHS	**£684,086**
Other government departments:	
Department of Work and Pensions (by keeping people in work)	£2,353,855
Criminal Justice System (by preventing housing evictions and homelessness)	£56,182
Housing Providers (by preventing housing evictions)	£1,385,419
Wider economic and social benefits	
Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£22,515,768
Public value of volunteering (part of public value total)	£670,177

Financial review

Incoming resources for the year were £1,888,612. Of this £1,269,937 related to restricted activities.

At 31 March 2021 total reserves were £1,008,771 of which £81,111 were restricted funds.

Trustees' Report

Policy on reserves

The trustee board is committed to maintaining a level of financial reserves which will:
- provide sufficient working capital/cash to meet the operational requirements of the Charity.
- meet other foreseeable future financial liabilities.
- ensure the Charity is able to make appropriate provision for any unanticipated costs that may occur.
- build up funds for any planned future projects.

In order to meet these objectives the board resolves to:
- work to maintain free reserves equivalent to 6 months overall operating costs, which will support cash flow and provide working capital.
- designate reserves in future, as necessary, to meet the forecast costs of planned projects/development.

Based on the above objectives the board has determined that the level of free reserves should equate to £789,000 which is equivalent to 6 months operating costs.

Total unrestricted reserves are £927,660, (2020 - £694,696), including designated reserves for operating costs of £789,000 (2020 - £545,170), and also designated reserves of £100,000 for Covid 19 service recovery for the advice services we provide. Free reserves are £38,660. The trustees are satisfied that this level of free reserves gives sufficient working capital to operate the Charity and to respond to the needs of the beneficiaries as required.

The Charity achieved a significant surplus in the 2020-21 financial year in an extraordinary year due to the Covid 19 situation and emergency funding awards given to tackle the impact of the funding in the short term, without any material loss to existing funding streams alongside lower costs due to a reduction in utilities and travel. The trustees have allocated the surplus funds to develop the community advice offering throughout the coming financial year and alongside other confirmed revenue sources believe the Charity will generate sufficient revenue to meet its operating costs without drawing on reserves.

The need for the Charity's service continues to grow and therefore the demands made on reserves in future years may also be greater as we feel the full effect of the global pandemic, hence the Charity continues to require future funding and the support of its funding partners and is grateful to receive it.

Funds in deficit

No funds were in deficit at the end of the financial year.

Trustees' Report

Principal funding sources

Northumberland County Council (the Council) continued to be the main funder of the Charity's generalist advice and welfare advice services.

Funding was received from the Money Advice Service in partnership with Citizens Advice. This funding was restricted to the provision of debt and money advice services which were delivered from all the offices across the county and over the telephone.

Funding was received from the British Gas Energy Trust, The Energy Redress Fund and the Citizens Advice Energy Advice Programme to address the health impact of fuel poverty.

Funding was received from the Big Lottery and European Social Fund through its Building Better Opportunities fund for the provision of pre-employability support specifically around finance, benefits and debt.

Continuation funding was received from Macmillan Cancer Support for the provision of a welfare benefits advice service for people affected by cancer.

Funding was received from town councils, including Ashington, Alnwick, Morpeth, and Prudhoe to further enhance and help support the provision of local advice services.

Grants were awarded to purchase equipment for the Charity to provide telephone and digital advice remotely and enable clients without digital access or literacy to engage with services, from the Northumberland County Council Community Chest, and Citizens Advice.

In addition to the above, the Charity received funding from a number of other sources including the Rothley Trust and a wide range of local parish councils. This funding helped support a variety of advice-related activities during the period.
During the year 2020-21 we have deferred partial sums relating to income received from: NCC Community Chest; The Rothley Trust, The Joicey Trust, HM Prison and probation service, Ashington Town Council and Alnwick Town Council relating to ongoing and/or new projects for the next financial year.

Detailed information about income received is provided in the notes to the accounts.

On behalf of the Charity, the Trustee Board would like to sincerely thank all of the Charity's funders for their vital support during the financial year.

Investment policy and objectives

In order to promote its objects but not for any other purpose, the Charity has the power to invest or deposit funds in any lawful manner whilst having regard to the suitability of investments and the need for diversification. These powers are outlined in its Articles of Association at article 3.19.

Northumbrian Citizens Advice Bureau

Trustees' Report

Plans for future periods

Aims and key objectives for future periods

The Charity will:

- Make it easy and accessible to get advice however people need to access it across Northumberland.
- Be influential on campaigns that matter to the people of Northumberland.
- Lead and facilitate collaboration with partners across all networks for the community benefit.
- Offer a sustainable, relevant & effective quality assured service.
- Be a strong equity, diversity and inclusion champion.

Going concern

The Trustees are satisfied that the Charity 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.

Northumbrian Citizens Advice Bureau

Trustees' Report

Statement of Trustees' Responsibilities

The trustees (who are also the directors of Northumbrian Citizens Advice Bureau 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.

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 ..... and signed on its behalf by:

.....

T Frazer
Trustee

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

Opinion

We have audited the financial statements of Northumbrian Citizens Advice Bureau (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 Charitable Company'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.

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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.

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 11], 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.

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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:

- Enquiries with management, about any known or suspected instances of non-compliance with laws and regulations and fraud;
- 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 law (including the Working Time Directive); membership of the National Association of Citizens Advice Bureaux; and, compliance with the UK Companies Act and 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 for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Northumbrian Citizens Advice Bureau

Independent Auditor's Report to the Members of Northumbrian Citizens Advice Bureau

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 Accountants
Statutory Auditor
Bulman House
Regent Centre
Gosforth
Newcastle upon Tyne
NE3 3LS

Date:.....

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

Northumbrian Citizens Advice Bureau

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 funds £	Restricted funds £	Total 2021 £	Total 2020 £
Income and Endowments from:					
Donations and legacies	3	221,256	72,524	293,780	132,342
Charitable activities	4	390,000	1,197,413	1,587,413	1,432,381
Investment income	5	419	-	419	1,264
Total Income		611,675	1,269,937	1,881,612	1,565,987
Expenditure on:					
Charitable activities	6	(436,916)	(1,141,552)	(1,578,468)	(1,518,772)
Total Expenditure		(436,916)	(1,141,552)	(1,578,468)	(1,518,772)
Net income		174,759	128,385	303,144	47,215
Transfers between funds		58,205	(58,205)	-	-
Net movement in funds		232,964	70,180	303,144	47,215
Reconciliation of funds					
Total funds brought forward		694,696	10,931	705,627	658,412
Total funds carried forward	16	927,660	81,111	1,008,771	705,627

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

Northumbrian Citizens Advice Bureau

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 funds £	Restricted funds £	Total 2020 £
Income and Endowments from:				
Donations and legacies	3	132,342	-	132,342
Charitable activities	4	390,000	1,042,381	1,432,381
Investment income	5	1,264	-	1,264
Total income		523,606	1,042,381	1,565,987
Expenditure on:				
Charitable activities	6	(481,986)	(1,036,786)	(1,518,772)
Total expenditure		(481,986)	(1,036,786)	(1,518,772)
Net income		41,620	5,595	47,215
Transfers between funds		5,956	(5,956)	-
Net movement in funds		47,576	(361)	47,215
Reconciliation of funds				
Total funds brought forward		647,120	11,292	658,412
Total funds carried forward	16	694,696	10,931	705,627

Northumbrian Citizens Advice Bureau

(Registration number: 08669019)
Balance Sheet as at 31 March 2021

	Note	2021 £	2020 £
Fixed assets			
Tangible assets	12	7,758	-
Current assets			
Debtors	13	119,251	88,711
Cash at bank and in hand		1,028,161	821,745
		1,147,412	910,456
Creditors: Amounts falling due within one year	14	(146,399)	(204,829)
Net current assets		1,001,013	705,627
Net assets		1,008,771	705,627
Funds of the charity:			
Restricted funds		81,111	12,274
Unrestricted income funds			
Unrestricted funds		927,660	694,696
Total funds	16	1,008,771	706,970

The financial statements on pages 18 to 35 were approved by the trustees, and authorised for issue on ..... and signed on their behalf by:

.....
T Frazer
Trustee

Northumbrian Citizens Advice Bureau

Statement of Cash Flows for the Year Ended 31 March 2021

	Note	2021 £	2020 £
Cash flows from operating activities			
Net cash income		303,144	47,215
Adjustments to cash flows from non-cash items			
Depreciation		2,586	-
Investment income	5	(419)	(1,264)
		305,311	45,951
Working capital adjustments			
Increase in debtors	13	(30,540)	(31,681)
(Decrease)/increase in creditors	14	(58,430)	83,742
Net cash flows from operating activities		216,341	98,012
Cash flows from investing activities			
Interest receivable and similar income	5	419	1,264
Purchase of tangible fixed assets	12	(10,344)	-
Net cash flows from investing activities		(9,925)	1,264
Net increase in cash and cash equivalents		206,416	99,276
Cash and cash equivalents at 1 April		821,745	722,469
Cash and cash equivalents at 31 March		1,028,161	821,745

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

Northumbrian Citizens Advice Bureau

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: Unit 6, Sovereign House, Sovereign Business Park, Ashington, NE63 8UG

2 Accounting policies

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

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

Basis of preparation
Northumbrian Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy notes.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern
The trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern paying particular attention to external events such as the ongoing Covid-19 pandemic. The trustees consider that there are no significant areas of uncertainty that affect the carrying value of assets held by the charity.

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

2 Accounting policies (continued)

Accruals
Accruals are calculated where a service has been provided but the charity has not yet been invoiced. Also included within accruals are estimates of dilapidations of properties no longer required.

Prepayments
Prepayments are calculated where an invoice has been provided in advance of the service taking place.

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

Income and endowments
All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

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.

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.

Gifts in kind

Income from donated goods is measured at the fair value of the goods unless it is not practical to reliably measure it, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Investment income

Interest on funds held on deposit is included upon notification of the interest paid or payable by the bank. This is normally upon receiving the bank statement from the bank.

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.

2 Accounting policies (continued)

Expenditure
Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

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's 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. Capital items over £5,000 are capitalised as fixed assets, otherwise they are expended in the current year.

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
Fixtures & fittings	25% straight line

A full year of depreciation is charged in the year of acquisition.

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.

2 Accounting policies (continued)

Trade creditors
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's discretion in furtherance of the objectives of the charity; including those which have been designated.

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.

Operating 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
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.

When contributions are not expected to be settled wholly within 12 months of the end of the reporting date in which the employees render the related service, the liability is measured on a discounted present value basis. The unwinding of the discount is recognised as an expense in the period in which it arises.

3 Income from donations and legacies

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	General £	£	£	£
Donations from individuals	4,873	72,524	77,397	4,911
Grants from other charities	216,383	-	216,383	123,679
Gifts in kind	-	-	-	3,752
	221,256	72,524	293,780	132,342

£132,342 related to unrestricted funds in 2020.

3 Income from donations and legacies (continued)

	General £	Restricted funds £	2021 £	2020 £
Donations	1,858	-	1,858	4,055
Parish council donations	3,015	-	3,015	745
Madeleine Kinlen donation	-	58,018	58,018	-
Gift aid	-	14,506	14,506	111
	4,873	72,524	77,397	4,911

Grants	General £	Restricted funds £	2021 £	2020 £
Alnwick Town Council Covid Support	500	-	500	-
Citizens Advice - Single Queue	10,000	-	10,000	-
Joicey Trust	3,000	-	3,000	-
Prudhoe Town Council	7,000	-	7,000	8,000
Energy Savings Trust - Energy Redress Covid 19 Crisis Fund	20,045	-	20,045	-
Citizens Advice - Big Energy Saving Network - Digital Funding	30,000	-	30,000	-
Rothley Trust	5,000	-	5,000	5,000
Alnwick Town Council	2,500	-	2,500	4,000
Morpeth Town Council	10,500	-	10,500	10,500
Northumberland County Council - PBS	-	-	-	2,331
Community Foundation Tyne & Wear and Northumberland - NETS	5,000	-	5,000	-
Northumberland County Council -Community Chest	3,066	-	3,066	-
Citizens Advice - DRO	-	-	-	163
Citizens Advice - Broadband Grants	-	-	-	250
Northumberland County Council - Covid Winter Support Grant	25,000	-	25,000	-
Northumberland County Council - Energy Fuel Vouchers	10,000	-	10,000	-
Re-Imbursed Income	772	-	772	1,742
Citizens Advice - Covid-19 Softphones	1,300	-	1,300	-
Ashington Town Council	16,000	-	16,000	10,667
Cramlington Town Council	-	-	-	2,500
Citizens Advice - Big Energy Saving Network Regional Lead	12,975	-	12,975	-
Citizens Advice - Big Energy Saving Network - Remote Working Equipment	13,200	-	13,200	-
Warm Homes Fuel Energy Advice	-	-	-	5,250

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

3 Income from donations and legacies (continued)

Grants	General £	Restricted funds £	2021 £	2020 £
Community Foundation - Various Funders	-	-	-	13,890
Citizens Advice - Big Energy Saving Network Champions	10,000	-	10,000	12,975
Citizens Advice - Big Energy Saving Network	-	-	-	14,000
Citizens Advice - Big Energy Saving Week	2,500	-	2,500	1,500
Misc Income	16,769	-	16,769	30,911
Community Foundation Tyne & Wear and Northumberland - Newcastle Building Society	10,000	-	10,000	-
Citizens Advice - Pace Covid Funding	1,256	-	1,256	-
	216,383	-	216,383	123,679

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

4 Income from charitable activities

	Unrestricted funds	Restricted funds	Total 2021	Total 2020
	General			
	£	£	£	£
Charitable activities	390,000	1,197,413	1,587,413	1,432,381

	Unrestricted Funds	Restricted Funds	Total 2021	Total 2020
	£	£	£	£
Charitable Activities				
Energy Redress	-	69,259	69,259	
Northumberland County Council	240,000	-	240,000	240,000
MacMillan Cancer Support	-	68,822	68,822	80,000
Money Advice & Pension Service	-	424,937	424,937	415,328
NCC Housing Service	-	16,519	16,519	16,519
Northumberland County Council - Welfare Benefits Service	150,000	-	150,000	150,000
British Gas Energy Trust	-	154,097	154,097	158,492
Building Better Opportunities Project	-	155,214	155,214	97,456
Citizens Advice Help to Claim F2F	-	255,125	255,125	182,819
Citizens Advice Help to Claim Phone and Webchat	-	-	-	66,297
Citizens Advice Energy Advice Programme	-	32,550	32,550	24,840
MAPS - Increasing Capacity	-	20,890	20,890	
Total	390,000	1,197,413	1,587,413	1,432,381

5 Investment income

	Unrestricted funds		
	General	Total 2021	Total 2020
	£	£	£
Interest receivable on bank deposits	419	419	1,264

6 Expenditure on charitable activities

	Unrestricted funds			
	General	Restricted funds	Total 2021	Total 2020
	£	£	£	£
Generalist advice	117,909	890,179	1,008,088	1,009,950
Support costs	319,007	251,373	570,380	508,822
	436,916	1,141,552	1,578,468	1,518,772

	Activity undertaken directly	Activity support costs	Total 2021	Total 2020
	£	£	£	£
Generalist advice	1,008,088	557,623	1,565,711	1,506,770
Governance costs	-	12,757	12,757	12,002
	1,008,088	570,380	1,578,468	1,518,772

In addition to the expenditure analysed above, there are also governance costs of £12,757 (2020 - £12,002) which relate directly to charitable activities. See note 7 for further details.

7 Analysis of governance and support costs

Support costs allocated to charitable activities

	Governance costs £	Support costs £	Total 2021 £	Total 2020 £
Staff costs	-	336,361	336,361	295,663
Premises	-	112,611	112,611	94,267
General office	-	83,288	83,288	72,262
Governance costs	12,757	-	12,757	12,002
Staff and volunteer costs	-	25,363	25,363	34,628
	12,757	557,623	570,380	508,822

Governance costs

	Unrestricted funds General £	Total 2021 £	Total 2020 £
Audit fees			
Audit of the financial statements	3,700	3,700	3,500
Other fees paid to auditors	2,600	2,600	2,260
Trustees remuneration and expenses	-	-	703
Legal fees	6,457	6,457	5,539
	12,757	12,757	12,002

8 Trustees remuneration and expenses

During the year the charity made the following transactions with trustees:

D C Sharp
£Nil (2020: £40) of expenses were reimbursed to D C Sharp during the year.

Y A Carter
£Nil (2020: £57) of expenses were reimbursed to Y A Carter during the year.

J Weightman
£Nil (2020: £243) of expenses were reimbursed to J Weightman during the year.

G Powell
£Nil (2020: £364) of expenses were reimbursed to G Powell during the year.

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

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

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

9 Staff costs

The aggregate payroll costs were as follows:

	2021 £	2020 £
Staff costs during the year were:		
Wages and salaries	1,179,122	1,019,695
Social security costs	84,754	74,615
Pension costs	22,399	19,866
	1,286,275	1,114,176

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

	2021 No	2020 No
Project: client facing worker	29	24
Project: supervision	10	8
Project: administration	4	4
Advice development	2	2
Back office & management	4	4
Cleaners	1	1
	50	43

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 £262,315 (2020 - £236,051).

10 Auditors' remuneration

	2021 £	2020 £
Other fees to auditors		
The auditing of accounts of any associate of the charity	3,700	3,500
All other non-audit services	2,600	2,260
	6,300	5,760

11 Taxation

The charity is a registered charity and is therefore exempt from taxation.

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

12 Tangible fixed assets

	Furniture and equipment £	Total £
Cost		
Additions	10,344	10,344
At 31 March 2021	10,344	10,344
Depreciation		
Charge for the year	2,586	2,586
At 31 March 2021	2,586	2,586
Net book value		
At 31 March 2021	7,758	7,758

13 Debtors

	2021 £	2020 £
Trade debtors	23,142	44,130
Prepayments & accrued income	95,065	44,318
Other debtors	1,044	263
	119,251	88,711

14 Creditors: amounts falling due within one year

	2021 £	2020 £
Trade creditors	14,315	107,101
Other taxation and social security	21,945	30,372
Other creditors	6,789	8,842
Pension scheme creditor	4,837	5,413
Accruals and deferred income	98,513	53,101
	146,399	204,829

	2021 £	2020 £
Deferred income at 1 April 2020	15,833	9,000
Resources deferred in the period	37,333	15,833
Amounts released from previous periods	(15,833)	(9,000)
Deferred income at 31 March 2021	37,333	15,833

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

15 Commitments

Other financial commitments

The total amount of other financial commitments not provided in the financial statements was £8,108 (2020 - £14,463).

16 Funds

	Balance at 1 April 2020 £	Incoming resources £	Resources expended £	Transfers £	Balance at 31 March 2021 £
Unrestricted funds					
General					
General funds	44,696	611,675	(436,916)	58,205	277,660
Designated					
Operating Costs	650,000	-	-	-	650,000
Total Unrestricted funds	694,696	611,675	(436,916)	58,205	927,660
Restricted funds					
Building Better Opportunities Project	-	155,214	(148,510)	-	6,704
British Gas Energy Trust	10,931	154,097	(166,958)	1,930	-
Madeleine Kinlen	-	72,524	-	-	72,524
Macmillan Benefits Advice Service	-	68,823	(83,802)	14,979	-
MAPS - Debt Advice	-	424,936	(379,535)	(45,401)	-
Energy Redress	-	69,259	(67,376)	-	1,883
NCC Housing Service	-	16,519	(15,617)	(902)	-
MAPS Trainee	-	20,890	(19,954)	(936)	-
Citizens Advice Help to Claim F2F	-	255,125	(256,462)	1,337	-
Citizens Advice Energy Advice Programme	-	32,550	(3,338)	(29,212)	-
Total restricted funds	10,931	1,269,937	(1,141,552)	(58,205)	81,111
Total funds	705,627	1,881,612	(1,578,468)	-	1,008,771

16 Funds (continued)

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

Designation of operating costs: the trustees, continue to maintain six months operating costs, the amount designated at present is 6 months and it will support cash flow and provide working capital if required.

British Gas Energy Trust
To provide fuel debt, income maximisation and energy advice to people who are struggling with energy costs and are facing fuel poverty.

Macmillan Benefits Advice Service
To ensure people affected by cancer and their families have access to comprehensive advice on benefits and other sources of financial help - funded by Macmillan Cancer Support.

Money Advice Pension Service - Debt Advice Project
To provide a debt advice and casework service to people experiencing financial hardship, funded by the Money Advice Service in Partnership with Citizens Advice.

Money Advice Pension Service – Increased Capacity
To fund the recruitment and training of a trainee debt advisor to provide digital and face to face debt advice.

Building Better Opportunities Project
Bridge Northumberland is an employability project aiming to help people living in Northumberland who are out of work and aged 16+ to overcome barriers to training, education and work.

Citizens Advice Help to Claim
National Citizens Advice funded project from The Department For Work and Pensions (DWP) for the provision of Universal Support: Help to Claim. This provides digital and face to face advice for Universal Advice claimants.

Citizens Advice: Energy Advice Programme
To provide one-to-one advice to clients in fuel poverty, or in a fuel poverty risk group.

Energy Redress
A partnership with Northumberland County Blind Association to deliver tailored face to face specific energy efficiency, accessibility and fuel related solutions.

NCC Housing Service
Funds a half time debt adviser post to provide advice to their tenants with rent arrears.

Madeleine Kinlen Fund
A benevolent fund for the benefit area of North Northumberland Local Area Council,

Transfers
During the year a total of £58,205 was transferred from restricted to unrestricted reserves.

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

17 Analysis of net assets between funds

	Unrestricted funds			
	General £	Designated £	Restricted funds £	Total funds £
Tangible fixed assets	7,758	-	-	7,758
Net current assets/(liabilities)	269,902	650,000	81,111	1,001,013
Total net assets	277,660	650,000	81,111	1,008,771

	Unrestricted funds			
	General £	Designated £	Restricted funds £	Total funds at 31 March 2020 £
Net current assets/(liabilities)	44,696	650,000	10,931	705,627

18 Analysis of net funds

	At 1 April 2020 £	Cash flow £	At 31 March 2021 £
Cash at bank and in hand	821,745	206,416	1,028,161
Net debt	821,745	206,416	1,028,161

	At 1 April 2019 £	Cash flow £	At 31 March 2020 £
Cash at bank and in hand	722,469	99,276	821,745
Net debt	722,469	99,276	821,745

19 Related party transactions

During the year the charity made the following related party transactions:

Advance Northumberland
(Director in common - John Crawford Woodman - resigned 26 August 2020)
During the year the charity was provided with rent free office space from Advance Northumberland in relation to a property in Cramlington. As part of this agreement, the charity incurs a service charge fee of £2,324 per year. At the balance sheet date the amount due to/from Advance Northumberland was £Nil (2020 - £Nil).