

THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX

England & Wales · Charity number 279057

Details

Other names	CITIZENS ADVICE, CITIZENS ADVICE CYMRU, CITIZENS ADVICE CYNGOR AR BOPETH, NACAB
Status	Registered
Legal form	Charitable company
Company number	01436945
Registered	1980-01-21
Register	View on the Charity Commission register

Contact

Address	Citizens Advice 1 Easton Street London WC1X 0DW
Phone	03000231231
Email	companysecretary@citizensadvice.org.uk
Website	www.citizensadvice.org.uk

Activities

Objects: 1. THE CHARITY'S OBJECTS ARE TO PROMOTE ANY CHARITABLE PURPOSE FOR THE ADVANCEMENT OF EDUCATION, THE PROTECTION AND PRESERVATION OF HEALTH AND THE RELIEF OF POVERTY, SICKNESS AND DISTRESS.2. IN CARRYING OUT ITS OBJECTS AND IN ALL ASPECTS OF ITS WORK, THE CHARITY IS COMMITTED TO PROMOTING EQUALITY AND DIVERSITY, TO PREVENTING PREJUDICE AND DISCRIMINATION, TO ENSURING EQUAL ACCESS TO AND TO PROMOTING GOOD RELATIONS BETWEEN ALL SECTIONS OF THE COMMUNITY

Activities: Citizens Advice provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. We value diversity, promote equality and challenge discrimination.

Classification

- **How:** Makes Grants To Organisations, Provides Services, Provides Advocacy/advice/information, Sponsors Or Undertakes Research, Acts As An Umbrella Or Resource Body
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, The Prevention Or Relief Of Poverty
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNITED KINGDOM
- Scotland
- Throughout England And Wales

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£167,831,000	£166,480,000	£12,248,000	1055
2024-03-31	£167,727,000	£168,661,000	£10,897,000	1091
2023-03-31	£166,319,000	£153,402,000	£11,831,000	1009
2022-03-31	£153,624,000	£151,053,000	£9,665,000	1024
2021-03-31	£162,631,000	£168,822,000	£5,891,000	1005

Trustees

Name	Role	Appointed
Matthew Swindells	Chair	2024-03-01
Deborah Harris-Ugbomah		2024-10-11
Dr Bevis Watts		2022-11-01
Finola Mary McDonnell		2020-03-31
Frank Hont		2024-05-22
Lewis Brencher		2024-07-08
Mark Allen		2022-11-01
Paige Campbell		2025-05-06
Roxane Heaton		2023-10-31
Sarah Anne Wilson		2022-11-01
Sue Campbell		2025-09-24

Linked charities

- CITIZENS ADVICE BUREAUX TRUST (279057-1)

THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX

England & Wales - Charity number 279057

Accounts

85

Years of

citizens
advice

85 years of the people's champion

Annual Report 2024 to 2025



We are Citizens Advice

We exist to shape a society where people face far fewer problems.

“Currently in our society there’s little to no help available for those who don’t have the financial or mental capacity to hire a legal expert. Sometimes the people I help cannot read or write through no fault of their own. Without the free advice they can access through Citizens Advice and the support we provide there would be little access to justice for them. I have gained so much through volunteering with Citizens Advice and you could too.”

Dona, Citizens Advice Dover, Deal and District

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The narrative reporting in the Annual Report (Trustees’ Report and Strategic Report) incorporates all Companies Act 2006 requirements for the Directors’ Report and Strategic Report, and Charities SORP requirements for the Trustees’ Report.

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Setting the scene

Introduction

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice. When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

Citizens Advice offers free, confidential advice online, over the phone and face-to-face.

No one else sees so many people with so many different problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations – from companies right up to the government – how they can make things better for people.

That's why we're the people's champion: to give people the advice and the confidence they need to find their way forward – whoever they are, and whatever their problem.

This annual report and accounts are for the national Citizens Advice charity. We work with a network of local Citizens Advice charities across England, Wales and the Channel Islands, whom we've referenced throughout this report, but they are separate, independent charities. The national charity enables local Citizens Advice to deliver their services and we jointly deliver specific national services.

85 years of the people's champion
Citizens Advice Annual Report 2024 to 2025



A message from our chair



At the end of my first full year as Chair of Citizens Advice, I end the year with much to be optimistic about, but also plenty to keep me awake at night.

At the heart of my optimism is a recognition of the power of our services to change lives. I have visited many local Citizens Advice this year and have been consistently impressed by the power of our network to innovate to help people, and to adapt their services to meet the needs of the communities they serve.

Citizens Advice is a federated charity, and while this can present challenges, it is a source of enormous strength for us as a service. How we best harness that strength to drive further improvements is a key objective of our shift to missions-based working. Missions are designed to be concrete targets for us that act as a frame for action and innovation.

However, this optimism is tempered by the reality that for millions of people, their situations remain extremely precarious. There is still a huge need for crisis support, which points to both the social and economic difficulties in which people find themselves, but also the inadequacy of much of the statutory provision that is designed to help them. The prospect of policy changes, particularly those around disability benefits, are creating greater uncertainty for people.

And the environment in which we are able to support people remains a difficult one. Citizens Advice, like many of our partners and peers in the voluntary sector, faces challenging times financially. The increase in the rate of national insurance contributions in the Autumn 2024 budget, for example, will have a significant effect on the national charity and much of our network. It was disappointing that the government showed such little engagement with the voluntary sector on the impact of it.

As this annual report sets out, we have set in train this year a transformation programme that will support our transition to being a more financially sustainable national organisation, best equipped to undertake the shift to missions-based working.

We celebrated our 85th year and the service is still, as it ever was, the People's Champion. Across our 236 local offices and in our national organisation the commitment to shaping a society in which people face far fewer problems remains undimmed.

Matthew Swindells
Chair

A message from our Chief Executive

Citizens Advice plays a crucial role in supporting and empowering people to understand their rights, make informed decisions and navigate complex systems that might otherwise feel overwhelming.

Demand for our services continues to grow and in the last year we helped 2.71 million people, through local Citizens Advice, via the national services we deliver together, including our Consumer Service and through the Witness Service. The complexity of the problems that people face remains very high and the shift we saw during the pandemic and the cost-of-living crisis towards increasing need for crisis support persists and risks becoming entrenched.

In July of last year, a new government took office and we have been active in early engagement, particularly around child poverty and financial inclusion. There have been positive steps to improve the rights of private renters, who have

been at the epicentre of many of the economic shocks of recent years.

However, the strained fiscal environment is driving some policy changes which risk causing huge detriment for the people we help. At time of writing, the government's proposals around disability reform continue to pose uncertainty for many disabled people facing hardship. Citizens Advice works hard to translate the insight we gain from helping people into expert policy change. This powerful advocacy work is needed more than ever.

Like many other charities, Citizens Advice faces rising need for our work, and a tough economic environment and we need to remain sustainable and efficient. To respond to this, we have embarked on a significant 3-year transformation programme to build a mission-ready, financially sustainable national organisation able to respond effectively to the future needs of our clients and continue to support our network of local Citizens Advice.



Demand for our services continues to grow and in the last year we helped

2.71 million people

Our target operating model project is ensuring we have the right skills, structures, ways of working, leadership and culture in the national organisation to support our move to missions-based working.

We're also engaging in substantial co-design with our network of local Citizens Advice to redefine our local support offer. This work will deliver a refreshed membership support offer, membership agreement and approach to the delivery of our nationally funded services, ensuring we continue to work well together across the service.

We have digital and finance transformation projects that will allow us to take advantage of new technology to best support the people who need us, and have the right financial planning and processes to support these future ways of working.

None of this change is simple. But it is necessary for us to continue to be as effective as we possibly can be in service of the people we help.

We have committed to move to a missions-based approach to our strategy and this requires us to work more collaboratively within and beyond our service. Doing so will help our service to provide the most effective support to the people and communities who need us. As a national organisation we need to be ready to embrace this change.

Clare Moriarty
Chief Executive

About Citizens Advice

The Citizens Advice service is a network of *236 independent local Citizens Advice charities across England, Wales and the Channel Islands, and the national charity. Our role as the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level, including our website.

How we deliver our services

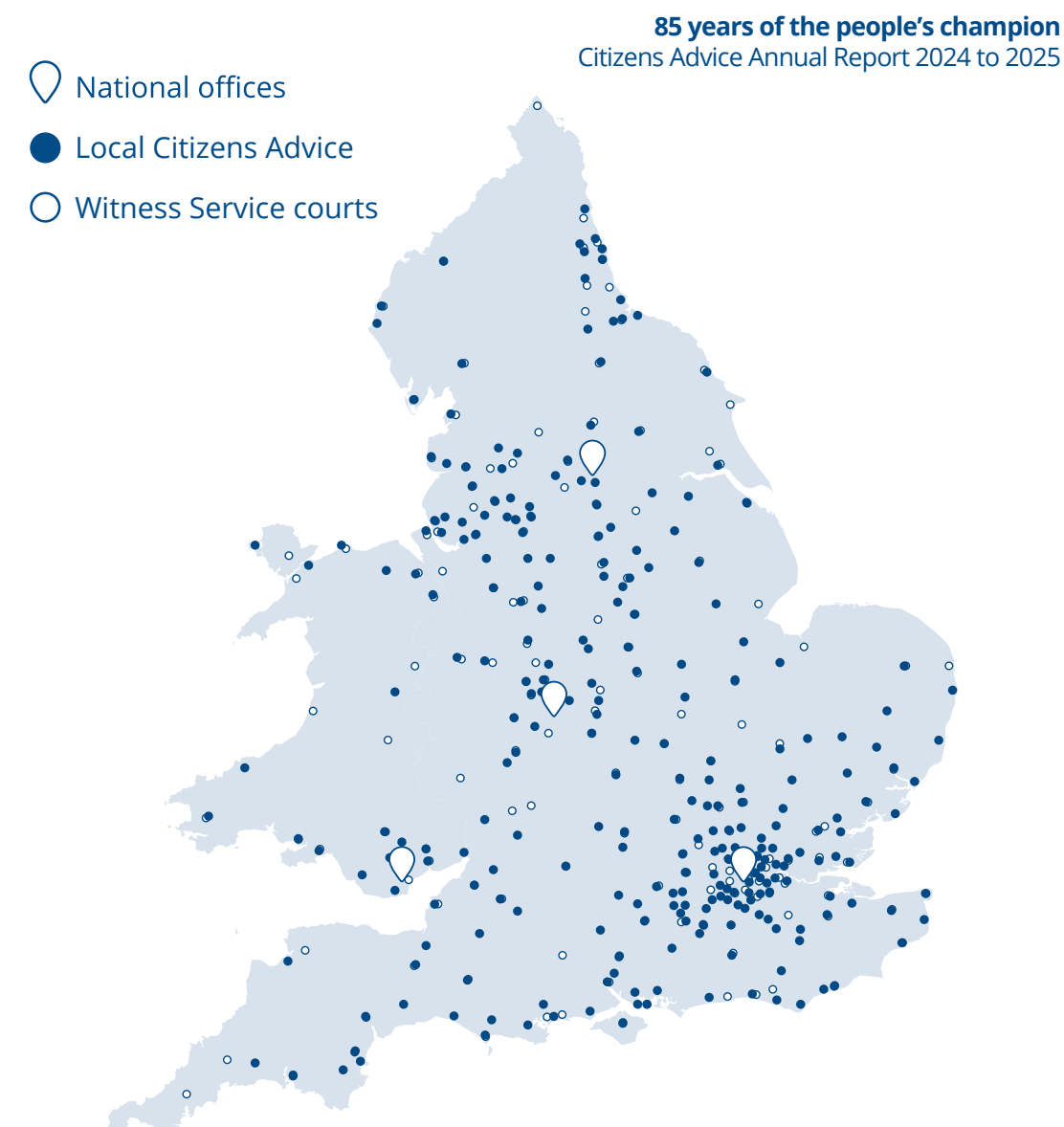
The service is delivered by our highly-trained people. Last year the service was delivered by around 19,500 volunteers and 10,000 colleagues across the whole Citizens Advice service.

Throughout 2024 to 2025, along with our core generalist advice services as well as Advicelink, provided across Wales, we also delivered a number of specialist services. These included the Witness Service that provides support to witnesses giving evidence in criminal courts; Pension Wise that gives guidance to people aged 50 or over about accessing their defined contribution pensions; the Consumer Service that is available to all those that live in England and Wales who need help with consumer issues; the Help to Claim service that supports people to claim Universal credit; and the Money and Pension Service Debt Advice Project, that provides free debt advice

across multiple channels. We also look out for people as the statutory consumer watchdog for the energy and post industries.

Individual local Citizens Advice services innovate with funders to provide a wide range of specialist services. For example, one service provides a British Sign Language service with funding from Northern Powergrid, while another delivers an Autism Information and Advice Service in partnership with their county council.

People often come to us needing help with complicated, interrelated problems. These have continued to grow in complexity since the pandemic began and throughout the cost-of-living crisis. We're uniquely placed to help people by offering a holistic approach, with our core advice services able to draw on specialised support nationally to help navigate the most complex circumstances.



Local advice is offered from around 1,650 locations, while National Citizens Advice is run from 4 offices that provide underlying systems, processes, resources and support. These include advice and information content; one-to-one operational, governance and leadership support; a framework for assuring quality; and training and learning to members, needed for the core advice operation. We also provide the infrastructure, content and advocacy to deliver our charitable purpose. The Witness Service is available in 234 criminal courts across England and Wales.

*During the financial year 2024 to 2025, there were 236 independent local Citizens Advice charities across England, Wales and the Channel Islands. The total number has decreased due to local mergers, though our geographical representation remains the same. The figure *236 is correct at the date of publication.

Who we helped in 2024 to 2025

Across the whole Citizens Advice service we help millions of people every year.

In 2024 to 2025 we provided advice and information to

2.71 million people

2.13 million through local Citizens Advice.

1.66m known clients
(people with case records which can be both named and anonymous clients)

476,000 simple queries
(anonymous contacts that are not linked to a client record)

500,000 via our consumer service

800,000 through the Witness Service

 **44m visits to our website**

Many clients are helped through more than one channel:

1,794,000



people helped on the phone
(up 1% from 1.78 million in 2023 to 2024)

691,000



people helped by email
(down 9% from 760,000 in 2023 to 2024)

627,000



people helped face-to-face
(up 15% from 547,000 in 2023 to 2024)

213,000



people helped on webchat
(up 27% from 168,000 in 2023 to 2024)

79,000



witnesses supported
(down 1% from 80,000 in 2023 to 2024)

Our value to society by providing direct services to clients

For every **£1** spent on the Citizens
Advice service, we deliver:



£13.48

in wider economic
and social benefits



£1.98

in savings to government
and public services



£10.10

in financial gain
to our clients

We estimate our total social and economic value to society to be **£5.3 billion**.

This total encompasses:

- the value of advice and support
- the value of volunteering
- the value of the Witness Services and
- the value to individuals.

Solving problems improves lives, which means better wellbeing, participation and productivity for the people we help

We save government and public services £783 million. By helping to stop problems from occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits

We add a further £4 billion in value to the people we helped in the form of financial outcomes following advice. As part of our advice we can increase people's income through debts written off, taking up benefits and solving consumer problems

This year the data on value to society, by providing services directly to clients, includes for the first time the value of volunteering at Citizens Advice. During the year we published research which evidenced that the value of volunteer time to the Citizens Advice service during 2024 was over £79 million. If we include improved outcomes for volunteers themselves, the economy and the National Health Service then the figure is over £100 million. We greatly value our volunteers and this research demonstrates their vital contribution. You can read more about the impact of our volunteers on page 59.

Our value to society through provision of online advice

This year, we undertook an assessment of the broader social and economic value generated by our online content pages covering key advice areas including **Benefits, Employment, Consumer Rights, Immigration, Family** and **Debt**. These digital resources play a critical role in providing accessible and timely information to the public, helping individuals resolve issues, make informed decisions and avoid more costly interventions later.

£

We estimated that the online content pages outlined above contributed an additional

£179 million

in public value

This figure reflects not only the direct benefits to our clients—such as improved financial outcomes and reduced stress—but also the indirect impact on public services, including reduced pressure on frontline agencies and improved community resilience. These findings highlight the significant and often under-recognised value that well-maintained digital advice platforms deliver to society.

*numbers are rounded off. This information shows the breakdown via channel, clients may use multiple channels and advisers may use the phone and then email information to clients.





Strategic report

**What we achieved
in 2024 to 2025**

The strategic report requirement to provide an analysis of the performance and activities of the charity at the end of the year, as well as a description of the principal risks and uncertainties, has been provided within the Trustees' report.



**Our
strategy**

Our strategy, vision and ambitions

In October 2023, we launched our new strategic approach 'Transforming Together'. This sets out our purpose – to shape a society where people face far fewer problems – and gives us our 3 service-wide missions which outline bold, long-term ambitions for our service.

They set a direction to align our efforts and stimulate innovation and shared problem solving to:

- 1. Provide advice fit for the future**
– we'll be there for people when they need us in the ways that help make the biggest impact.
- 2. Close the gap**
– we'll end the disparities in access and experience for marginalised communities.
- 3. Take early action**
– we'll prevent more people reaching crisis by addressing problems earlier.

In order to deliver these missions we recognised the need to work together collectively in a different way as a whole service. All of these issues are too big for any one person, team or local Citizens Advice to tackle alone, and so we'll come together in new ways, and forge new partnerships to make change happen. We'll more fully embrace innovation, test new ideas and stand ready to scale up what works. We'll foster a culture which shares learning freely and transparently in order to do this.

To this end, we have established mission leadership groups: 3 groups made up of senior leaders from the national organisation and the Citizens Advice network, to determine areas of shared focus within the respective mission, and convene and commission service-wide work to make progress against them. These groups met for the first time in January 2025, and will continue to meet in the coming months to help shape our service approach to our missions.

For our provide advice fit for the future, and take early action missions, we are exploring how we make our advice fit for the future and shift our services to take action earlier. This will support our advisers and deepen

our understanding of how best to work with partners to forestall crises with the rollout of our Tackling Destitution Together pilots. For our close the gap mission we will build on the insights gathered from our groundbreaking Race Disparities Research which you'll read more about below under Equity, diversity and inclusion. We will also build on developments in 2024 to 2025 in the use of Artificial Intelligence.

Equity, diversity and inclusion

We know that we do not reach all groups in society who are in need of Citizens Advice support, despite the fact that structural and systemic disparities and barriers lead many people to our service. That is why equity sits across our strategy and all 3 missions. Our close the gap mission specifically aims to tackle the ongoing disparities in access and experience for people from marginalised groups. The theme has a strong and clear ambition, to not only reduce (and ultimately eradicate) these disparities in experience and outcomes but also to more holistically consider and respond to the needs of marginalised groups, both existing clients and potential clients.

Our strategy

our purpose is to create a society where people face fewer problems

In 2024 to 2025 our close the gap mission focused on race and disability disparities. Our work included:

- Carrying out a flagship piece of research, grounded in *design justice principles, exploring the drivers behind gaps in access and experience for clients of colour. We partnered with Hello Brave who specialise in participatory research. The insights and recommendations have informed our race disparities work for 2025 to 2026. We shared learning throughout the research process through shareback sessions to support colleagues to apply the design justice principles to their own work.
- Completing a deep dive into our existing data on the experiences of disabled clients and clients with long-term health conditions. We produced a final report with recommendations which have informed action planning for the year ahead.
- Embedding insights from the race disparities research into the work of all 3 mission leadership groups and into our transformation work.
- Delivering communities of practice across the service to problem solve, share learning and align work to address gaps for marginalised clients.

Financial sustainability

Citizens Advice will if it doesn't take action, face significant pressures on its financial sustainability. In response to this challenge, we have launched a multi-year transformation program to deliver on our strategy. **Our purpose is to create a society where people face fewer problems.** This initiative aims to significantly reduce unrestricted expenditure while enhancing our efficiency and ensuring we remain fit for purpose for the long term. While every directorate successfully delivered requested budget savings in 2024 to 2025, along with an overachievement of the projected first-year transformation savings, the work is not yet complete. The successful delivery of the full transformation program is a significant challenge, requiring extensive effort and commitment to ensure its success.

Beyond expenditure reduction, our approach to financial sustainability also includes a strategic focus on increasing unrestricted income. Furthermore, to support this work, we are committed to elevating financial literacy and organisational knowledge. This is being achieved through proactive information sharing and dedicated training sessions that cover a variety of essential financial processes.

*Design justice is an approach to design that aims to explicitly challenge, rather than reproduce, the structural inequalities that exist by design. Design justice principles provide a collective framework for designers who want to challenge the ways that design and designers can harm those who are marginalised by systems of power

Local support offer

It has been just over eight years since the current membership arrangements were put in place in April 2017. At the time, these reset expectations both in terms of what local Citizens Advice can expect from being a member and what national Citizens Advice can expect in return.

Our current membership agreement only outlines our support in broad terms, the support that the national charity provides to local Citizens Advice has grown naturally over time, and it no longer reflects the external environment we find ourselves in. At the same time, the increasing portfolio of nationally-led funded services has complicated the relationship between the national and local charities, and made accessing support more nuanced.

Prompted by feedback from local Citizens Advice, from national colleagues, and by increasing financial pressures locally and nationally, in January 2024 the national charity began work with local Citizens Advice to redesign the support offer and the approach to the delivery of nationally-led funded services. The work has drawn on analysis from previous change programmes focussed on this topic, alongside wider sector research.

Over the past 18 months people from local and national Citizens Advice have been working together to shape a new approach, in a new way.

We're aiming to have fully implemented by April 2027 a revised member support offer and approach to nationally funded services that supports every part of our service to better serve clients, **enables advice fit for the future**, and reduces our cost base to ensure service-wide competitiveness.

Progress was aided by members overwhelmingly voting in favour of resolutions during the AGM 2024. Resolutions included agreeing components for a new 'core and more' offer, which sets out the range of services that will be available to every member and those that will be available as optional additions as required. Members also voted in support of a new co-design approach, which will see local and national colleagues design new services together.



Delivery of our business plan

for 2024 to 2025

In 2024 to 2025, our priority was major service-wide change, including redefining national and local roles, designing a new operating model, improving support for local Citizens Advice and strengthening our relationships with key partners and stakeholders. We also wanted to prepare for service-wide action towards our missions.

To measure success a red, amber, green rating was used to assess performance. Performance against the 2024 to 2025 business plan is considered good overall, with a significant amount of work achieved as set out below. Our green rating represents that all actions as worded in the business plan were completed and all outcomes achieved; where Amber denotes partial achievement and can therefore denote a significant amount of progress towards achieving the stated outcome, including falling just short of full achievement of the outcome.

- We secured £15.5million for Help to Claim service expansion, adding 165 full-time equivalent adviser roles across the local Citizens Advice network, to support 86,000 more clients through local Citizens Advice.
- We've continued our strategy and missions development focus.
- We took significant steps towards designing a new Local Support Offer, including our approach to delivering nationally funded services.
- To transition to our new Target Operating Model, design reviews are underway, creating financial savings and enabling a structure that can deliver on our missions.

- We've worked with Local Citizens Advice in Surrey to advance a regional learning approach for volunteering, and secured £270k from the National Lottery Community Fund for a volunteer recruitment platform.
- We've launched an artificial intelligence (AI) community of practice, bringing together local and national colleagues to facilitate peer-to-peer discussion around what AI can mean for Citizens Advice and share learnings.
- We've taken our Consumer Energy Debt Advice (CEDA) service from proposal to imminent launch, affirming our impact in energy advice and advocacy. We also signed a partnership with the National Energy System Operator (NESO), responsible for energy systems planning. Following a service-wide consultation, we published our energy advice strategy.
- We progressed our approach to our mission to close the access and experience gap for marginalised people. Service-wide engagement informed our theory of change.
- Our advocacy work built momentum and responded rapidly to the election. We led the household costs workstream for the government's child poverty taskforce. Our influencing was supported by media coverage secured ahead of the Autumn Budget.

- We've further strengthened our important partnership with Trussell, progressing our work to **Tackle destitution together**. We're piloting new integrated models of advice provision in five local sites and working with other services to build an evidence base to influence wider policy
- We maintained focus on **income generation**, securing 3 £25k major gifts and £1.5million for a Community Outreach Project on energy advice. Following the success of the energy caseworker pilot, Cadent extended their support to £2million over 2 years
- Our **financial** position has improved during the year with unrestricted reserves net of pension provision returning to a surplus, planned savings in the year were achieved along with additional unrestricted funding which ensured the stronger reserves position at the end of the year.
- Local Citizens Advice in **Wales** secured all regional bids and a pan-Wales bid to deliver the Single Advice Fund from April 2025 (£36million over 2 years). The Welsh Government introduced the Single Advice Fund in January 2020 to help meet the increasing demand for advice services and ensure that funding would be directed towards strategically planned services that provide access to all the advice a person requires to resolve their social welfare problems

- Our joint initiative with the Cadent Foundation to fund Energy Caseworkers in 17 local offices achieved the Special Project (Gold) award.

Cadent Foundation

Following a successful pilot, our Energy Caseworker project rolled-out over 17 local Citizens Advice offices targeting clients who are living in, or are at risk of, fuel poverty in the most deprived areas where Cadent operates.

During the first year of this project, over 3,000 clients have been supported with specialist energy efficiency advice and income maximisation and the team have generated a total of nearly £10million income gains – an average of £3,020 per client.

- We completed the migration of our **website** content to a new platform, giving us the ability to respond to changes that affect the accuracy of advice more rapidly
- Our leadership, learning and culture work has started, with a focus on developing senior leadership alignment and capability and the target operating model has achieved an additional investment into a new Leadership, Learning & Culture function.

This is ensuring that in 2025 to 2026 we deliver on a comprehensive programme to build a strong cohesive culture alongside learning, development and talent retention programmes across all colleagues. This needs longer and is yet to make a significant impact, given the need to properly invest in this area

- We faced challenges this year that affected our 2024 to 2025 business plan, including a major transformation programme, and events like the general election and summer riots. We adapted by making controlled adjustments and resetting as needed.
- We paused the development of our approach to innovation and seeking income, as this requires mission leadership groups to have determined clear areas of focus
- We haven't yet seen the increase in self-service on our website that we expected
- We've started pilots for working regionally with the network, but were not able to complete these by the end of the year or secure the regional income we expected.

Business development and fundraising

In a difficult economic climate for charities and public services, our future strategic ambition and sustainability rests on our ability to secure funds from our corporate partners, trusts, foundations and commissioning partners. Our colleagues work hard to seek a balance of restricted (project based) and unrestricted funding to provide stability for the whole service – at a national, local and increasingly, regional level.

It is of strategic importance to continue to invest in fundraising to enable us to maximise opportunities for funding frontline services, advocacy work and our wider organisation to collectively achieve our goals. We continue to prioritise opportunities to grow our unrestricted income and funding for holistic advice, alongside securing funds for restricted projects and programmes of work. We continuously assess our activities to ensure strategic fit and that we maintain a sustainable unrestricted reserves position.

More stable and longer-term funding helps us to plan further into the future and ensures that our services are financially sustainable and resilient. At the end of the financial year, just over half of our nationally-secured funding is through agreements of over one year.

In 2024 to 2025 we:

- secured more than **£2 million** from our financial corporate partners towards our bespoke referral models.
- secured funding from our other corporate partners of more than **£2 million** towards projects within the energy space and core projects including Adviceline.
- were instrumental in enabling the Citizens Advice network to access over **£27 million** in funding.
- were successful in **90%** of all bidding processes supported.
- secured funding from The Health Foundation enabling Citizens Advice to highlight the impact of policies on the social determinants of health

- secured funding to continue delivering the Citizens Advice consumer service, empowering clients through debt advice, income maximisation, and energy advice.
- continued relationship building with Trusts and Foundations, securing **£1.4 million** across volunteering, energy caseworker and our advocacy work.
- supported more than **123,000 clients** through our corporate partnerships equating to more than £56 million of income maximisation for clients helped.

On 24 February 2025, the rules that shape how public bodies buy goods and services changed. We have evolved our approach to competing for contracts, embracing the Procurement Act's focus on transparency, flexibility, and public benefit.

This has enabled Citizens Advice to better align our bids with our charitable objectives, and actively engage with public bodies to shape requirements and showcase our unique impact.

Partnerships

Thanks to the incredible support of our corporate partners we've been able to help more people find a way forward.



123,842

people helped with one-to-one advice



£56.5 million

income maximisation for people helped

We build new partnerships to help us support as many people as possible. Securing funding and working with partners are absolutely essential to our financial sustainability.

The support we receive from our partners and supporters enables us to continue helping the people who need us. The demand for our services is still at record levels, with client issues becoming more complex and harder to resolve.

It is more important than ever before that our service is sustainable and able to reach as many people as possible. The funding we receive through our partnerships not only allows us to fund vital programmes and services, but also helps us to work more strategically. Some of our other partners and sponsors are highlighted throughout the report and we are so grateful for the support we receive year on year, thank you!

Lloyds Banking Group plc

We entered a partnership with Lloyds Banking Group (LBG) in September 2022, offering a bespoke referral service for their customers which continued to flourish throughout 2024 to 2025. That year, our partnership supported 6,974 clients with more than 16,900 issues, resulting in a potential income gain of over £4.9 million for Lloyds Banking Group customers.

NatWest Group

NatWest Group has been supporting a referral service for their customers in partnership with Citizens Advice since 2020. In 2024 to 2025, our partnership supported 3,915 clients with more than 14,000 issues. This resulted in a potential income gain for NatWest Group customers of £1.96 million.

Yorkshire Building Society (YBS)

Yorkshire Building Society have been supporting a face-to-face referral service for their customers and the general public since 2021 with 28 local Citizens Advice offices delivering appointments in 40 YBS branches across England and Wales. In 2024 to 2025, our partnership supported 5,195 clients with more than 20,272 issues, resulting in a potential income gain of £3.17 million.



**How we
helped
people**

Adviceline

Adviceline is our nationally supported remote core generalist advice service. It's free to use and is our most widely delivered service, with 90% of local Citizens Advice delivering a combination of phone, webchat, and email core generalist advice through Adviceline's digital platforms.

Adviceline continues to be our virtual 'front door', playing a pivotal role in connecting clients to our other services: including the consumer service, Help to Claim and our money and debt service.

This year, our **Adviceline phone service answered 649,104 calls**, 26% of demand.

This number contributes to the overall number of 1,794,000 calls we have answered in the last year across the whole service. We've seen an increase in outbound calls, up 10% from 2023 to 2024, as local Citizens Advice adapt their phone services to meet more demand and use their limited resources most effectively. These improvements have led to a reduction in complaints about phone access – down by 37% compared to 2023 to 2024, and our client experience metrics are holding steady, with 84% of clients saying they would recommend our phone service.

In addition, during 2024 to 2025, our Adviceline advisers answered 32,537 chats, 25% of potential demand, and an additional 26,157 emails. This number contributes to the overall number of 213,000 chats we have answered in the last year across the whole service. Chat access complaints went down by 57% compared to 2023 to 2024, and overall client satisfaction on chat was 82%.

As our core generalist advice service, the information and advice our Adviceline advisers give is extremely diverse. In 2024 to 2025, we helped clients with 2,201,007 issues. The top issues were Benefits (Tax credits), Housing, Benefits (Universal Credit), Debt, and Charitable Support & Food Banks.

Whilst there is much to celebrate and congratulate local Citizens Advice on for their continued commitment to delivering core generalist services via Adviceline, we need to remember that only 1 in 4 of our clients will get through when they call.

Adviceline has seen many challenges in 2024 to 2025, these include ever-increasing client demand with multiple and complex issues, including balancing the demands from multiple client access channels. Local Citizens Advice are also trying to resource their core generalist services with limited resources and a predominantly volunteer workforce. This is all on top

of a squeeze on funding, and the need to diversify funding, to support their core generalist services.

We continue to work in partnership with local Citizens Advice from across the network to find ways in which we can deliver core generalist services efficiently and make optimal use of the resources we have available. It is important to remember that Adviceline is not the only way in which local Citizens Advice deliver their core generalist advice.

Many local Citizens Advice deliver additional local phone, chat and email services outside of Adviceline which undoubtedly mitigates some of the demand that would otherwise be directed to national channels. This symbiotic structure goes some way towards meeting demand – but, collectively, still doesn't provide enough resourcing to meet the increasing levels of demand we see.

With this in mind, we continue to explore how the use of technology can help us to go further in meeting demand. The Adviceline webchat service will be moving to the Connect platform in 2025, and will help enable our advisers to work more effectively and efficiently. We are also investigating how client journeys on our telephony platform can be further optimised to reduce queues and offer call backs, which helps to mitigate peaks in demand.

Adviceline 2024 to 2025 in numbers:

 **9.2 million**
calls answered

Since 2013, when the Adviceline phone service started

649,109 

calls answered by Adviceline
(from April 1st 2024 to March 31st 2025)

796,717 

successful outbound calls made
(an increase of 66,393 from 2023 to 2024)

32,537 

Adviceline chats answered
(which was 25% of potential demand)

26,157 

Adviceline emails answered

- **90%** of local Citizens Advice offices supported people over the phone on Adviceline
- Phone access complaints decreased by **28%** compared to 2023 to 2024, at 823 complaints
- **19** local offices on average delivered the national overflow, down by 9 local offices on 2023 to 2024
- **26%** of phone demand was answered
- **66%** of Adviceline chats were answered by the National Backup Service
- On average, **26** local offices delivered Adviceline chats per month, down 26% from 2023 to 2024

Aviva

Our strategic partnership with Aviva continues to grow and develop. Over the past 2 years, Aviva funding has enabled our Adviceline advisers to support over 164,000 unique clients with 395,000 issues. Aviva has recently renewed their funding of national Adviceline for a further year with a £1.2million extension. We continue to build an impactful programme of corporate volunteering, which enables Aviva colleagues to get involved in skill-sharing opportunities and employer-supported secondments.

Aviva are backing a £1.9 million innovative project to rebuild Citizens Advice’s webchat function over the next 3 years, contributing their skills and expertise alongside funding. Together, we launched a dedicated referral service for Aviva’s 16 million UK customers at the end of 2024.

Money Advice Development team

The Money Advice Development team is a team of subject matter experts in the areas of service development, debt, financial inclusion and consumer education who work closely with other teams and departments as well as local Citizens Advice and external stakeholders. During this year the team moved to the Advice Department along with Network Learning. This gives the department, which includes Expert Advice, Content and Quality a more strategic focus as part of our wider target operating offer work.

We work on the innovation of advice services, using technology to save advisers' time and improve the client experience. We have piloted the use of open finance to support the way clients can access advice and empower them to better understand their situation and take actions for themselves.

In 2024 to 2025 we developed and delivered new money guidance training to local Citizens Advice as well as frameworks to support their work around financial inclusion. We have produced accessible, easy to read and video content. We have a total of 502 resources on the Intranet for local office advisers, and 76 Consumer Education resources on the public website as part of our core grant agreement. We have built relationships with organisations representing the deaf and hard of hearing community and with the students and teachers at Hamilton Lodge, a school for deaf children and young

people to co-produce social media videos in British Sign Language, raising awareness on financial and consumer issues including scams, which are on the Citizens Advice Tiktok channel.

Witness Service

The Witness Service provides free and independent support for witnesses and victims in every criminal court in England and Wales, to help them give their best evidence. Our Witness Service is funded by the Ministry of Justice (MOJ) and provides support for both prosecution and defence witnesses.

Our service recognises that victims and witnesses often have other problems that intersect with their worries about attending court. We work closely with other organisations, including our network of local Citizens Advice. Our trained volunteers work tirelessly to give witnesses practical information and emotional support to feel more confident when giving evidence.

This year:

- we supported over **79,000** witnesses to give their best evidence
- we provided enhanced support for over **3,000** vulnerable and intimidated witnesses through our outreach service
- we made over **5,000** referrals to other services for

additional support, including local Citizens Advice

- after receiving support, **96%** of witnesses surveyed said they felt safer, **93%** less anxious and **95%** better prepared to give evidence.

Pension Wise

This year, we celebrate 10 years of the Pension Wise service.

Pension Wise is dedicated to empowering people aged 50 or over through free, impartial guidance about accessing their defined contribution pensions. The service is available across England, Wales and Northern Ireland and is delivered in partnership with 38 local Citizens Advice offices.

With the ongoing cost of living crisis, many of our clients continue to be interested in accessing their pension pots earlier. Alongside this, we continue to see prevalence in pension-related scams. We help to enhance awareness of these scams and to equip individuals with the knowledge necessary to confidently identify potential risk.

This year:

- We supported **83,000** clients with their pension options across the service in England, Wales and Northern Ireland

- We reduced the waiting time for an appointment, from 30 days to an average of 18 days, meaning people could get the support they needed quicker
- Our client satisfaction rates remained high, exceeding **91%**
- Our clients reported an increased confidence in recognising and avoiding pension scams, with **92%** saying they felt confident in this area after a Pension Wise appointment.

Help to Claim

Help to Claim gives people the support they need to claim Universal Credit – from starting an application to getting their first full payment. At a time of a cost-of-living crisis, this service is even more vital. It ensures that people receive the correct amount of Universal Credit and, where needed, gives them the support to claim – which otherwise they may not have had.

2024 to 2025 was another busy year for Help to Claim, as our service supported 146,000 people on the phone and through webchat. In addition, 210,000 people fully self-served the advice they needed from our website, with our Help to Claim web pages being viewed 3.1 million times over the year.

We also secured £15.5 million for a service expansion, adding 165 full time equivalent adviser roles to support 86,000 more clients as part of the migration of Employment and Support Allowance to Universal Credit.

3 in 5 (60%) clients said they would have been unable to solve their problem without the support of Citizens Advice, demonstrating how indispensable the Help to Claim service is.

The cost-of-living crisis impacts different communities in different ways and over the year we connected with over 2,500 local organisations, working to increase awareness of Help to Claim amongst people in need of support, especially those who are from monoritised or underserved communities.

Help Through Hardship

Citizens Advice and Trussell work in partnership to offer a free helpline for people struggling to afford the basics. Operating in England and Wales, the helpline offers personalised advice and support to help address the underlying causes of the client's hardship. If required, the helpline also makes a quick and seamless referral to a food bank.

In 2024 to 2025 we helped 43,113 clients and issued 67,473 food bank vouchers, resulting in over 142,718 food parcels being distributed, these food bank

vouchers and the wider support are an essential lifeline for clients.

Our advisers identified
over £64 million of income gains for 17,327 clients,

almost all of this resulting from identifying circumstances where clients were not claiming their full entitlement to benefits.

E.ON Next

E.ON Next provided funding through the Warm Home Discount (WHD) Industry Initiative to support the delivery of energy efficiency advice via the Help Through Hardship helpline across England and Wales.

This free helpline offers personalised, holistic support to individuals struggling to afford essential needs, with the ability to connect callers to a wider range of services, including referrals to the Trussell foodbank network for emergency food and to Mind for mental health support.

Consumer service

The consumer service helps anyone living in England and Wales with any consumer issues they may have, including advice on energy and post. We provide advice, and also share referrals and data with organisations that work to protect consumers to support their work.

The service is provided through 8 of our local Citizens Advice offices and is delivered by phone, webchat and email. It is funded by the Department for Business and Trade (DBT).

Our consumer service delivers excellent value for money. For every £1 spent on providing the service, consumers on average save £9.

In 2024 to 2025, the consumer service handled:

- just over **726,562** total contacts
- **572,582** general consumer queries
- **144,991** energy contacts
- **7,923** post contacts
- **1,066** contacts where translation services were used to allow us to advise the client in their preferred language
- and **8,978,244** visits were made to the consumer pages of our website

Almost 4 in every 5 clients we surveyed (77%) said they were satisfied or very satisfied with the service, with 87% stating they would use the service again. The average financial gain of those who told us in the survey we helped resolve their problem was in excess of £1,500.

Our partners who work to protect consumers were also highly satisfied with the service and support we continue to provide them. 95% of those surveyed provided a positive endorsement of their experiences working with us, with additional recognition in areas such as accuracy of advice (94%), quality of data shared (95%) and support for partners when they request our help (98%).

It was another ambitious year for the service as we successfully launched a new Case Management System for our advisers based on our Casebook system which is used across our other services. We also launched new reporting solutions to provide support for those working to prevent harms for consumers. This was the culmination of a two-and-a-half year project and has been very warmly received by both our partners as well as the consumer service advisers, resulting in an improved experience for our system users and also our clients.

We also conducted a strategic review of the Consumer Service which will help us to work with our funders at the Department of Business and Trade (DBT), as well as Trading Standards and other partners and stakeholders to shape a service fit for the future and aligned with our missions.

Providing specialist energy support

The consumer service is able to refer qualifying people to priority complaints teams at energy suppliers. This can help resolve problems more quickly.

Clients with complex issues or additional needs are referred to the Extra Help Unit (EHU) for additional support. This service, provided through Citizens Advice Scotland, delivers casework support for clients across England, Scotland and Wales to drive outcomes that might not be achievable solely through regular advice services. This is a referral-only service and approximately 85% of its referrals come from the consumer service.

Where people have tried and failed to settle a complaint with their energy company, we can refer people to the Energy Ombudsman. The Ombudsman will carry out an impartial review of the complaint and, where agreement can not be reached, issue a binding decision on the supplier.

Energy

In 2024 to 2025 we published our new Energy Advice Strategy, setting out our ambitions for how our services need to develop over the coming years to meet changing client needs, support people with changes as part of net zero transition and better reach marginalised groups. Key successes so far include taking our Consumer Energy Debt Advice (CEDA) service from proposal to imminent launch, launching our new heat networks advice service and piloting new energy outreach models.

At the same time, our services have continued to support people with high energy prices and rising debt levels, and make improvements to better meet their needs:

- We had **2.27 million** active page views of our energy web pages, and 91% of website users said they found what they needed on the energy pages
- We improved our energy supplier [star rating](#), including adding small suppliers' scores and making accessibility improvements
- We improved our [smart meter checker](#) tool and we improved the design and calculation data for the [Electrical Appliance tool](#) which allows clients to see how much electrical appliances typically cost to use,

and compare the cost of using different appliances. This can help you reduce the electricity you use and save money.

- We conducted research into user problems with understanding their Energy Bills, to inform designs for a new online advice tool
- We expanded our advice for consumers on a heat network in preparation for our new statutory advice role. We will be the statutory advocate and advice provider for people who live on heat networks – where heat and hot water is provided via a communal system. We also updated our energy advice to small businesses to reflect new protections.
- We added new energy efficiency advice to the website on using storage heaters correctly, getting a broken boiler repaired or replaced, the ECO scheme for home energy improvements, and finding an installer for energy efficiency home improvements
- Our energy campaign content was seen / heard over **53 million** times across digital and offline channels, and led to over 250,000 clicks through to energy advice content
- Our campaign channels included: ITVX, malls and playcentres, Meta, Tiktok and Instagram, Google display ads and events including fresher fairs

- We worked in partnership with Energy Saving Trust to run Energy Savers Week in January 2025. We shared top tips on saving both energy and money on heating this winter. Our content and messaging about this week of activity was seen over **6 million** times across both Citizens Advice and Energy Saving Trust channels
- We worked with Energy UK on Speak, Seek, Save – a campaign to support people who are behind on their energy bills. The campaign reached relevant audiences across digital channels and on radio, reaching over **5.5 million** people during the campaign.

Energy advice projects

Our energy advice services have expanded this year. We have managed a portfolio of energy advice services, resulting in a total of over £8million funding for local offices. This is up from £6.5million in 2023 to 2024.

Key outcomes for our energy advice in 2024 to 2025 include:

- over **69,000** clients supported with energy and income maximisation advice by 113 local Citizens Advice across England and Wales

We've been supported by

British Gas

British Gas contributed funding through the Warm Home Discount (WHD) Industry Initiative to support the delivery of specialist energy training to 334 frontline advisers, delivered by National Energy Action.

E.ON Next, OVO Energy & So Energy

We partnered with E.ON Next, OVO Energy, and So Energy who provided funding through the Warm Home Discount (WHD) Industry Initiative to support the successful delivery of the Energy Advice Programme (EAP) across England and Wales.

In 2024 to 2025, advisers have provided energy efficiency and income maximisation advice to 7,779 people and identified £10,511,733 of income gains which is an average of £1,351 per client. We advised on 32,138 energy-related issues and 34,713 other issues.

National Grid

National Grid have continued to support frontline service delivery through energy programmes, and have amplified the services available in this area through an Energy Efficiency Campaign. With this funding

concluding in December 2024, over 16,000 households were supported with over 153,000 issues.

Alongside this National Grid have generously donated colleague time to support frontline advice delivery at Citizens Advice. The Corporate Volunteering Programme concluded in September 2024, enabling us to support an additional 4,493 clients throughout the duration of the programme.

SGN, Northern Gas Networks, Wales & West Utilities

In partnership with Citizens Advice, SGN, Northern Gas Networks, and Wales & West Utilities worked together to deliver the Energy Safeguarding and Carbon Monoxide Safety Partnership across England and Wales.

In 2024 to 2025, our energy advisers provided carbon monoxide (CO) safety advice to 8,473 households, raising awareness of CO risks. We distributed lifesaving CO alarms to 2,071 of the most vulnerable households. Throughout the year, we supported clients with over 40,000 advice issues, provided 1,240 food vouchers and 3,209 fuel vouchers, and helped households achieve a total income gain of £5,525,466.

- an income gain of over **£72 million** for our clients, many of these being in or at risk of fuel poverty
- supporting with over **590,000** separate issues through telephone and face-to-face advice
- managing the delivery of the Cadent's Winter Support Fund of £500k, providing white goods and essential heating and cooking appliances to fuel poor households in the Cadent network region
- successfully expanded our Energy Caseworker service, and launching our new Energy Reach Community Project. These projects align with our 'close the gap' mission by working to eliminate disparities in both access and experience for marginalised individuals
- piloting a project funding accredited training places for advisers through National Energy Action.

Money and Pension Service Debt Advice Project (MaPSDAP)

Our Money and Pensions Service-funded Debt Advice Project provides free debt advice across England over multiple channels, so people can get advice in a way that works for them. It offers this through a national free phone service, webchat and face-to-face provision in over 100 community-based advice agencies. In addition, we provide a national centre for the processing of Debt Relief Orders (DROs). We also provide a casework service for the Money Advice Trust’s National Debt Line.

In 2024 to 2025:

- our national webchat and email service supported **109,951** new clients, with an 85% satisfaction rate
- our national phone service supported **71,756** new clients
- we supported **9,116** clients to obtain a DRO, writing off £150 million of debt
- we provided **35,289** hours of casework support for 7,284 National Debt Line clients
- we supported **84,389** people in 108 areas through the work of 97 local Citizens Advice and 11 independent advice agencies
- through local delivery, we wrote off **£81million** of client debt, mostly through Debt Relief Orders or Bankruptcy.

Wales funded services

In Wales, we delivered our final year of Advicelink Cymru, before handing leadership of delivery over to the local Citizens Advice across Wales. This is a targeted service for people most in need of advice services, funded by the Welsh Government under its Single Advice Fund.

Advicelink Cymru offers a quality-assured advice service across Wales, including providing advice in Welsh, covering the following advice areas:

- Welfare benefits
- Debt and financial capability
- Housing
- Employment and discrimination
- Education

The work, to date, has been managed and overseen by national Citizens Advice.

In 2024, local Citizens Advice across Wales were successful in bidding for 7 lots (6 regional and 1 remote) of Welsh Government funding, to manage and deliver services in Wales from April 2025 onwards.

Our main focus since the successful bids has been working together, locally and nationally to ensure an effective transfer of the service from national Citizens Advice to our lead local Citizens Advice across Wales. This has included moving to a new telephony platform, the transfer of responsibility for the partners referral tool (supplied by Refernet), and numerous other operational activities.

Overall, the transition has been exceptionally smooth and from April 2025, local Citizens Advice across Wales will have assumed full responsibility for the management and delivery of the SAF grants.

This year Advicelink:

- Supported **84,030** unique clients across Wales
- Supported **65,570** clients from identified priority groups (78% of our unique clients); including carers, older people, disabled people, people with mental health problems, and those experiencing domestic abuse
- Secured over **£45.9 million** of additional income for the people we helped
- Helped our clients to get nearly **£22.3 million** of debts written off
- Provided support to help solve issues **85%** of clients said they couldn’t have solved without our help

Basic Income Pilot

The Welsh Government Basic Income Pilot for care leavers gives a monthly pre-tax payment of £1,600 for a duration of 24 months from the month after a young person's 18th birthday. Our Advicelink Cymru service provides all young people in the pilot with financial advice, calculations and education focused on the prevention of financial crisis.

It also provides skills development, and advice and support with day-to-day issues like housing, employment and benefits. This has the aim of supporting young people to live independently at the end of the pilot. This year, we helped 334 young people with 1,666 issues through 3,901 activities.

Claim What's Yours

Claim What's Yours is a Welsh Government-funded income maximisation campaign. Through a dedicated helpline, it provides free and confidential advice about the benefits people may be entitled to. This year the service answered just under 52,000 calls.

Debt Relief Order Unit

This Unit, established in response to a changing funding landscape across England and Wales, enables people who are experiencing significant debt issues to apply for a DRO. Over 315 DROs were submitted during the year.

Partnerships

Partnerships are fundamental to our work in Wales, enabling us to reach out to marginalised people through our trusted community networks. Working with partners increases awareness of the value of advice and supports referrals both to and from our network of local Citizens Advice offices.

Our partners value the accessibility and speed of our Wales-wide referral system, and have shared the following feedback below:

"I cannot express how grateful I am for your support. Having the referral support officer at hand is priceless."

"I'm amazed at how speedy the referral was. The client had just left the office and was on the bus home when they got a call back from Citizens Advice."



82%

of clients supported by Advicelink Cymru were advised at an early stage

Working in this way helps us to take a more preventative approach: 82% of clients supported by Advicelink Cymru were advised at an early stage. A further 18% were advised before a crisis.

Each partner brings their own expertise and reach into a community of interest or place. Delivering quality-assured social welfare advice with wraparound support from partners – be it practical, emotional, clinical or social – provides a more holistic package. This matters because clients are increasingly seeking help with more complex, inter-related problems.

This year saw a growth in our partnership working across Wales, with more partners signed up to our central online e-referral system. Over 45 partners actively made over 3,035 referrals, bringing the total number of e-referrals since the project's inception in 2020 to over 21,500. Many more e-referrals are made through longstanding local referral portals, offering people a range of ways of accessing our services.

As mentioned above, the transfer of responsibility for the partners referral tool has been made to the network of 19 local offices in Wales. The transition was smooth with both local offices and the Wales team ensuring there was no detrimental impact to clients at any stage.

Moondance Foundation

Our 3-year Warmer Wales energy advice project has made a huge impact on those living in fuel poverty across Wales by providing Energy Advisers in local Citizens Advice offices during the ongoing cost of living and energy cost crisis.

At the end of this final year of the project we are pleased to have supported 14,386 clients over 3 years with an average income gain of £1,221 per client. Advisers work with a holistic lens and have helped clients with an average of 9 issues each alongside their energy issues.

Advocacy

The General Election in 2024 saw a change in government and a subsequent shift in political priorities across areas including housing, energy, and employment. Citizens Advice continues to highlight that we are helping record numbers of people facing problems and that raising living standards needs to be a key priority for government action.

Citizens Advice was pleased to help the cross-government child poverty taskforce over the course of this year, with a particular focus on the theme of reducing essential household costs for low-income households. We look forward to the publication of the strategy, which is urgently needed and we know must contain social security reforms and investment if it is to meaningfully shift the dial on child poverty in this parliament.

Recent proposals from the UK Government to cut billions from the welfare system have been extremely concerning for thousands of our clients, many of whom are already struggling financially. We have been actively working to highlight the impact of welfare reforms, particularly the impact of proposed cuts to disability benefits. While we are glad to have had influence on reducing the impact

of original proposals, we remain concerned about the longer term future impact of reforms to Personal Independence Payments. We've amplified our data and insight externally, speaking out against disability benefits cuts and securing prominent positions across media, including the BBC's Today programme. Journalists are seeking out our perspectives on topical social issues, including welfare. In May 2025 we published our [Pathways to Poverty report](#) on what these changes will mean for the people we support.

Much of our advocacy attention will continue to focus on how we can influence these proposals via the formal consultation, as well as how to best support our disabled and sick clients through advice provision and additional support.

Spotlight

Improving the security of the private rented sector

Private rental reform was high on the political agenda in 2024 at a time when record numbers of people sought help from Citizens Advice about a Section 21 'no-fault' eviction notice.

We used our evidence and insight to inform the development of legislation by the previous government to ban Section 21, and bring in new protections for renters. When the General Election was called, we were able to draw on insights from our work with tenants to ensure the new government maintained their commitment to banning Section 21. We also successfully advocated for further changes to make the sector more secure, safe, and affordable for tenants through the Renters' Rights Bill. We placed Equity, Diversity and Inclusion (EDI) at the centre of our private rental sector work, acknowledging that marginalised communities are disproportionately impacted by housing issues, which are particularly hard to solve.

2024

June 2024

In the early part of 2024 we convened a panel of low-income tenants to explore how private renting impacts their lives and inform our policy asks. Insights from the panel enabled us to respond quickly to political change, shaping a proactive campaign to keep private rental reform on the new government's radar.

September 2024

The new government's Renters' Rights Bill was introduced. The new Bill includes positive changes we've been calling for, such as a ban on Section 21 eviction notices, and the introduction of the Decent Homes Standard and Awaab's Law for private rental properties.

July 2024

We published our **Through the Roof** report, calling on the new government to prioritise a watertight Section 21 ban and improved standards for privately rented homes to protect low-income tenants.

October 2024

Our insight from tenants and advisers continued to shape key reforms. We pushed for improvements to the draft legislation, publishing a **blog post** summarising key changes needed, sharing various social media campaigns, and giving oral evidence to the Select Committee on the Renters' Rights Bill.

2025

January 2025

We submitted amendments to the Bill as it entered the House of Lords, covering gaps such as elective deposit protections for tenants. We were part of a coalition pushing an amendment to ban landlords charging multiple months' rent upfront, which was accepted by the government and became part of the Bill.

March 2025

We used our research to feed into government guidance for landlords on key issues, including how new rules around repairs should be introduced and sequenced to ensure they work for tenants.

July 2025

The Bill passed third reading in the House of Lords, with progression into law expected in Autumn 2025. We're continuing to work closely with officials to ensure the implementation of the legislation delivers greater security and protection for private renters.

Energy

Energy prices remain significantly higher than before the energy crisis, and are likely to stay volatile in the coming years. This is driving more people into crisis, and we helped more people with energy debt in 2024 than any other year on record. At the same time, the government's focus on the net-zero transition presents new opportunities to improve affordability and consumer protections in the longer term. Our data and research has shown that it is those with children and on low incomes who are worst affected, and that people who rent their homes can have fewer choices and less access to support, leaving marginalised groups at additional risk.

- We published 2 major reports on energy affordability resulting in broadsheet print, online and priority broadcast coverage, including BBC Breakfast and BBC bulletins, Guardian and the Press Association. We also worked closely with the government and industry to support the development of a voluntary package of winter support as well as proposals for a debt relief scheme and expanded energy bill support in 2025 to 2026.
- Over the longer-term, market and pricing reform are vital to ensure people benefit from lower bills as a result of moving to clean power. We've made the case for changes that enable innovation and reduce

costs. Smart meters are key for people to access these benefits. We published [Get Smarter](#) on the challenges facing millions of users currently, which led to proposals from Ofgem for tougher rules on ensuring smart meters operate properly.

- Delivering clean power also requires significant investment in the energy grid. We scrutinised what people are paying for this to ensure it represents value for money, including publishing a review of how the current regulatory deal is performing. [Debt to society](#) revealed the grid companies that have received a £4bn windfall due to high inflation and resulted in high quality media coverage on BBC Breakfast, a Financial Times front page mention, LBC, Guardian, and energy sector press.
- Home upgrades, including energy efficiency measures, are a key tool in addressing affordability and fuel poverty on an enduring basis. We have prioritised, with a series of publications, ensuring a consumer protection framework is developed to give people the confidence to get their homes upgraded. We expect the Warm Homes Plan, published this summer, to reflect significant progress.
- From April 2025 we formally took on our new role as the statutory advocate and advice provider for people who live on heat networks. These systems will become more common as part of the net zero



transition, but consumers currently benefit from very few protections compared to gas and electricity. In 2024 to 2025 we built our new heat networks policy team and advice service, and engaged with the government, regulator and industry to make the case for strong new consumer protections when regulation is introduced in January 2026.

Post

Our advocacy work on post has been dominated by Ofcom's ongoing review of the postal Universal Service Obligation (USO) – the first time this has been revised since it was set in 2011. We focused on 3 consumer priorities – securing a more reliable, affordable and genuinely universal service – based on our recent qualitative and quantitative research with consumers. The policy team worked closely with Ofcom, the Department for Business and Trade, Royal Mail and other consumer and industry bodies to see these areas more effectively addressed. Ofcom has now agreed to a second phase of the review, focused on these consumer priorities.

We also saw progress on our ongoing influencing to end post exclusion. Around 600,000 people a year will temporarily or permanently lack a secure address due to issues such as housing insecurity or domestic abuse. This lack of access to post also reduces their ability to

interact with support and services, often at moments they need these the most. Ofcom has committed to working with us – alongside Royal Mail and Post Office – to review the practical options for piloting such a scheme in the coming year.

We saw success in our work around maintaining the subsidy for post offices, particularly those which serve the most rural communities. The government has confirmed that the subsidy will be retained at an increased level in 2025 to 2026.

Consumer

Affordability of essential bills remained a key concern of our work in 2024 to 2025. We secured funding to run a major multi-partner project working with abrdn Fairer Financial Trust, the Institute for Public Policy Research and Policy in Practice. This work is looking at establishing the need for targeted bill support across water, energy, broadband and motor insurance markets, using our understanding of how current support isn't working to build a better system that people find easy to use. We [launched this work](#) in September and published a series of reports in March that set out the importance of automation in ensuring support gets to people who need it. As a fresh angle to the living standards debate, national media coverage was secured across top titles. We engaged with relevant

government departments, politicians and the Child Poverty Strategy to highlight the role these solutions can play in tackling the cost of living.

Protecting consumers in vulnerable circumstances is another key theme of our work from 2024 to 2025 and in July 2024 we published a [report](#) exploring the relationship between online choice architecture (OCA) and vulnerability. As part of this work we ran roundtables with regulators to better understand their approach to these problems and how our research could help them better protect vulnerable consumers. We are building on this work with additional research on the impacts of reference pricing on consumers experiencing poor mental health and financial insecurity.

In September 2024, we published [our report](#) on the experiences of consumers in the disability aids market. We found that in 2023 the Consumer Service received 1 complaint every hour about a disability aid purchase, and 82% of those consumers experienced more than 1 issue across the consumer journey. Following the report, the Consumer Protection Partnership agreed to focus one of their 2025 campaigns on the market, and we have been engaging with the Department for Business and Trade on potential work that could improve outcomes for consumers.



Moving forward, transformation

Our priorities for 2025 to 2026

Our business plan outlines the priority projects for national Citizens Advice in the year starting April 2025. It helps us hold ourselves accountable, defines what success looks like and focuses us on the most important activities to progress our strategy.

Citizens Advice national business plan 2025 to 2026 on a page

Missions and
missions-based working

- **Strategy and missions development:** we'll develop mission leadership groups to shape service-wide areas of shared focus
- **Energy advice strategy:** we'll deliver new energy advice services, secure a training partnership, and complete outreach pilots
- **Trussell partnership:** we'll strengthen our partnership with Trussell, and mobilise pilots to prevent / address destitution
- **Mission 2:** we'll mobilise colleagues to embed race and disability insights into practice, improve the accessibility of our digital products, and develop an approach to lived experience
- **Advocacy:** we'll develop and deploy credible analysis and policy goals around disability benefits

Enablers

- **Income generation:** we'll maintain national funding while pursuing new opportunities for growth. We'll support local Citizens Advice to secure regional funding and focus on expanding levy funded advice and advocating for holistic advice funding
- **Network collaboration:** we'll strengthen organisational and network stability, foster regional collaboration and support local Citizens Advice through devolution and local authority changes

Transformation

- **Target Operating Model (TOM):** we'll align the organisation with our strategy and 3 missions, deliver planned financial savings, and develop our capabilities and ways of working so that we're set up to deliver more effectively for our clients
- **Local Support Offer (LSO):** we'll continue to co-design with local Citizens Advice, a new membership support offer
- **Digital transformation:** we'll start to review national and local products and platforms, embed innovation, and reduce costs
- **Finance transformation:** we'll design a future-focused financial structure, including a recharging model that supports the national organisation to work flexibly

Important
ongoing activity

Teams across the national organisation will deliver against their departmental priorities for the year: services that our funders, regulators and the current membership agreement require us to deliver, department-based projects, or other important enabling functions, as well as contributions from each department to the mission-based, transformational or enabling priorities for 25/26.

Priority:

Develop mission leadership groups

Strategy and missions

A specific priority within the 2025 to 2026 business plan relates to our strategy development. We will continue to develop mission leadership groups to help shape national, and increasingly local planning around service-wide areas of shared focus. To do this we'll need to create wider engagement across the service, start to generate income to support innovation, and develop an approach to measure our progress against these missions.

But this approach to missions-based working will infuse more of our work in 2025 to 2026. Our Target Operating Model work will push us to be an organisation capable of missions-based working with the right capabilities, processes and ways of working to deliver value faster for local offices and our clients. Our work to redesign our Local Support Offer will put in place the fundamentals in the relationship between national and local to enable us to become still more authentically one service with many leaders.

Future funding changes

The Single Advice Fund service will now be led directly by local Citizens Advice across Wales for 2025 to 2026 and beyond. This means that around £13 million of restricted income and spend will transfer directly

to Wales local Citizens Advice and national Citizens Advice will see a reduction of £0.6million in our full cost recovery compared to the year ending 31 March 2025.

For 2025 to 2026 we will also need to cover the impact of the increase in employers' National Insurance contributions which represents an additional unrestricted cost for the year and on an ongoing basis.

Following our decision not to bid to continue providing the Witness Service, it has been confirmed that the service will move to a new provider, Victim Support, from April 2026. We've been working closely with the Ministry of Justice (our funder) to plan for this change and look forward to partnering with Victim Support colleagues to ensure a smooth transition of our staff, volunteers and witnesses. Additionally, in line with their long term strategic plan, the Money and Pensions Service has confirmed that they will be moving their Pension Wise service in-house from April 2026. These changes mean that we will lose restricted income and spend of £12 million and £10.3 million respectively, and require the reduction of a number of national roles. However, both of these changes were planned, offering us both the opportunity to simplify our organisational focus and plan for a smooth and sustainable transition.

Transforming for the future

The transformation programme is a service wide programme of work that is focused on supporting the achievement of our strategic goals through creating a service that is sustainable and built for the future.

There are 7 key aims for this work:

- **Sustained progress to deliver our service-wide missions:** we will have a greater ability to meet the demands of our clients, the access gap will start to close and we will be helping in more ways that prevent clients reaching crisis points. We will improve how we understand and measure our impact so we are collectively clearer where we are making progress and why.
- **Increased financial sustainability:** starting with the national organisation, we will make significant savings, reducing our cost base by around £6 million over 3 years, and work to support the service to become more financially resilient. We will further develop our income generation capability, and financial and commercial literacy, locally and nationally and become more competitive so that we attract new sources of

funding. We will develop multi-year funding plans to carefully allocate resources where it makes the most difference, to create a more efficient and sustainable service for future generations.

- **Missions-based working:** across the service we will agree how to make better use of our experience, insight, energy, and enthusiasm by developing new ways to innovate and share learning. We will grow new communities around areas of shared focus across all of our missions. We will look for new sources of funding to accelerate our plans to innovate, scale and learn.
- **Improved value and better support to local services:** we will provide better end-to-end support to the network with greater clarity over our respective roles within a connected service. We will improve our relationships, support growth in capability and embed a clearly defined principle of subsidiarity.
- **Better partnerships:** we will form deeper partnerships both local and national, to bring to bear more expertise and resources around the work of our missions.

- **Digital technology:** we will ensure that we understand and can take advantage of technological change, especially the rapid development of artificial intelligence to support local services and clients. We will consolidate and simplify our technology offer to give local services the tools they need. It will be better, faster, more secure and easier for local offices to access, including nurturing a data environment with modern capabilities.
- **Leadership and culture:** we will strengthen our organisational culture, support confident and inclusive leadership, and build a learning and development offer that helps people grow in their roles. We will be a more effective organisation, where colleagues can be at their best, protecting our wellbeing so that together, we can best make a difference to the people who need us. We will hold ourselves to account for the things we say we're going to do and be more comfortable and capable in monitoring our performance.

In 2024 to 2025, the focus was on building the scope, plans and resourcing for this work, in particular our Target Operating Model (TOM) and Local Support Offer (LSO) activity. The first stage of transformation has been focussed on service design (through the LSO) and national team redesign (through the TOM), the:

- Success of new service design is tracked as progress against a design plan (using RAG status) with the co-design approach providing continuous assurance that new services will meet the needs of local Citizens Advice. Engagement with the indicative vote in April 2025 was strong, with 82% of our members (238* local Citizens Advice) voting in favour of the 11 new services proposed.
- Success of national team redesign is tracked through realisation of financial savings (savings from Phase 0 and 1 exceeded target), monitoring changes to employee engagement scores (employee feedback is gathered via regular Peakon surveys) and by tracking key metrics such as changes in representation in the organisation, in teams as they change, and at specific grades.

* 238 local Citizens Advice correct at the time of the vote

In 2025 to 2026 the focus will be to continue to progress the 7 key aims of the work through 4 projects:

- **Target Operating Model (TOM)** – this is about making sure we have the right skills, structures, ways of working, leadership and culture within the organisation.
- **Local Support Offer (LSO)** – this is about making sure we're providing the right kind of support to local Citizens Advice and that we're collaborating together effectively across the service.
- **Digital** – this is about making sure we're taking advantage of new technology in a way that helps us have the most impact for clients.
- **Finance** – this is about making sure we have the best approach to financial modelling, reviewing our current recharge model and making sure other projects like TOM and LSO are equipped with the most useful financial data.

As the financial and digital transformation projects kick-off in early 2025 to 2026 further work will be done to establish suitable methods to monitor progress and ensure delivery of anticipated outcomes.





Trustees' report

Our structure, governance and management, including volunteers

Our Trustee Board provides strategic direction and guidance to national Citizens Advice and has oversight of its financial and operational affairs.

The 12 board members are trustees under charity law and directors of the charitable company. The Trustee Board is committed to high standards of corporate governance and complies with the principles and practices set out in the Charity Governance Code.

There are 4 formal Trustee Board meetings each year, along with other meetings and events, to help trustees shape the organisation's strategic direction and develop as a team.

Our Chief Executive and executive team deliver our strategy and ensure the smooth day-to-day running of the organisation.

During 2024 to 2025 we continued our work to modernise our governance systems. We implemented a new board and committee structure, including refreshed terms of reference and improved the internal governance systems which support our organisation's

decision making. Work continues on our review and update of our Memorandum and Articles of Association, working with the Charity Commission and their Model Articles of Association.

Our trustees – by appointment date

Jonathan Mogford

(term of office ended July 2024) brought insights from the wider Citizens Advice network, as Vice Chair of Citizens Advice Wandsworth and Chair of Citizens Advice London. His civil service career includes 25 years of healthcare and life sciences policy experience, 10 years of which was at the Medicines and Healthcare products Regulatory Agency (MHRA).

Jonathan was Chair of our Equality Committee and the Trustee Liaison Group, and was a member of our Chairs' Committee.

Jabbar Sardar

(resigned September 2024) was Global HR director for BBC Studios, the commercial subsidiary of the BBC which oversees TV production, channels and distribution globally.

Jabbar was Deputy Chair from November 2022. He was a member of our Nominations Committee and a member of our Chairs' Committee. Jabbar took a leave of absence from our Trustee Board in October 2023 and resigned in September 2024.

Lucinda Bell, Treasurer

(term of office ended October 2024) is a non-executive director of Derwent London and of Man Group. She is Chair of the Audit and Risk Committee at Man Group and Chair of the Audit Committee at Derwent London. She is also a member of the Risk, Remuneration, and Nominations committees at Derwent London.

Lucinda was Chair of our Audit and Risk Committee, and a member of our People Committee, Nominations Committee, and Chairs' Committee.

Finola McDonnell

joined the Financial Times in 2018 as Chief Communications and Marketing Officer. A member of the FT Group executive board, Finola oversees global communications, brand management, commercial marketing and partnerships, and events.

Previously, she worked for US news outlet CNBC, holding the position of Vice President of International Communications and Marketing.

Finola is a member of our Nominations and Remuneration Committee and our Strategy and Digital Committee.

Steve Hughes

is Assistant Director of Strategy and Performance at Oldham Council, where he leads the council's policy, performance, and data functions, and oversees the data and digital transformation programme.

Steve has 12 years of experience in Chief Officer and Chair roles within the Citizens Advice network, as well as senior non-executive positions in housing and education establishments. He brings a wealth of expertise in transformation, customer-focused services and change. His 12-year tenure as a cabinet member in local government reflects his dedication to public service, and he's an avid advocate for HIV awareness. Steve's committed to leveraging this experience to positively contribute to the Citizens Advice network.

Steve is Chair of both our Performance and Network Committee and our Equity Advisory Group.

Sarah Wilson, Deputy Chair

(acting Deputy Chair from 1 March 2024, Deputy Chair from 15 April 2025) was Chair of The Barnes Fund, a local grant making trust that provides funding to local charities including Citizens Advice Richmond as well as being a sheltered housing provider. She currently sits on the Advisory Board of Oxfam's Enterprise Development Programme. She has held non-executive positions in higher and further education and early years, and was a senior executive at the Financial Services Authority and at Voluntary Service Overseas.

Sarah is Chair of our Audit and Risk Committee and a member of our Performance and Network Committee.

Bevis Watts

is an experienced CEO and Board member. He was formerly the CEO of Triodos Bank UK Ltd. Bevis has spent his whole career working in sustainability in the public, private and voluntary sectors. He was previously Head of Business Support at WRAP (Waste & Resources Action Programme) and CEO of Avon Wildlife Trust.

Bevis is a member of our Audit and Risk Committee and our Strategy and Digital Committee.

Mark Allen

retired from Cancer Research UK in 2021, having spent 5 years as Executive Director for HR. Mark has been a trustee and Chair of several final salary

pension schemes and Deputy Chair of governors for a large FE college. He is currently a trustee of AQA, the examinations organisation.

Mark is a member of our Nominations and Remuneration Committee and our Finance and People Committee. He is also a member of the board of the Citizens Advice Pension Trustee.

Janine La Rosa

(resigned March 2025) is the Chief People Officer at a large London hospital. Prior to this, Janine held a key role in London's Covid response, working to help close the equity gap in vaccine screening. She previously worked in the UK and overseas, delivering high-value infrastructure and transformation programmes.

Janine was a member of our Finance and People Committee and our Nominations and Remuneration Committee.

Dr Roxane Heaton

is Head of Digital Colleague Experience at Barclays. She was previously Chief Information Officer at Macmillan Cancer Support. She has also held a range of public and private sector roles, including Director of Digital and Innovation for Morrisons Supermarket. She has won several technology and digital national awards and in 2022 received a British Empire Medal for Services to Digital Technology during Covid.

Roxane is Chair of our Strategy and Digital Committee and a member of our Performance and Network Committee.

Matthew Swindells, Chair

is Chair of the Board for the 4 acute hospitals that make up the North West London Acute Provider Collaborative. He runs his own consultancy, MJS Healthcare Consulting, providing strategic advice on digital transformation and global healthcare to a small number of innovative companies. He has spent his entire career in healthcare, most recently as Deputy Chief Executive and Chief Operating Officer for the NHS in England.

Matthew is Chair of our Nominations and Remuneration Committee.

Frank Hont

(from May 2024) was Chair of Trustees and remains a Trustee at Citizens Advice Liverpool and has been a senior manager in the private and public sectors. From 2002 to 2012, he was Regional Secretary for UNISON, the public sector trade union. Frank was a member of the government Commission on Integration and Cohesion and received an MBE in 2008 for services to community cohesion. He was a member of the Liverpool Fairness Commission, a City Councillor in Liverpool, and has been involved in the city-wide anti poverty task group for 15 years.

Frank is Chair of our Trustee Liaison Group, and a member of our Finance and People Committee and our Performance and Network Committee.

Lewis Brencher

(from July 2024) is Vice Chair of Citizens Advice Rhondda Cynon Taff (CARCT) and Executive Director of Customer and Communications at Transport for Wales. He has been a Trustee of CARCT for 9 years.

Lewis is Chair of our Cymru Advisory Group, and a member of our Audit and Risk Committee and our Strategy and Digital Committee.

Deborah Harris, Treasurer

(from October 2024) is a chartered accountant, auditing financial services before moving into investment banking and venture capital. She has extensive executive and Non-Executive Director experience in financial services, public sector including NHS, and non-profits. Deborah is an Institute of Chartered Accountants in England and Wales (ICAEW) elected member of Council, a membership body for the accountancy profession where she is the first black person in 152 years to be successfully elected as President of the London ICAEW chartered accountants.

Deborah is Chair of our Finance and People Committee and a member of our Audit and Risk Committee.

Paige Campbell

(from May 2025) is a barrister at Harcourt Chambers, specialising in all aspects of child law, including public, private, and international cases. Paige was highly commended in the Young Barrister of the Year category at the Family Law Awards in 2021 and 2023, and in the Case of the Year category in 2021. She was ranked in the Legal 500 UK Bar 2025 as a Rising Star, praised for her exceptional advocacy and professionalism. Paige is committed to widening participation and actively mentors young people from under-represented backgrounds and serves as a trustee for an education charity.

Paige is a member of our Finance and People Committee and our Performance and Network Committee.

Committee structure and changes 2024 to 2025

A new Board committee structure was put in place from October 2024, with each committee or advisory group having new terms of reference. Each of the 5 committees has 4 or 5 Trustee Board members, with the 2 advisory groups having mostly independent members. The committee structure was updated to:

- streamline decision making to make more effective use of Trustee and Executive Director time
- improve the clarity between executive matters that are reported to the Board and matters that are for Board decision
- create a Board committee structure to support Citizens Advice in delivering its strategy
- create a clear mechanism for delegation and scrutiny of topics and reports prior to Board meetings to facilitate better decision making
- better differentiate between the role of Board committees and advisory groups

The following committees supported the Trustee Board in its work over the past year:

Audit and Risk Committee 1 April 2024 – 31 March 2025

The Audit and Risk Committee supports the Trustee Board with its responsibility to ensure adequate risk management systems, internal controls and governance arrangements, and the efficient and effective use of charity funds. The Internal Auditor reports to the committee, and the Audit and Risk Committee also oversees the production of the annual report and accounts for recommendation to the Trustee Board. This committee continued on in October 2024 with renewed terms of reference and is made up of 4 members of our Trustee Board, one of whom is the Deputy Chair.

Cymru Advisory Committee 1 April 2024 – 31 September 2024

Cymru Advisory Group 1 October 2024 – 31 March 2025

The Cymru Advisory Group advises the Trustee Board and its committees on matters related to the Citizens Advice service in Wales. This includes advising on development and evaluation, advice service delivery, advocacy, Welsh policy and public affairs, and Welsh language legislation and best practice. The Cymru

Advisory Committee became the Cymru Advisory Group in October 2024 and is constituted to contain 2 Trustee Board members, 5 from the local Citizens Advice network and 4 independent members.

Equality Committee 1 April 2024 – 31 September 2024 Equity Advisory Group 1 October 2024 – 31 March 2025

The Equity Advisory Group works collaboratively with the Trustee Board and Executive Committee. It advises the Trustee Board and its committees on matters related to equity, diversity and inclusion (EDI) and belonging. The advisory group works to ensure that EDI principles are integrated into all aspects of operations, culture, and practice across Citizens Advice. The Equality Committee became the Equity Advisory Group in October 2024 and is constituted to contain a majority of independent members.

People Committee 1 April – 31 September 2024 Finance and People Committee 1 October 2024 – 31 March 2025

The Finance and People Committee provides oversight and advice, and makes recommendations to the Trustee Board about finance and people issues. The

committee also provides assurance that the charity's financial and people resources are managed effectively and aligned with its strategy. This committee was newly formed in October 2024 but includes the previous People Committee's remit, and is made up of 4 members of our Trustee Board, one of whom is our Treasurer.

Nominations Committee 1 April – 31 September 2024

Nominations and Remuneration Committee 1 October 2024 – 31 March 2025

On behalf of the Trustee Board, the Nominations and Remuneration Committee leads the process for Board appointments. It ensures plans are in place for orderly succession to Board and committee positions and oversees the development of a diverse pipeline for succession. The committee is responsible for the Trustee Board having the knowledge and skills it needs to lead Citizens Advice. It also has responsibility for Executive Director and Chief Executive pay as well as appointing the Chief Executive Officer. This committee continued on in October 2024 and is made up of 4 members of our Trustee Board, one of whom is our Chair, and our Chief Executive.

Performance and Network Committee 1 October 2024 – 31 March 2025

The Performance and Network Committee supports the Trustee Board with overseeing the charity's performance, and support for and engagement with local Citizens Advice. This committee was newly formed in October 2024 and is made up of 5 members of our Trustee Board.

Strategy and Digital Committee 1 October 2024 – 31 March 2025

The Strategy and Digital Committee supports the Trustee Board in the development and oversight of the charity's strategic direction. It advises the Trustee Board on the long-term strategic choices and direction of the national charity. It has particular regard to advocacy work and exploring new opportunities, including the application of digital technologies. This committee was newly formed in October 2024 but includes the previous Technology Committee's remit. It is made up of 4 members of our Trustee Board.

Technology Committee 1 April – 31 September 2024

The Technology Committee helped to shape and monitor the technology strategy and provided feedback and guidance about technology matters affecting the national organisation and network. This committee was

constituted to contain one member that represented the local Citizens Advice network and 2 independent co-opted members.



Our trustees’ year of appointment and committee involvement
from 1 April 2024 to 31 September 2024

Our trustees’ year of appointment, committee and
advisory group involvement from 1 October 2024

Trustee	Appointed	Audit and risk	Cymru Advisory	Equality	Nominations	People	Technology	Audit and risk	Finance and people	Nominations and Remuneration	Performance and Network	Strategy and Digital	Cymru Advisory Group	Equity Advisory Group
Jonathan Mogford	25 Jul 2018	–	–	✓	–	–	–							
Jabbar Sardar	29 Apr 2020	–	–	–	✓	–	–							
Lucinda Bell	11 Oct 2018	✓	–	–	✓	✓	–							
Finola McDonnell	31 Mar 2020	–	–	–	✓	–	✓	–	–	✓	–	✓	–	–
Steve Hughes	23 Jun 2022	–	–	✓	–	✓	–	–	–	–	✓	–	–	✓
Sarah Wilson	1 Nov 2022	✓	–	–	–	–	–	✓	–	–	✓	–	–	–
Bevis Watts	1 Nov 2022	✓	–	–	–	–	–	✓	–	–	–	✓	–	–
Mark Allen	1 Nov 2022	–	–	–	✓	✓	–	–	✓	✓	–	–	–	–
Janine La Rosa	1 Nov 2022	–	–	–	–	–	–	–	✓	✓	–	–	–	–
Roxane Heaton	31 Oct 2023	–	–	–	–	–	✓	–	–	–	✓	✓	–	–
Matthew Swindells	1 Mar 2024	–	–	–	✓	–	–	–	–	✓	–	–	–	–
Frank Hont	22 May 2024	–	–	–	–	–	–	–	✓	–	✓	–	–	–
Lewis Brencher	8 July 2024	–	–	–	–	–	–	✓	–	–	–	✓	✓	–
Paige Campbell	6 May 2025							–	✓	–	✓	–	–	–
Deborah Harris	11 Oct 2024							✓	✓	–	–	–	–	–

Independent committee members 2024 to 2025

As we were refreshing and restructuring our Trustee Board committees in 2024 to 2025, we did not try to fill some of the committee and advisory group independent member vacancies. Our new structure started operating in October 2024 under new terms of reference and membership. Current advisory groups have independent members, while committees solely comprise Board members. The table below shows only the committees and advisory groups which included independent members in 2024 to 2025.

Committee or group	Date	Notes on membership and vacancies as per the terms of reference
Cymru Advisory Group	1 April – 31 September 2024	The Cymru Advisory Group had 4 independent and 2 local Citizens Advice members. 1 independent post has been vacant since September 2024. 1 local member had been on secondment but returned in August 2024, with the second stepping down in October 2024.
	From 1 October 2024	The Cymru Advisory Group continued with a membership of no fewer than 4 members, with the majority being independent members. Membership numbers will change in 2024 to 2025.
Equality Committee Equity Advisory Group	1 April – 31 September 2024	The Equality Committee had 3 external and 2 local Citizens Advice members. Both local Citizens Advice members stepped down during 2023 to 2024 with 1 external member stepping down on 10 July 2024.
	From 1 October 2024	The Equality Committee became the Equity Advisory Group with a membership of no fewer than 3 members, with the majority being independent. The advisory group currently has 2 independent members.
Audit and Risk Committee	1 April – 31 September 2024	The second term of 2 external members ended on 28 March 2023 and those roles were not filled. The remaining external member stepped down on 2 October 2023.
	From 1 October 2024	The Audit and Risk Committee continued but with no independent members.
People Committee Finance and People Committee	1 April – 31 September 2024	Although not set out in the terms of reference, 2 external members served on the committee until it was disbanded.
	From 1 October 2024	As of 1 October 2024, people-focused discussions take place at the Finance and People Committee.
Technology Committee Strategy and Digital Committee	1 April – 31 September 2024	The committee had 2 external members and 1 local Citizens Advice member. The local Citizens Advice member role was vacant from June 2022.
	From 1 October 2024	As of 1 October 2024, technology-focused discussions take place at the Strategy and Digital Committee.

Recruitment and induction of national trustees and committee members

We always seek to ensure that our recruitment processes are open and equitable. As in previous years, in 2024 to 2025 we worked with an external recruitment agency and with our internal talent acquisition team to find our new Trustee Board members. We looked for people with the right knowledge and skills to lead our service, while ensuring that our Trustee Board remains reflective of the communities we serve. These roles were advertised across social media channels, relevant job boards and with our network.

Our trustees can serve 2 consecutive terms of 3 years, after which they must leave our Trustee Board, exceptions include:

- after serving 6 years as either Trustee, Deputy Chair or Treasurer, a Trustee can be appointed to the role of Chair, after an open and formal round of recruitment. They can then service another 2 consecutive terms of 3 years.
- regardless of their role, no member of our Trustee Board can hold office for more than 12 consecutive years. At the end of this period, another two years must pass before any former Trustee can be re-appointed.

During 2024 to 2025, we recruited 4 new trustees. The recruitment included the appointment of a Treasurer, approved by our members at an Extraordinary General Meeting (EGM) on 10 July 2024.

All new members of our Trustee Board and committees receive an induction to Citizens Advice that includes information about their role, our service, and its governance. As part of this induction, we arrange meetings between each new member and the Trustee Board Chair, fellow Trustee Board and/or committee members, and key colleagues, as appropriate. Our trustees and committee members are unpaid volunteers but we reimburse them for reasonable expenses, which this year totalled £6,416.

Section 172 (1) statement

All charitable companies have a duty to act in accordance with Section 172 of the Companies Act 2006 ("Duty to promote the success of the company").

The trustees consider they have complied with their duties when reviewing the aims and objectives of Citizens Advice, in planning activities and setting policies and priorities for the year ahead. Our charitable objects are to:

- promote any charitable purpose for the advancement of education, the protection and

preservation of health, and the relief of poverty, sickness and distress; and

- ensure in carrying out its objects and in all aspects of its work, Citizens Advice is committed to promoting equity and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems they face, and to improve the policies and practices that affect people's lives. All while having regard for high standards and fairness.

The trustees act in good faith to make decisions, the outcome of which they consider will be most likely to promote the success of the charity for the benefit of its charitable purposes as a whole, both in current periods and in the long term.

In discharging their duties, the trustees consider the impact on the interests of clients to be of paramount importance also taking into account the interests of our volunteers and colleagues. They also consider the need to foster the organisation's business relationship with suppliers and funders, whilst always retaining our independence and impartiality. All of which is factored into their decision-making process. Examples of key decisions taken this financial year include:

Approval of the business plan 2025 to 2026

Trustees provided extensive challenge and support in the setting of the annual business plan, including our influencing and advocacy priorities. This ensured that the final plan set out a limited number of clearly defined strategic priorities which would be supported by more detailed implementation and departmental plans. This work was done with due regard to funder requirements, relationships and resources, whilst retaining our impartiality, and is monitored through performance reporting. The engagement we had with national senior colleagues impacted the decisions made on which priorities to take forward by taking into account their feedback into resourcing.

Approval of the budget 2025 to 2026

Trustees provided extensive support and challenge to agree a budget for 2025 to 2026 which balanced the need for investment in key capabilities with ongoing financial sustainability pressures. The budget takes into account the impact on clients, as well as funder requirements, colleague experience and the resourcing of change. Engagement with our funders affects our budget decisions, ensuring we use funding as agreed. The executive committee and senior leaders also engage in various decisions affecting how the budget is used.

Board committee structure

Trustees gave support for a revised committee and advisory group structure to sit underneath the board of trustees. Development of the new structure explored the various scenarios to resolve outstanding questions around alignment of strategy, performance, finance, audit and risk management functions managed in line with best practice, and on the role of advisory groups. The engagement with national senior leaders and the Trustee Board heavily impacted the final proposed structure and terms of reference. See page 46 for more information.

Agreeing proposals to redesign the local support offer

Trustees provided support for the development of and, through consultation with our local Citizens Advice members, set out key questions on the future support offer for local Citizens Advice. Extensive engagement across the network of local Citizens Advice had been undertaken to inform the proposals set out in the consultation. This included comprehensive and thorough analysis of the existing support offer and associated costs. The relationship with the current membership fee and potential options for future fee structures and wider charging mechanisms was scrutinised as part of our wider financial sustainability work.

As part of the formal response, our trustees agreed to the proposal for the design phase of the project to be co-designed with local leaders. This includes in-year votes, rather than formal consultation and annual general meeting (AGM) votes.

Trustees supported the introduction of a set of guardrails to provide assurance on the progress of workstream co-design activity. This enables our performance and network committee to assure the trustee board about outputs. It will also allow the trustee board to approve the co-design outputs and proposed resolutions before they are voted on at the AGM in 2025.

Energy advice strategy consultation

Trustees endorsed the recommendation that we should grow the remit and size of our statutory role, ensuring we are a well-funded and resourced service at the centre of England and Wales' energy advice infrastructure. Citizens Advice has been the statutory advocate and advice provider for energy consumers for 10 years.

There was a 10 week consultation on the proposed Energy Advice Strategy with local Citizens Advice, which included workshops and one to one sessions. The feedback responses from this engagement were reviewed and on the back of that changes to the final strategy were made, for example deferring the decision on what the final delivery model will be.

Clients

The needs of our clients are central to our strategy, business plan and reporting. Our trustees recognise the significant impact that the cost-of-living crisis, steep rises to energy bills and inflation have had on our clients' finances and wellbeing. Each month, our data and policy teams update our cost-of-living dashboard which examines our client data by both theme and demographic. It also holds a bi-monthly public event where experts from our own network and other third sector organisations discuss our latest client data and share their insights.

Trustees oversee the delivery of our strategy which takes a missions-based approach to meeting our clients' needs. It seeks to provide advice that's fit for the future, close the gap of access and experience for marginalised people, and act early to prevent people from reaching crisis point. In addition to our annual impact report, our trustees receive regular updates and resources about our clients' needs, evidenced by our data, and performance reports on our services for clients. Our Trustee Board and committees each include at least one member from our network, to strengthen the link between their work and clients' needs.

Volunteers and colleagues

Trustees receive information on a wide range of colleague metrics, including engagement, diversity, retention, absence, whistleblowing, safeguarding and health, safety and wellbeing and they receive focussed data and insights on volunteers. Our trustees play an important role in seeking to ensure Citizens Advice is a healthy and thriving workplace and a life enhancing place to volunteer. They support our ongoing work to build a strong, inclusive culture and are committed to attracting and retaining diverse, high-calibre talent, ensuring the Board composition is also reflective of this. The Board also supports our relationship with Unite the Union which is formally recognised, attending an annual Joint Management & Union Committee meeting.

Funders

Our trustees closely monitor our relationships with our funders and receive regular reports on how we are meeting funder requirements. The 'who we've helped' and 'how we're helping people – our services across England and Wales' sections of this report explain how our services deliver a high value-for-money return for our funders.

Suppliers

The trustees have established procedures to ensure that external suppliers are individually verified to ensure they meet with the health and safety, regulatory and financial security standards required by the Charity. Day to day, this function is overseen by the executive while the trustees are responsible for reviewing the policy.

Community and the environment

Our trustees aim to limit the impact of our organisation's actions on the environment throughout our work and have measures in place to do so. Our facilities team closely monitors and works to minimise the carbon emissions arising from our 4 offices and colleague travel, and assures that we comply with regulatory environmental standards. Our sustainable travel policy encourages colleagues to use technology to meet remotely instead of travelling to other locations, and to use public transport when travel is needed. We promote sustainable commuting by providing cycling facilities and season ticket loans. It is extremely rare that any of our volunteers or colleagues need to use air travel in the course of their work. The 'energy disclosures' section outlines our carbon strategy and office energy use.

Standards and conduct

Our trustees are committed to high standards of corporate governance and comply with the principles and practices set out in the Charity Governance Code. We have many policies in place to ensure that our volunteers and colleagues act ethically in the conduct of our business. All Trustee Board and committee members sign a code of conduct when they are appointed and declare any conflicts of interest at the start of every board and committee meeting. All national Citizens Advice colleagues are expected to follow the organisation's policies regarding equity, diversity and inclusion; safeguarding; IT; privacy; data retention; health and safety; political impartiality; and social media use.

Public benefit

The Trustees have due regard to the Charity Commission's guidance on public benefit when reviewing the aims, strategy and in planning future activities of the charity.

Statement of trustees' responsibilities

The trustees are also the directors of the charity for the purposes of company law. They are responsible for preparing the trustees' report (including the strategic report) and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). 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 group and charity and of the incoming resources and application of resources, including the income and expenditure, of the group 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 applicable Charities Statement of Recommended Practice (SORP)
- make judgements and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the ongoing concern basis unless it is inappropriate to presume that the charity will continue in business.

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

Financial statements are published on the charity's website in accordance with legislation in the UK governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the trustees. The trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.

So far as each of the trustees at the time this report is approved are aware:

- there is no relevant audit information of which the auditor is unaware
- they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Delegation of duties

Our scheme of delegation outlines decision-making responsibilities within national Citizens Advice. It lists issues reserved for the board and areas which may be delegated to the executive team. The standing financial

instructions form the basis of the delegation of financial functions by the Citizens Advice Trustee Board to colleagues. Our commercial and contracting policy sets out authority levels for purchasing decisions. We have committed to reviewing our scheme of delegation in 2025 to 2026, as initial work on this in 2024 to 2025 was suspended owing to gaps in resources.

Executive team

Our executive team is responsible for delivering the Trustee Board's vision and for the day-to-day operation of Citizens Advice. The following executive directors served during the reporting period, due to our ongoing transformation some job titles were updated and changed in year:

Chief Executive

Dame Clare Moriarty

Interim Executive Director for Digital Technology and Advice

Alex Butler (until 31 October 2024)

Executive Director of People (until 30 July 2024)

Executive Director of People and Strategy (from 31 July 2024)

Angela Buxton

Interim Executive Director of Finance and Commercial (from 15 February 2024)

Executive Director of Finance and Corporate Governance (from 1 March 2025)

Jameela Khan

Executive Director of Operations (until 30 July 2024)

Executive Director of Client and Member Services (from 31 July 2024)

Michele Shambrook

Executive Director of Strategy and Transformation

Tracey Waltho (until 31 August 2024)

Interim Executive Director of Policy and Advocacy

Gillian Cooper (from 9 September 2024 to 18 April 2025)

Executive Director of Partnerships and Advocacy

Peter Grigg (from 22 April 2025)



Our people, policies and ways of working

Our people

National Citizens Advice is powered by passionate people dedicated to providing impactful direct services to clients, system changing policy and advocacy and enabling support to local Citizens Advice organisations across England and Wales.

We strive to be an organisation that people feel proud to work and volunteer for; and to create a working culture which is inclusive and engaging. We know we are doing some things really well in how we support our colleagues to work hard and thrive, including providing the flexibility to manage their whole lives and fostering strong team environments. We are proud to be right at the top of the Third Sector's first Charity Employer Index which assessed people policies and benefits.

We also know that we need to improve positive colleague experience in some key areas; the most pressing of which is in the area of culture, leadership and learning. Investment in this area achieved at the start of 2025 will equip national Citizens Advice to deliver a comprehensive culture reset including a values refresh (aligning with the objectives of the target

operating model), alongside a full leadership and talent retention programme. This will deliver key priorities emerging from a retention audit conducted by our internal auditors at the start of 2025 which identified some gaps in retention approaches; including a review of performance appraisal and development.

2025 has seen significant transformation in National Citizens Advice, with the TOM programme delivering newly designed teams, with better capabilities and ways of working and also delivering efficiency. This is positive but it is also providing uncertainty for all colleagues. We acknowledge the pressure on colleagues, and so we are focussing on ensuring we create a positive experience of change as far as is possible for colleagues; with clarity of objectives and transparent communications and engagement. It is a challenging time nonetheless. We work hard to ensure that the relationship with our recognised trade union, Unite, is one of partnership, respect and shared objectives, as far as possible.

Wellbeing

Positive workplace wellbeing (how we feel at and about our work, its impact on our overall health and

wellbeing) drives engagement and performance, and underpins our ability to deliver our strategy. We take this seriously, supported by the People Team and Wellbeing Lead, and work hard to build a culture and ways of working that supports our colleagues' mental, physical and social health and wellbeing.

In this last year our headline activities have been:

- Working to mitigate the emotional impacts of organisational change by listening to colleague feedback on their experiences of change and extending our wellbeing support based on that; Running drop-ins and promoting resources and sessions to support leaders to strengthen their capacity to lead through change; Improving our ability to measure workplace wellbeing and the factors that contribute to it;
- Ensuring our transformation projects are designed with wellbeing in mind; Continuing to expand and promote a wide range of resources to improve and support physical and mental health and wellbeing, including procuring a full employee assistance programme offer for all national volunteers (being

rolled out in May 2025), revalidating the certification for our Mental Health First Aid team, and working with Unite to provide peer listening spaces open to all colleagues.

- Creating and developing learning communities for senior leaders and people managers, with a focus on developing a culture which positively impacts drivers of workplace wellbeing and furthers our equity, diversity and inclusion ambitions.
- Introducing processes into business planning to provide data to leaders about capacity for planned activities, in response to feedback about the impact of workload on people's wellbeing.
- Co-hosting a third sector workplace wellbeing community of practice in order to benchmark and develop our approach and offering along best-practice lines.

Over the coming year, we plan to further develop our line managers to promote and support mental health and wellbeing at work, and will work towards becoming accredited for our workplace wellbeing approach and initiatives.

Equity, diversity and inclusion

We know we cannot close gaps in access and experience for marginalised clients without a culture that ensures we are recruiting and retaining diverse

colleagues. We want to be a place for everyone, where everyone belongs. We want to be a workplace that listens, works together, is open, honest, accessible and helps everyone be the very best they can be. At the heart of this is an inclusive, equitable and diverse work environment. Ultimately, diversity among our workforce ensures we build a culture that allows us to be the best we can be for the people who need us.

Of the colleagues who have shared their demographic data, our national team profile shows that 69.1% of colleagues are women, 28.5% men and 2.4% of colleagues represent a gender that is outside of this binary. We have had an increase in colleagues who are disabled, Lesbian, Gay, Bisexual or use another term (LGB+), and people of colour. 28.5% of employees are disabled and 17% are people of colour. 16.4% are LGB+.

In 2024 to 2025 we:

- Continued to deliver our Race Matters Programme of work. This has led to an increase in representation of people of colour at the middle and top of the grade structure
- Delivered our second Race Matters Development Programme to support colleagues of colour, their line managers and senior sponsors to work together and overcome barriers to progression. This programme was a partnership with Jenny Garrett Global.

- Responded to the new duty to Prevent Sexual Harassment at Work, including updating our policies, delivering training and carrying out directorate level risk assessments.
- EDI analysis on colleague engagement survey, informing priority areas of work including updating our reasonable adjustments toolkit, new guidance for managers and actions agreed in EDI impact assessments for Target Operating Model workstreams.
- Published a 2024 pay gap report that shows positive progress in our gender and ethnicity pay gaps. Our gender pay gap has reduced to 11.9% and our ethnicity pay gap has been completely eliminated. Our disability pay gap has had a slight increase but it is still well below the national figure.
- EDI impact assessed workstreams within our transformation programme
- Developed a new approach to workforce diversity targets
- Supported our Equity Groups (REACH, Disability, LGBTQ+, and Trans and non-binary) and established a Women's Equity Group. We continued to support our executive sponsorship programme for Equity Group chairs.

In 2025 to 2026 we will continue our work to recruit, retain and enable people from marginalised communities to thrive across the service. We will continue to apply an EDI lens across our work and gather and monitor feedback to understand how people experience the organisation. Our focus will include:

- Continuing to address race and disability disparities
- Introducing EDI workforce targets and an organisation wide accountability mechanism
- Continuing to embed EDI throughout our transformation work
- Building EDI capability
- Taking action on the recommendation from our race disparities research to provide staff learning and support to work with centered groups. This includes recruiting and retaining a diverse servicewide workforce
- Implementing any changes to EDI policies and practices based on legal changes from the employment rights bill
- Strengthening guidance on the expression of personal beliefs.

Whistleblowing

Citizens Advice has a clear commitment to integrity and ethical governance. Our whistleblowing policy, independent reporting line and case management processes provide a framework which is vital for promoting transparency and accountability. It provides a structured and safe way for colleagues to report unethical behavior, fraud, corruption, or other misconduct without fear of retaliation. By encouraging individuals to speak up when they witness wrongdoing, our whistleblowing framework helps us to identify and address issues early, potentially preventing significant damage to the organisation.

Our aim is to empower our colleagues and foster a culture of trust. When people know their concerns will be taken seriously and handled confidentially, they are more likely to report problems rather than remain silent. This not only helps us protect the organisation but also safeguards the public interest, especially given our operating context within the charitable sector. In this way, our whistleblowing framework serves as a critical mechanism for ensuring ethical behavior and strengthens our overall organisational health.

Remuneration policy

We evaluate all new roles using our industry-standard job evaluation scheme, allocating roles to grades. To attract the right talent, we benchmark against market median salaries. All national Citizens Advice employees are paid more than the Real Living Wage and, for those who live in the capital, the London Living Wage.

Executive team remuneration is the responsibility of the Nominations and Remuneration committee of the Board, and is reviewed every year alongside the annual pay award for all colleagues. Every 2 years a formal external executive pay benchmarking exercise is undertaken to inform discussions. Pay benchmarking data is focussed on large charity and public sector comparators. The performance appraisal of the Chief Executive and Executive Directors is reviewed during the pay discussions; alongside job evaluation and benchmarking data.

The annual pay award is negotiated with our recognised Trade Union, Unite. The 2024 to 2025 pay award was effective from 1 April 2025. The award consisted of a combination of a 1.5% increase in pay and a £500 flat rate payment, fully consolidated into pay up to the pay scale maximum. Any award that takes a salary above the maximum of the pay scale is paid as a non-consolidated, non-pensionable monthly allowance.

Our aim:

To foster a workforce culture where our colleagues feel valued, supported and empowered to thrive

The award resulted in pay increases of between 2.1% and 5.3% across the paybands, with higher percentage increases going to those on the lower salary grades. Additional non-consolidated payments of between £100 and £400 were distributed across our Senior Officer, Officer and Support grades.

We offer a comprehensive and competitive employee benefits package designed to support the wellbeing, growth and financial security of our colleagues. These include a range of generous family friendly policies and wellbeing initiatives. By continuously reviewing and enhancing our offering we aim to foster a workforce culture where our colleagues feel valued, supported and empowered to thrive.

Safeguarding policies 2024 to 2025

The Finance and People Committee now has overall responsibility for recommending appropriate safeguarding policies and procedures to the Trustee Board for approval. Our Safeguarding Working Group continues to ensure that safeguarding priorities remain a key focus within the organisation and across the service.

Several safeguarding policies and procedures are in place and are reviewed annually to ensure they remain fit for purpose and are compliant. These are:

- National (including Witness Service) Safeguarding Adults Policy
- National (including Witness Service) Safeguarding Children Policy
- National Safeguarding Procedure
- Witness Service Safeguarding Procedure

We also continue to provide a model safeguarding policy for local Citizens Advice, with a membership requirement that they maintain an appropriate safeguarding policy. This is supported by safeguarding guidance available on our intranet. We regularly monitor that these policies are in effective operation through the local Performance and Quality Framework, which sets out the minimum standards we expect from every local Citizens Advice member.

To ensure our safeguarding practices align with best practices, we commissioned a safeguarding review, and we will continue to implement its recommendations throughout the 2025 to 2026 operational year.

Volunteers

Over 19,000 volunteers gave their time to Citizens Advice between 2024 to 2025. In addition to giving information and advice and helping witnesses, volunteers supported the service in other roles — as trustees, undertaking research and campaigns, fundraising and fulfilling administrative roles. During a time of continued high demand, our volunteers have stepped up to be there for and help members of their communities find a way forward and supported us to shape a society where people face far fewer problems.

As part of our volunteering transformation work, in 2024 we published the largest piece of research into volunteering at Citizens Advice for 10 years. The research, which was carried out by the Centre for Charity Effectiveness at Bayes Business School and Sonnet Advisory & Impact, evidenced the many ways in which volunteers positively impact our organisation. As well as significantly enhancing our frontline capacity at a time of ever increasing demand, volunteers bring their different backgrounds, outlooks and experiences into our work. Volunteers also help raise the profile and awareness of our services to reach new clients and improve our ability to reach and engage marginalised communities.

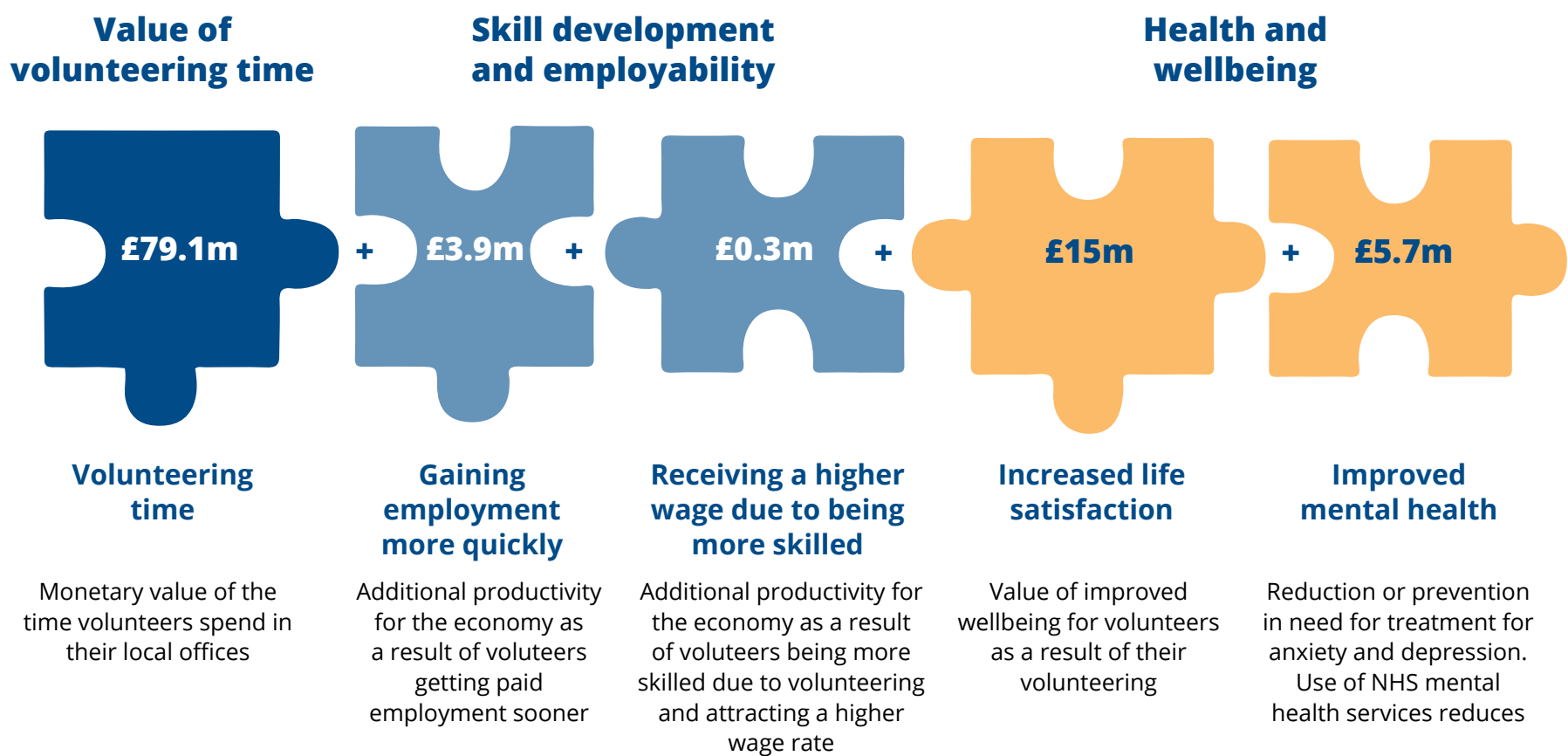
"I joined Citizens Advice because I wanted to help make a difference to people's lives and gain valuable experience.

Sometimes people do not volunteer because they don't know they can volunteer. It would be great to see more people from my background who may have lower school grades and less opportunities. Not only is it a great opportunity to gain experience there's also the spirit of solidarity that forms from volunteering. It's about bringing communities together.

Volunteering gave me knowledge, experience that helped get the job at Citizens Advice and made me more aware of the various social problems and the opportunity to help my community."

Kyle, Citizens Advice Volunteer

The research also sought to evidence and measure the wider impact of volunteering at Citizens Advice and found there to be significant benefits to the wider UK economy and the NHS as well as to volunteers themselves. Details of how this value has been calculated are provided below:



This research also helped us to better understand the cost, benefits and feasibility of different volunteer approaches within our organisation. This year we've continued to work with our Volunteering Transformation steering committee to develop initiatives to embed the findings and recommendations from the research and support local offices to develop more sustainable volunteering programmes.

We've also actively shared and promoted this research with other volunteer-involving organisations, infrastructure bodies and policymakers to ensure we maximise the value and impact of the research data and insights.

We were delighted to secure funding this year from the National Lottery Community fund which will enable us to address a number of the recommendations made in the research, including streamlining our approaches to volunteer recruitment and training via the development of a new volunteer recruitment platform for Citizens Advice and a new learning pathway for volunteers in information giving roles. We're excited about the potential for both initiatives to raise the profile of Citizens Advice as a great place to volunteer and reduce some of the barriers for people from all backgrounds to get involved.

This year we have also seen significant growth in corporate volunteering, including 12-month employer-supported adviser placements, executive level volunteering and targeted skills-based volunteering. In 2025 to 2026 we look forward to delivering more impactful corporate volunteering programmes that align with and enhance the goals of our corporate partnerships while benefitting our service, the people we support and our partners.

Whatever their role and wherever they carry it out, we offer our heartfelt thanks to all our volunteers for their dedication, skills, energy and support to the service. We couldn't do what we do without them.

“You gain practical knowledge and skills that are invaluable in everyday life – rarely taught in traditional education”

Anni Pan

“Volunteering at Citizens Advice has also been helpful in reinforcing my decisions about my chosen career and future, alongside building my confidence and gaining new skills. Meeting new people and being a part of the community has definitely been a huge bonus.”

Stacy-Jane Haigh

Volunteering in the Witness Service

1,600 volunteers supported 79,000 witnesses last year, giving practical information and emotional support to help them feel more confident when giving evidence. The Witness Service volunteering team has continued to focus on recruitment to build a diverse and sustainable volunteer base along with making improvements to the overall volunteer experience.

The centralised volunteering team model has been in place now for 2 years and has streamlined the recruitment process, removing barriers and increasing applications via our volunteering management system (Volunteero). Over the past year a total of 735 new volunteers were onboarded which is an increase from the previous year. This year’s annual volunteer survey has given us valuable insights into our volunteers, and how we can improve their experience. Of those surveyed, 85% of volunteers would recommend Citizens Advice as a great place to volunteer with the main reason for their volunteering ‘to make a difference to the lives of witnesses’. 88% of volunteers felt appreciated and thanked for their work, the highest percentage in all surveys to date. This is a testament to the work of the Witness Service volunteering team, who developed a recognition toolkit to help volunteer managers thank and celebrate their volunteers.

EDI continues to be a focus for the service—our volunteers are predominantly aged over 55 (86.5%), retired (76%) and white (91%). 69% of our volunteers are female. We have proactively removed barriers to recruitment from our processes to make it a more inclusive experience for our volunteers such as adopting a blind recruitment process and offering interview questions in advance. This has resulted in an increase in applications from students and those from a global majority background but we know there is more work to do.

Risk and internal control

Citizens Advice believes effective risk management is key to successfully delivering our strategic priorities and achieving our missions.

Every quarter, our strategic risks are reviewed by the executive team, discussed at the Audit and Risk Committee and then by the Trustee Board. Our risk management policy is approved by the Trustee Board annually. It details our approach including steps for identifying, evaluating, mitigating and monitoring risks. We use the 3 lines of defence model of assurance and operate a robust system of internal financial controls. This is regularly reviewed by management and internal auditors, and compliant with Charity Commission guidance and best practice. Over the year, the trustees have received assurances from management on the effective operation of controls.

Internal audit continues to be outsourced. Crowe have completed their second year in this role. We improved leadership engagement with our internal auditors to continue developing improved ways of working, and as in previous years, a robust programme for 2025 to 2026. Internal audit planning is informed

by an analysis of the organisation's risk profile. The Audit and Risk Committee receives quarterly reports on the recommendations our internal auditors make and monitors progress to completion and the overall performance of the internal audit function.

Our strategic risks are set out below. They are accompanied by summaries of the plans to mitigate and manage them, including where relevant to bring them back within risk appetite.

Financial sustainability

Risks

Risks that would have an impact on our financial resilience.

Mitigation and management

We're continuing to address our long-term financial sustainability through the implementation of a multi-year transformation programme aimed at reducing our cost base and diversifying income, as well as equipping us to respond to our service-wide missions. Mitigation measures recognise the external

challenges the organisation faces. These include short-term funding arrangements, a real-terms decline in some of our largest grants, increased pension liability contributions, local authority funding pressures and a shift towards regional funding opportunities.

Pension liability

Risks

Risk that the liability will continue to increase.

Mitigation and management

The national charity is the principal employer in a defined benefit scheme, which was closed to future accrual from 2008. The deficit in the scheme is significant and there are risks that it will continue to increase. The Pensions Regulator's new code of practice and triennial valuations may increase this risk. The scheme has a professional pension Chair, a board of trustees that includes representation from national Citizens Advice and professional advisers to help inform and mitigate any risks the scheme has. Further details are given in Notes 23 and 24 of the financial statements.

Organisational effectiveness

Risks

Risks that could disrupt service delivery or organisational effectiveness.

Mitigation and management

Mitigations include collaborating across the service and working in close partnership with local offices to ensure that we make the most of service-wide opportunities, particularly given the government's devolution agenda. In 2024 to 2025 we made significant progress in redesigning our membership support offer and approach to funded services. This collaboration and codesign is continuing in 2025 to 2026, so that the national charity can support every part of our service to better serve clients, enable advice that's fit for the future, and ensure service-wide competitiveness.

People

Risks

Risks that would impact having the national volunteers and colleagues we need to develop and deliver the work as a national organisation.

Mitigation and management

We need to be able to attract, recruit and retain the critical talent, capabilities and diversity of national colleagues and volunteers to be an effective, impactful charity. We continue to invest in and develop our organisational culture and employee benefits package, as well as strengthening our leadership and culture capabilities, engaging with Unite the union on change and transformation. During the period of our transformation programme, we expect to see an increased People risk; we are applying additional mitigation measures in the form of improved communications, and support to leaders to help manage change in their teams.

Cyber security and data privacy

Risks

Cyber and/or information security incidents and risks that could result in data breaches or affect our ability to deliver services.

Mitigation and management

Our primary systems are well designed and built, there is robust antivirus on all devices, services and core-managed systems. Well established policies and procedures support national teams and local offices to comply with information governance best practice.

We continue to push for compliance with mandatory colleague training in cyber security and data privacy. In 2024, we gained the externally-audited Cyber Essentials Plus accreditation in recognition of our efforts to raise the hygiene of our systems and configuration. In 2024 to 2025 we explored with the Network ways to improve greater assurance of cyber and information security across our service, and agreed further investment in our ability to prevent and respond to a cyber attack.

We'll continue to enhance protection systems across our technology estate, strengthen the standards we require our local offices to meet and work closely with them to increase the number that are Cyber Essentials certified, this will mitigate our concern about the level of cyber security across the network. The Audit and Risk Committee receives quarterly updates on cyber security and data protection and our Strategy and Digital Committee will monitor progress against our cyber security plans.

Equity, diversity and inclusion

Risks

Risks that would undermine our efforts to improve access and experience gaps for our clients, our EDI capability and disparities amongst our workforce.

 Mitigation and management

In 2024 to 2025 we concluded the research on racial disparities and research about clients with disabilities, to understand the reasons for gaps in access and advice, and we began designing activities that respond to the research recommendations. We improved the planning of EDI activity across the national organisation through our business planning process, and are developing ways to track and report on this activity, as well as activity relating to our ‘close the gap’ mission.

Organisational strategy

 Risks

Risks that would prevent consistent strategic decision making, impact on system-wide cultural challenges, and result in missed opportunities to innovate.

 Mitigation and management

We’ve established 3 mission leadership groups (MLGs) to convene strategic conversations about each mission. In 2024 to 2025 we engaged colleagues from across the service in developing our 3 strategic missions into key themes where we need to apply our collective attention as a service. The national Strategy and Communications teams improved our communications within the

national organisation with regard to our service-wide strategy and what it means for its teams. In 2025 to 2026 we will help:

- establish MLGs further and address new questions about governance across a federated missions-based system
- develop ways to measure our missions
- more directly start commissioning work from national teams to deliver on areas of focus
- develop processes for innovation, including the role of AI in providing advice fit for the future
- deliver the first of our sector strategies to shape delivery, fundraising, and advocacy across key advice markets.

Organisational change

 Risks

Risk that high levels of change affect performance.

 Mitigation and management

In 2024 to 2025 we established robust working practices for our transformation programme including recruiting a range of project and programme management

colleagues, set up project governance, and improved our project planning. Performance during the year was not significantly affected; however there are indications that several areas of the business experienced stress, which will not be sustainable over the medium term. In response to the pressure of maintaining ambitions for both ‘business as usual’ and transformation, we placed a greater focus on capacity in our planning for 2025 to 2026 and have invested further in roles to ensure delivery of the programme.

Energy disclosures

Climate change and Citizens Advice

As an organisation, we recognise the impact of climate change and our responsibility to take action to contribute to the safeguarding of the natural environment for present and future generations. We take steps across a number of our areas of operation to reduce our environmental impact, and to work in the least environmentally harmful way possible.

We are committed to reducing energy use and carbon emissions in our operations, and to raise awareness of the need to do the same amongst our colleagues and suppliers. We have started a project with Carbonxgen to understand our carbon emissions across all 3 scopes and have created a draft plan to reduce our emissions.

Our carbon strategy for 2025 to 2026

Citizens Advice is mainly an office-based organisation. We work to reduce our carbon emissions through a focus on:

- **Office energy use** – working with our landlords on improving energy efficiency and waste reduction. Rightsizing our property portfolio to better fit post

pandemic usage. In the last 4 years we have reduced our space considerably and will continue to rightsize the portfolio.

- **Travel** – promoting public transport and more sustainable travel, and encouraging video conferencing where appropriate.

Office Energy Use

We continue to work with our landlords to reduce Citizens Advice's share of energy consumption in office buildings.

We have also continued to rightsize our office portfolio, reducing our footprint considerably.

Cardiff:

- The lease on our Cardiff office ended in September 2024. By moving our office we reduced our space from 4834 sq ft to 560 sq ft. This change reduced our emissions by 80%.

Birmingham:

- The lease in Birmingham expires in September

2025. We will not be renewing the lease and will be rightsizing the office. Current plans are to reduce space from 7,453 sq ft to 1,500 sq ft. Similarly to Cardiff, we predict we will reduce emissions by 80% in the Birmingham office.

London:

- We have now had a full financial year in our new London office. We reduced our space from 24k sq ft to 9k sq ft by moving to a new location with an energy rating of B. This resulted in a 50% reduction in electricity emissions and reduced our gas emission from 19 tonnes to zero (the new building has no gas).
- The landlord buys 100% of electricity through a renewable tariff that is backed by a REGOs certificate.

Travel

As the figures demonstrate, travel related emissions have decreased slightly from last year and remain below pre-pandemic levels. This largely relates to a decrease in car travel. Colleagues are still encouraged to work in a blended approach, using remote conferencing and online collaboration where possible, and reserving

travel for face-to-face meetings, networking and conferences that are critical to relationships and a positive organisational culture.

Methodology

Emissions are related primarily to our offices, travel and overnight stays at hotels. Citizens Advice national offices are all based in landlord-managed buildings. Meter readings are taken from sub-meters or from the whole building and pro-rated. Travel and hotel emissions are calculated based on information from our suppliers and government guidance on emissions. (Flights, trains, other public transport, car hire, and hotel stay are part of Streamlined Energy and Carbon Reporting (SECR) Scope 3 category 6 and therefore, by reporting on emissions associated with them, Citizens Advice is going above and beyond the requirements of SECR).

Building landlords provide the meter readings to Citizens Advice. We have used Carbonxgen, an independent company, to calculate the CO2e with standard UK government methodology and to verify the numbers presented in this report. The methodology includes multiplying our activity data by the relevant annaul government conversion factors, which convert different greenhouse gases into a common unit of carbob dioxide equivalent (CO2e).

Greenhouse gas emissions due to UK energy use

Emission Source	Tonnes CO2e 19/20	Tonnes CO2e 20/21	Tonnes CO2e 21/22	Tonnes CO2e 22/23	Tonnes CO2e 23/24	Tonnes CO2e 24/25
Natural gas combustion	25.76	25.34	31	19	19	0
Total electricity	79.91	50.69	52.2	49.7	48.7	33.9
UK travel including: – Scope 1 (colleague mileage claims) – Scope 3 (flights, rail, tube, taxis, car hires, and hotel stays)	324	25	61	115	137	127.7
Total Tonnes	429.67	101.03	144.2	183.7	204.7	161.6
Total CO2e Tonnage per employee (intensity ratio)	0.452	0.101	0.144	0.183	0.19	0.15
Total energy usage (electricity and gas)	459,741 kWh	355,255 kWh	350,629 kWh	361,185 kWh	374,811 kWh	162,720 kWh

Financial review

Understanding Citizens Advice's finances

The Citizens Advice service is made up of a network of 236 independent local Citizens Advice charities across England and Wales alongside the national charity. Each of our local Citizens Advice charities are separate independent legal entities with their own board of trustees that is accountable to their beneficiaries for their respective charitable objectives. As such, we do not consolidate our accounts, and our accounts on the following financial review section of our annual report only include the results of the national organisation.

In this section, years written as '2024' and '2025' refer to the financial year ended in March. For example, '2025' covers the months of April 2024 to March 2025.

Income

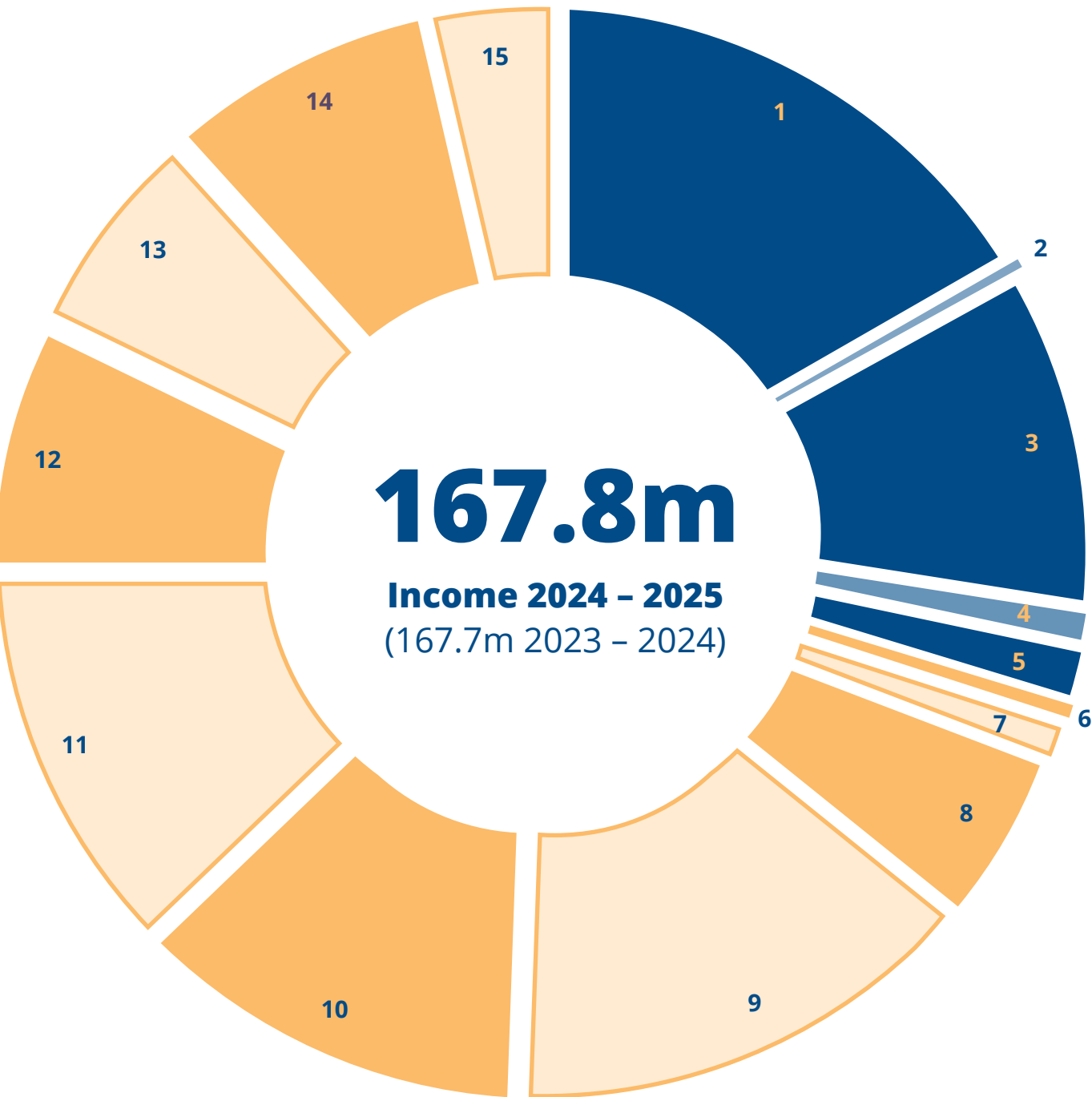
In 2025 the total income for the national charity is flat at £167.8 million compared with £167.7 million in the previous year.

This reflects a small decrease in restricted income to £117.7 million (2024: £118.4 million) and a small increase in unrestricted income to £50.1 million (2024: £49.3 million).

The most significant unrestricted funding continues to be that provided by the Department for Business and Trade (DBT) to support our core activities. This has increased this year to £28.3 million (2024: £25.3 million). Our unrestricted contract income also increased this year to £17.5 million (2024: £13.1 million), largely related to higher income from our contracts with the Money and Pensions Service (MaPS) to deliver debt advice. This increase is mostly offset by decreases in unrestricted donation income.

In terms of our restricted income, increases to our Department for Work and Pensions (DWP) funding this year to £24.7 million (2024: £20.7 million) to expand the service to support the migration of Employment and Support Allowance to Universal Credit, have been more than offset by reductions to our restricted corporate donations.

In 2025 the total income for the national charity is flat at £167.8 million compared with £167.7 million in the previous year.



Our main sources of income

Unrestricted

1. 28.3m

Department for Business and Trade - Core
(2024: 25.3m)

2. 0.5m

Donations and legacies
(2024: 4.2m)

3. 17.5m

Other unrestricted income - contracts
(2024: 13.1m)

4. 1.7m

Other unrestricted income - from the network
(2024: 1.9m)

5. 2.0m

Other income - unrestricted
(2024: 4.8m)

Restricted

6. 0.5m

Other income - restricted
(2024: 0.8m)

7. 1.5m

Corporate donations - restricted
(2024: 6.8m)

8. 8.2m

Other grant income - restricted
(2024: 8.5m)

9. 24.7m

Department for Work and Pensions - help to claim
(2024: 20.7m)

10. 20.5m

Money and Pension Service
(2024: 21.0m)

11. 20.6m

Department for business and trade - consumer
(2024: 18.7m)

12. 12.0m

Ministry of Justice - Witness Service
(2024: 11.8m)

13. 10.4m

Money and Pensions Service - Pensionwise
(2024: 10.4m)

14. 13.4m

Welsh Government
(2024: 13.9m)

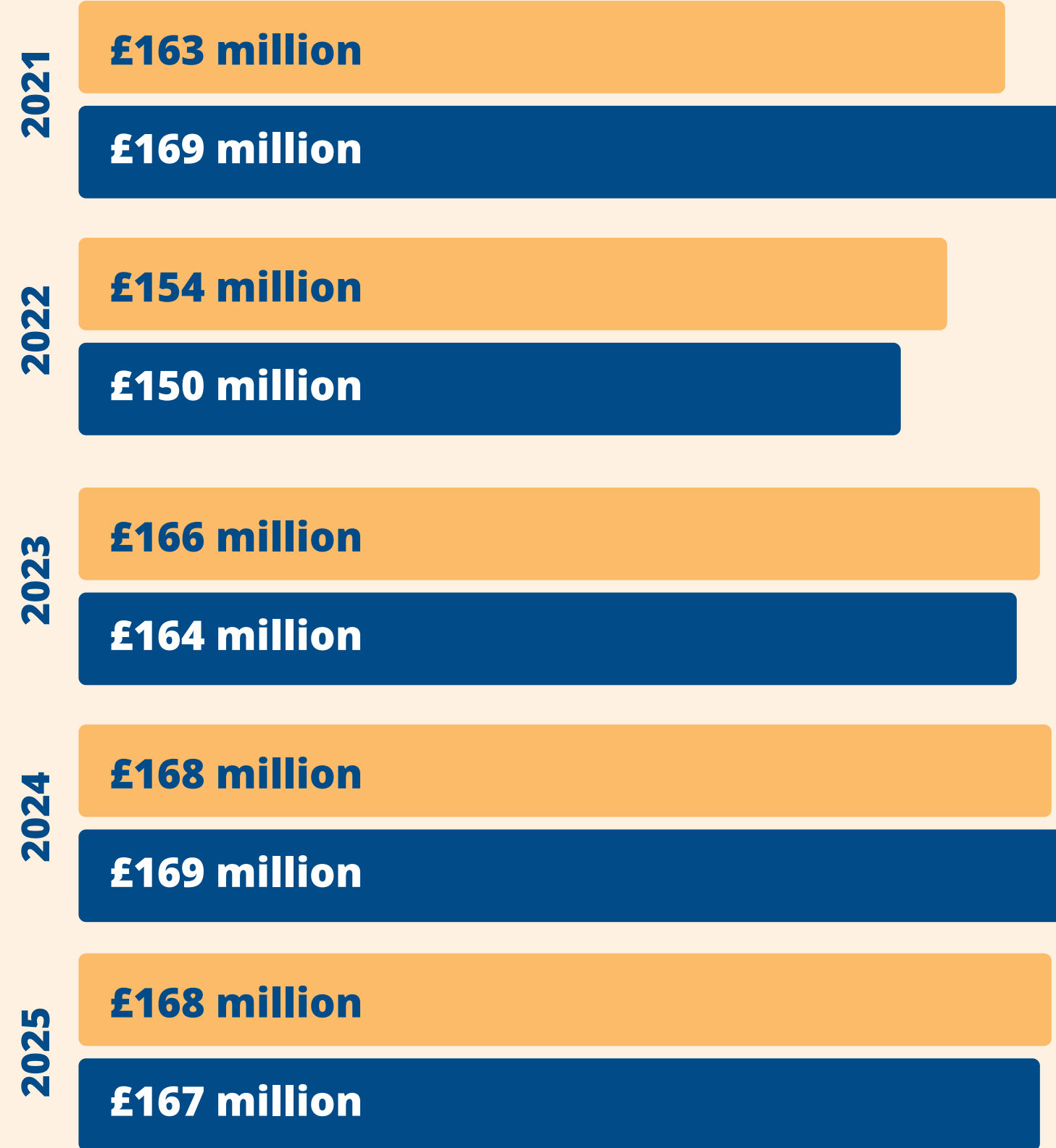
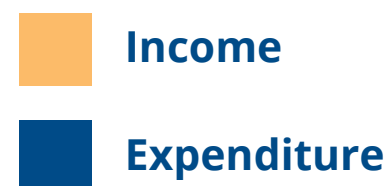
15. 6.0m

Trussell
(2024: 6.0m)

5-year snapshot of our income and expenditure (£millions)

The majority of our funding is awarded through funding agreements and is restricted to a particular area of activity and a specific financial year. Therefore, where restricted income grows, there will tend to be a corresponding increase in expenditure in the same year, which is reflected in the 5-year snapshot of income and expenditure below.

Our income has remained stable in the past five years, reaching £168 million in 2025.



Expenditure against our 4 areas of charitable activity

**Expenditure before pension movements 2025:
£168.1 million (2024: £167.8 million)**

Delivering through partnerships

This represents the largest proportion of our expenditure at £102.1 million (2024: £99.0 million). This includes a significant portion of the grant funding to the local Citizens Advice network and other organisations, which marginally increased to £79.7 million (2024: £79.4 million). Contract payments to local Citizens Advice represent the other most significant element of this expenditure category, increasing to £12 million (2024: £10.7 million).

Delivering information and advice

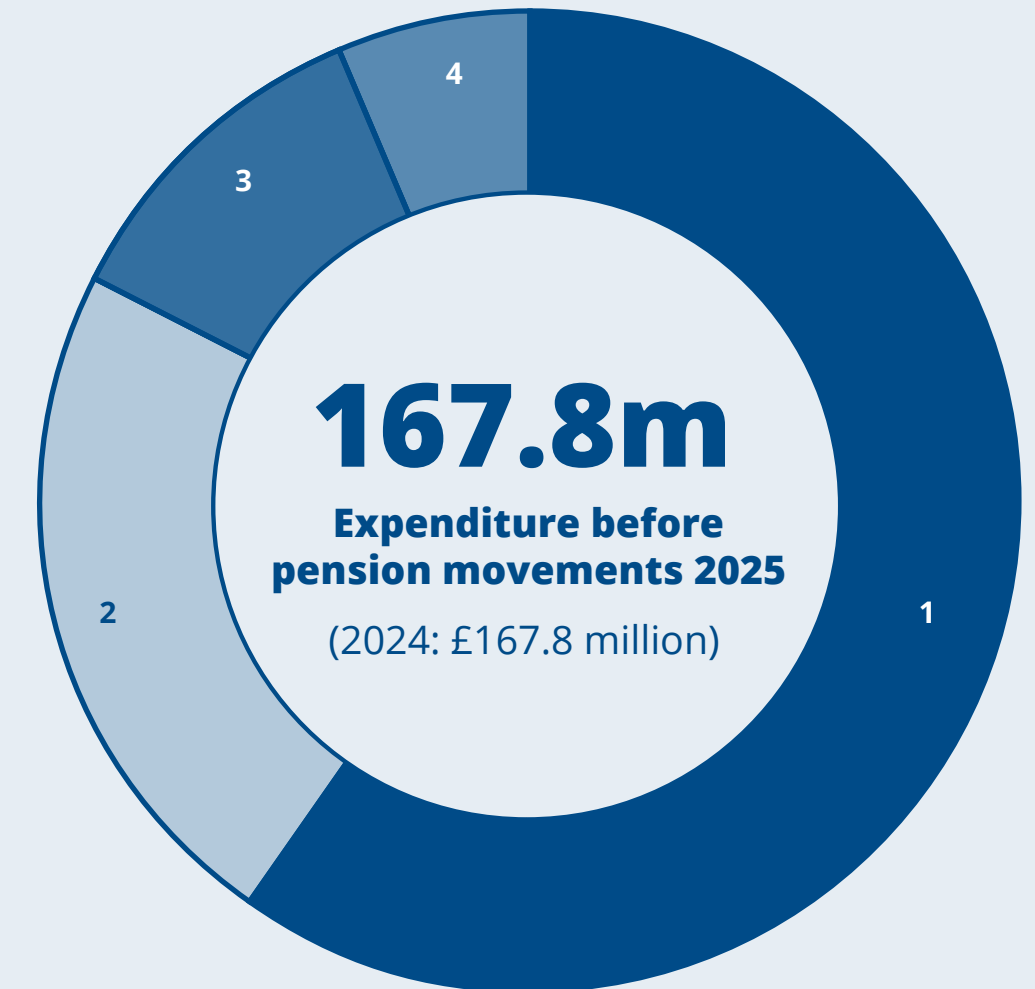
Our spending on information and advice in 2025 was £34.4 million (2024: £36.6 million). This includes the direct delivery of services by Citizens Advice. The main areas of expenditure cover our Consumer Service, the Witness Service and the continued investment in our online and digital services for clients.

Strengthening the network

In 2025 we spent £17.0 million (2024: £18.7 million) on this area. This covered our core network support services, information services, systems support, training, and quality assurance costs.

Advice and advocacy

Our expenditure on advice and advocacy in 2025 was £11.2 million (2024: £10.6 million). This includes the delivery of our energy and post-statutory duties in line with our agreed work plan, as well as expenditure on policy and influence from our unrestricted funds to support our other key areas of advice work.



1. 102.1m

**Delivering through
partnerships**
(2024: 99.0m)

2. 34.4m

**Delivering information
and advice**
(2024: 36.6m)

3. 17m

**Strengthening the
network**
(2024: 18.7m)

4. 11.1m

Advice and advocacy
(2024: 10.6m)

Pensions

Defined Contribution Pension

Citizens Advice operates a defined contribution scheme, new colleagues are automatically enrolled into the scheme and employer contributions are charged as they are incurred.

Closed Defined Benefit Pension Scheme

National Citizens Advice is the principal employer of a defined benefit multi-employer pension scheme. The other employers in this scheme are a small number of local Citizens Advice offices in London. The scheme was closed to new members and to future accrual in 2008. Each year these employers make contributions to the scheme towards the deficit. We remain committed to meeting our obligations in relation to the scheme and work closely with the pension scheme Trustee Board and its advisers.

The latest triennial revaluation date is 31 March 2025, and work has started with a view to ensuring that the revaluation outcome negotiated with the Pension Scheme Trustee is submitted within the permitted 15 month timescale. This revaluation will be the first for the scheme conducted under the Pension Regulator’s new defined benefit funding code. It is anticipated that the revaluation and contribution schedule will, as permitted under that Code, be negotiated on a bespoke basis.

The overall liability and the level of this reserve will reduce as contributions are made over the payment period, in line with the recovery plan to be agreed following the triennial revaluation, and will vary based on the discount rate applicable to future contributions.

Reserves

Total reserves

At Citizens Advice we recognise the importance of investing funds in the growth of the charity, while retaining sufficient levels of available reserves to provide a prudent level of cover to meet future obligations and guard against unforeseen contingencies on a going concern basis. Total funds at Citizens Advice comprise restricted funds, unrestricted funds and a negative pensions reserve. At 31 March 2025, total funds were £12.3 million (2024: £10.9 million) as detailed in the table below:

	2024/2025 £'000	2023/2024 £'000
Restricted Funds	11,808	18,903
Unrestricted Funds		
General reserve	20,751	22,343
Designated Funds – for special purposes	9,938	2,841
Pension reserve	(30,249)	(33,190)
	440	(8,006)
Total Reserves	12,248	10,897

Restricted funds

Restricted funds total £11.8 million at 31 March 2025 (2024: £18.9 million).

The restricted deficit for the year of £7.1 million (2024: £3.0 million deficit) reflects the spend against restricted income received and recognised in prior periods.

Unrestricted funds

Unrestricted funds, excluding the pension reserve, represent funding where there is no restriction applied by funders as to how the funding is spent. Citizens Advice was fortunate to receive £6 million of additional unrestricted income from DBT in the final part of 2024 to 2025. Unrestricted funds excluding the pensions reserve total £30.7 million on 31 March 2025 (2024: £25.2 million).

This is split between general reserves of £20.8 million (2024: £22.3 million) and designated funds of £9.9 million (2024: £2.9 million).

For the year ended 31 March 2025, the Board of Trustees have approved the release of funds previously designated for technological investment with a value of £1.9 million. There is ongoing investment in technology as a key aspect of the transformation programme and through our enduring investment in our Digital, Data and Technology department, but trustees have currently concluded that a designated reserve is not the best way to manage this aspect of strategy going forward.

Trustees have approved the new designation of £5.5 million representing a specific pension reserve, equal to two years of future pension payments, and the set up of an additional designated fund for transformation, equal to the estimated total cost remaining to complete the transformation of £4 million. Alongside these, there is a designated fund reserved for tangible and intangible fixed assets which is equal to the net book value of those assets of £0.4 million (2024: £0.9 million).

Pension deficit

The negative pensions reserve as on 31 March 2025 is appraised at £30.2 million (2024: £33.2 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. This negative balance will be reduced by the annual contributions over the payment period. The overall liability and the level of this reserve will vary based on the discount rate applicable to future contributions and periodic revaluations. Further details are in the pensions section on pages 104 to 105.

Reserves policy

Each year, the Trustee Board considers the level of reserves that it is appropriate for the organisation to hold. The policy as it stands is to hold free reserves equivalent to three to six months' core operating costs.

Core operating costs are considered to be total budgeted unrestricted expenditure for the year ahead, excluding any direct costs of charitable activities provided under contract, any overhead recharges from restricted projects and any transformation costs. Based on this calculation, core operating costs are estimated to be £47 million in 2025 to 2026. Holding free reserves equivalent to three to six months of core operating expenditure would therefore equate to a range of between £11 million and £23 million (2024: £11.8 million to £23.5 million).

Free reserves are defined as total unrestricted funds excluding the pension reserve, less designated funds. As of 31 March 2025, our free reserves totalled £20.6 million (2024: £22.3 million).

Each year the Trustee Board reviews the reserves policy and the level of reserves that the charity is holding. Based on this latest review, the Board considers the current free reserves of £20.8 million to be appropriate.

It considers the level appropriate for the current size and complexity of the organisation, the economic environment we're operating in, the risks we're currently managing and known investment plans above and beyond annual budgeted costs. Trustees also consider our current risk profile, balancing the need to reflect that risk, while making sure we're not holding funds unnecessarily at the expense of committing funds to meet our charitable objectives.

Investments

We continue to benefit from a strong cash flow supported by our funders. The total cash and short-term deposits balance at the year end was £42.4 million (2024: £46.5 million). As required in our Memorandum, National Citizens Advice has the power to invest monies not immediately required for its purposes in or upon such investments, securities or property as may be thought fit.

Citizens Advice's investment strategy is to manage the charity's cash flows and investments, controlling the associated risks to maximise income with minimal risk. At the year end, all cash and current asset investments are held as fixed-term cash deposits, notice accounts or immediately available cash in UK-based institutions with strong credit ratings.

Where risk or return is not negatively impacted, we hold funds as “green” treasury deposits. As per our latest investment policy, the Audit and Risk Committee can authorise the use of mission aligned financial institutions for short term deposits, up to FSCS limit, currently £85k. The Audit and Risk Committee can authorise the use of banks subject to meeting certain ratings requirements.

Grant-making policy

National Citizens Advice awards grants to local Citizens Advice (and other local charities and organisations) in line with our grant requirements with funders to meet the needs of our clients. Funds either come directly from national Citizens Advice for developmental opportunities that enhance our service to clients (including piloting or testing new ways of meeting needs or reaching more people) or as a result of funding awards to national Citizens Advice for specific services. These are then passed on to the local offices for delivery, in a range of ways depending upon the requirements of the specific grants.

The grant application process is published on the Citizens Advice intranet so applicants are aware of the methodology. Evaluators are trained in-house and include members of the network to ensure transparency and objectivity, as well as a clear appeals process. In 2025, £79.7 million (2024: £79.4 million) in grants was passed through to the network of local Citizens Advice and other organisations from funding sources including:

- Department for Business and Trade for the consumer service
- Money and Pensions Service for the delivery of money and debt advice in England and Wales
- Money and Pensions Service for the delivery of pensions guidance through Pension Wise
- Department for Work and Pensions for the provision of support to help people make a Universal Credit claim
- Ministry of Justice funding for two contact centres for the Witness Service
- Energy companies for energy advice and education programmes
- Welsh Government for the delivery of face-to-face and telephone advice

Fundraising policy

In 2024 to 2025 we continue to focus our efforts within fundraising across three main income streams; corporate partnerships, trusts & foundations and individual giving whilst adhering to charity law and remain being registered with the Fundraising Regulator and in compliance with its voluntary regulation scheme, our fundraising policies and practices align with the Code of Fundraising Practice, in addition to relevant marketing regulations and legislation.

We deliver our fundraising in-house but this year utilised specialist agencies such as creative agencies. We ensure contracts are in place with all third party agencies and that we adhere to applicable laws. We did not use professional fundraisers or commercial participants to act on our behalf. We did not receive any fundraising complaints in the year.

Going concern

The Trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future. For the purposes of assessing going concern, this is considered to be a period of at least 12 months from the signing of the accounts and audit report. They therefore consider that it is appropriate for the financial statements to be prepared on the going concern basis.

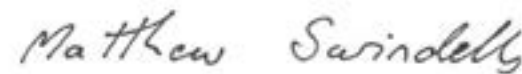
In forming their assessment of going concern the trustees considered the following factors:

- **Adequate cash flow:** Cash and short term deposits at the end of the year totalled £42.4 million (2024: £46.5 million). We have forecast cash flow from this date for a period of three years, stress testing the forecasts under a range of scenarios. Based on this we are confident that the organisation will have adequate cash to enable it to continue operating beyond a period of 12 months from the balance sheet date.
- **Future funding:** The unrestricted funding for core charitable objectives, as well as some restricted funding, is approved annually for the next financial year and, as such, funding is only guaranteed for one year at a time. Whilst there is always some uncertainty over future funding and, in particular, core funding beyond the next financial year, key relationships are strong, and funding is forecast to continue at the same level. All our major funding streams are confirmed for 2025 to 2026, and many are already confirmed into 2027. The cash flow forecasts have been prepared on the assumption that the core funding will continue into the future.
- **Organisational transformation:** The Trustees and executive team are engaged in a major organisational transformation project, aimed at redefining our structure and network offer whilst ensuring a sustainable long-term financial model for Citizens Advice, the project is expected to end during 2027 to 2028.

- **Financial expertise:** Our trustee board with financial expertise and appropriate management capability. Our robust financial controls, including planning, reporting and modelling procedures, allow us to deal with changing assumptions to ensure that the charity spends within its available resources.
- **Pension scheme deficit:** The trustees have reviewed the likelihood that the pension scheme deficit will crystallise and consider this risk to be low. They therefore consider it appropriate to view the pension scheme deficit as a long-term liability, where the payments required by the pension plan will need to be met from forecast future cash flows. For further details refer to notes 1(c), 23 and 24 in the financial statements.

Approval

This annual report of the trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the board of trustees on 24 September 2025, including approving in their capacity as company directors the strategic report, and is signed as authorised on the board's behalf by:



Matthew Swindells
Director (Chair)

“Volunteering at Citizens Advice has been a rewarding and eye-opening experience. I’ve been given the opportunity to have a positive impact on the community I’ve always called home, and develop highly transferable skills. I’ve conducted research into housing insecurity in our local private rental sector to support our office’s research and campaigns work. I’m proud of contributing to solving complex client issues. Also, the gratitude from clients is rewarding.”

Matt Brooks

Our funders

Citizens Advice enjoys support from a wide range of funders and we obtain the maximum value for every pound we spend. We would like to thank all of the organisations that have supported us during 2024 to 2025. We look forward to working with all of you in future years.

Government funders

- Department for Business and Trade
- Department for Work and Pensions
- Ministry of Justice
- Welsh Government

Other public bodies

- Money and Pensions Service
- The Insolvency Service
- Competition & Markets Authority
- Office for Product Safety and Standards

Other major funders

- abrdn Financial Fairness Trust
- Aviva
- Aviva Foundation
- Benefact Trust
- British Gas
- bp
- Cadent Foundation
- E.ON Next
- Energy Savings Trust
- Energy UK
- Garfield Weston Foundation

- Health Foundation
- Lloyds Banking Group
- Money Advice Trust
- Moondance Foundation
- National Grid
- National Lottery Community Fund
- Nationwide Foundation
- NatWest Group
- Northern Gas Networks
- OVO Energy
- Post Office
- SGN
- So Energy
- Trussell
- Wales & West Utilities
- The William Kessler Charitable Trust
- Yorkshire Building Society

Legal and administrative details

Legal status

National Citizens Advice is a registered charity and a company limited by guarantee. It is incorporated in the United Kingdom and the registered office of the charity is in England. All independent local Citizens Advice are members of the national Citizens Advice charity and there are no other full members. The maximum liability of each member is limited to £1. Citizens Advice is governed by its Memorandum and Articles of Association as amended in October 2000, September 2009 and September 2010.

The registered name of the charity is The National Association of Citizens Advice Bureaux. Since 6 January 2003, the charity has used the operating name of Citizens Advice. The charity was incorporated as a company limited by guarantee on 13 July 1979.

The charity has an active trading subsidiary, Citizens Advice Limited (formerly Advice Services Information Limited). Consolidated accounts have been prepared. The basis of consolidation is set out in the accounting policies note. The charity also has a subsidiary pension trustee company, NACAB Pension Trustees Limited.

Registered office:

Citizens Advice
3rd Floor
1 Easton Street
London WC1X 0DW

Telephone: 03000 231231
citizensadvice.org.uk

Registered charity number: 279057
Company number: 01436945

Advisers

Independent auditor

BDO LLP
55 Baker Street
London W1U 7EU

Internal auditor

Crowe LLP
55 Ludgate Hill
London
EC4M 7JW

Bankers

Barclays Bank PLC
1 Churchill Place
London E14 5HP

Lloyds Bank plc
25 Gresham Street
London EC2V 7HN

Solicitors

Bates, Wells and Braithwaite
10 Queen Street Place
London EC4R 1BE



Financial statements

Independent auditor's report

Independent auditor's report to the members of The National Association of Citizens Advice Bureaux

Opinion on the financial statements

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the Parent Charitable Company's affairs as at 31 March 2025 and of the Group's incoming resources and application of resources 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.

We have audited the financial statements of The National Association of Citizens Advice Bureaux ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 31 March 2025 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheet,

the Consolidated 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 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).

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 believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remain independent of the Group and the Parent 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.

Conclusions related 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 Group and the Parent 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 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. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Other Companies Act 2006 reporting

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

- the information given in the Trustees' Report, which includes the Directors' Report and the Strategic report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and

- the Strategic report and the Directors' Report, which are included in the Trustees' Report, have been prepared in accordance with applicable legal requirements.

In the light of the knowledge and understanding of the Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Strategic report or 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 by the Parent Charitable Company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Parent Charitable Company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' 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, 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 Group's and the Parent 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 Group or the Parent 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

We have been appointed as auditor under the Companies Act 2006 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

Extent to which the audit was capable of detecting irregularities, including fraud

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:

Non-compliance with laws and regulations

Based on:

- Our understanding of the Group and the sector in which it operates;

- Discussion with management, internal audit and those charged with governance; and
- Obtaining and understanding of the Group's policies and procedures regarding compliance with laws and regulations.

We considered the significant laws and regulations to be The Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Statement of Recommended Practice (SORP) 'Accounting and Reporting by Charities' published in 2019, the Charities Act 2011, the Companies Act 2006, Corporate and VAT legislation, Employment Taxes, and the Bribery Act 2010.

The Group is also subject to laws and regulations where the consequence of non-compliance could have a material effect on the amount or disclosures in the financial statements, for example through the imposition of fines or litigations. We identified such laws and regulations to be health and safety legislation.

Our procedures in respect of the above included:

- Review of the Parent Charitable Company's documentation of risks and associated mitigating actions, considering ways that any risks could give rise to non-compliance with laws and regulations;
- Review of minutes of Trustee Board and Audit and Risk Committee meetings for any indication of non-compliance with laws and regulations;

- Making enquiries regarding any matters identified as a Serious Incident reportable to the Charity Commission;
- Review of correspondence with regulatory and tax authorities for any instances of non-compliance with laws and regulations;
- Review of financial statement disclosures and agreeing to supporting documentation;
- Review of legal expenditure accounts to understand the nature of expenditure incurred; and
- Discussion with management, including consideration of known or suspected instances of non-compliance with laws and regulations.

Fraud

We assessed the susceptibility of the financial statements to material misstatement, including fraud. Our risk assessment procedures included:

- Enquiry with management and those charged with governance regarding any known or suspected instances of fraud;
- Obtaining an understanding of the Group's policies and procedures relating to:
- Detecting and responding to the risks of fraud; and

- Internal controls established to mitigate risks related to fraud.
- Review of minutes of meeting of those charged with governance for any known or suspected instances of fraud;
- Discussion amongst the engagement team as to how and where fraud might occur in the financial statements; and
- Performing analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.

Based on our risk assessment, we considered the areas most susceptible to fraud to be management override of controls, existence of grant income and the assumptions underpinning the going concern basis of accounting.

Our procedures in respect of the above included:

- Testing a sample of journal entries throughout the year, which met a defined risk criteria, by agreeing to supporting documentation;
- Reviewing and challenging management' assessment of significant estimates and judgement for indications of bias;

- Testing a sample of income transactions throughout the year and around the year end to ensure that the recognition is in line with the Charities SORP requirements and that income has been classified within the correct fund; and
- Including an element of unpredictability in our testing.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC'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.

DocuSigned by:
Jill Halford
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Jill Halford (Senior Statutory Auditor)

For and on behalf of BDO LLP, statutory auditor
London, UK

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

Consolidated statement of financial activities

Year ended 31 March 2025 (Incorporating an income and expenditure account)

	Note	Unrestricted		Restricted		Total	
		2025 £'000	2024 £'000	2025 £'000	2024 £'000	2025 £'000	2024 £'000
Income							
Donations and legacies	2	554	4,233	1,522	6,750	2,076	10,983
Income from charitable activities:							
Grants	3	28,300	25,300	115,747	110,921	144,047	136,221
Delivery of services		17,474	17,006	-	388	17,474	17,394
Training and support		474	465	-	-	474	465
Other income							
Other incoming resources		1,731	599	464	390	2,195	989
Investment income		1,565	1,675	-	-	1,565	1,675
Total income		50,098	49,278	117,733	118,449	167,831	167,727
Expenditure							
Expenditure on raising funds	6	3,071	2,670	300	218	3,371	2,888
Expenditure on charitable activities:							
Delivering information and advice	6	5,653	7,133	28,766	29,466	34,419	36,599
Advice and advocacy	6	2,355	3,480	8,806	7,129	11,161	10,609
Strengthening the local Citizens Advice network	6	13,138	14,575	3,876	4,139	17,014	18,714
Partnerships	6	19,065	18,523	83,080	80,472	102,145	98,995
Charitable expenditure before pension movements		43,282	46,381	124,828	121,424	168,110	167,805
Charitable expenditure: Movement in pension provision	17	(1,630)	856	-	-	(1,630)	856
Total expenditure		41,652	47,237	124,828	121,424	166,480	168,661
Net income/(expenditure)		8,446	2,041	(7,095)	(2,975)	1,351	(934)
Net movement in funds		8,446	2,041	(7,095)	(2,975)	1,351	(934)
Reconciliation of funds:							
Total funds brought forward	19	(8,006)	(10,047)	18,903	21,878	10,897	11,831
Total funds carried forward	19	440	(8,006)	11,808	18,903	12,248	10,897

All activities derive from continuing operations. The statement of financial activities includes all gains and losses recognised in the year.
The notes on pages 85 to 109 form part of these financial statements.

Consolidated and charity balance sheet

At 31 March 2025

	Note	Group		Citizens Advice	
		2025 £'000	2024 £'000	2025 £'000	2024 £'000
Fixed assets					
Intangible assets	10	33	436	33	436
Tangible assets	11	346	446	346	446
Current assets					
Stocks	12	-	84	-	84
Debtors	13	14,927	10,773	14,985	10,781
Short term deposits	15	17,500	17,500	17,500	17,500
Cash at bank and in hand	15	24,899	28,963	24,829	28,943
Creditors: amounts falling due within one year	16	(14,445)	(13,684)	(14,433)	(13,672)
Net current assets		42,881	43,636	42,881	43,636
Total assets less current liabilities		43,260	44,518	43,260	44,518
Provisions for liabilities and charges	17	(31,012)	(33,621)	(31,012)	(33,621)
Total assets less all liabilities		12,248	10,897	12,248	10,897
Funds					
Restricted funds	19	11,808	18,903	11,808	18,903
Unrestricted funds	19	30,689	25,184	30,689	25,184
Pension Reserve	19	(30,249)	(33,190)	(30,249)	(33,190)
Total unrestricted funds		440	(8,006)	440	(8,006)
Total funds		12,248	10,897	12,248	10,897

The charity has taken exemption from presenting its unconsolidated statement of financial activities under s408 of the Companies Act 2006. The unconsolidated surplus for the year is £1.4 million (2024: £0.9 million deficit). The notes on pages 93 to 125 form part of these financial statements.

The financial statements were approved and authorised for issue by the Trustee Board on 24 September 2025 and signed on their behalf by:



Matthew Swindells
Director (Chair)



Deborah Harris
Director (Treasurer)

Consolidated statement of cash flows

Year ended 31 March 2025

	2025 £'000	2024 £'000
Cash flows from operating activities		
Net movement of funds	1,351	(934)
Adjustments for:		
Amortisation of intangible assets	403	402
Depreciation of property, plant and equipment	129	157
Depreciation on disposal of property, plant and equipment	-	69
Interest receivable	(1,565)	(1,675)
Decrease in stock	84	-
(Increase)/Decrease in debtors	(4,155)	4,181
Increase in creditors	762	2,896
Decrease in provisions	(2,609)	(2,567)
Net cash (used in) / generated by operating activities	(5,600)	2,529
Cash flows from investing activities		
Purchases of intangible assets	-	-
Purchases of tangible assets	(29)	(502)
Interest received	1,565	1,675
Purchase of short term investments	-	(7,500)
Net cash generated from/(used in) investing activities	1,536	(6,327)
Net decrease in cash and cash equivalents	(4,064)	(3,798)
Cash and cash equivalents at beginning of year	28,963	32,761
Cash and cash equivalents at the end of year	24,899	28,963

Notes

a) Analysis of changes in net debt	At 1 Apr 2024 £'000	Cash flows £'000	At 31 Mar 2025 £'000
Cash at bank and in hand	28,963	(4,064)	24,899
Total changes in net debt	28,963	(4,064)	24,899

The notes on pages 93 to 125 form part of these financial statements.

Notes to the financial statements

Year ended 31 March 2025

Citizens Advice is a public benefit entity registered as a charity in England and Wales and a company limited by guarantee. It was incorporated on 13 July 1979 (company number: 01436945) and registered as a charity on 21 January 1980 (charity number: 279057). The registered office of Citizens Advice is: 3rd Floor, 1 Easton Street, London, WC1X 0DW. The nature of the group's operations and principal activities are set out in the Trustees' Report. The consolidated financial statements are prepared in sterling, being the functional currency of the company, and are rounded to the nearest thousand pounds.

1. Accounting policies

a) Accounting convention

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) and the Companies Act 2006. Citizens Advice 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 note(s). The principal accounting policies, which have been applied consistently, except where noted, are set out below.

b) Consolidation

Citizens Advice Limited, a trading subsidiary controlled by Citizens Advice has also been consolidated within the accounts on a line-by-line basis. The net incoming resources for Citizens Advice alone were £1,351,000 (2024: £934,000 net outgoing).

A separate statement of financial activities for the charity is not presented because the charity has taken advantage of the exemptions afforded by Section 408 of the Companies Act 2006. The charity has taken advantage of the exemption in FRS 102 from the requirements to present a charity-only cash flow statement.

Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources, are accountable to their own members and funding bodies, and are not controlled by Citizens Advice.

c) Going concern

The financial statements have been prepared on the going concern basis. Detailed financial budgets are presented and approved by the Trustee Board on a 12-month basis together with forecasts and projections over a 3-year period. Our planning processes, including financial projections and scenario planning, take into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure. In particular, all or our major funding streams are confirmed for 2025 to 2026, and many are already confirmed into 2027. Core funding (the unrestricted grant received from DBT for core charitable objectives) as well as some restricted funding, is approved annually for the next financial year and, as such, is only formally guaranteed for one year at

a time. However, key relationships are strong and cash flow forecasts have been prepared on the assumption that the core funding will continue into the future.

We acknowledge our pension fund obligations and have a clear strategy to manage the deficit, which includes a deficit reduction plan and new Schedule of Contributions which was agreed with the pension scheme Trustee Board in August 2023 following the 2022 triennial revaluation. Going forward, the triennial revaluation due as at 31 March 2025 will be the first for the Scheme under the Pension Regulator's new defined benefit funding code, and we anticipate a bespoke agreement (see Note 23).

We also acknowledge the impact of the pension deficit on our reserves, which now shows minimal total unrestricted funds. However the negative pension reserve reflects payments which will not crystallise in the short to medium term, and Citizens Advice has factored these contributions into our cash flow projections based on future activities. Both the forthcoming triennial under the new Funding Code and the contingent liability referenced in Note 24 have also been considered in the range of scenarios considered for cash flow projections.

After reviewing the group's forecasts and projections, which include the impact of the transformation project, the trustees consider that the group is well placed to manage the business risks it faces. This position is supported by a sufficient level of liquid reserves to cover business continuity and development plans, a good relationship with our key funders, existing funding agreements and contracts in place and proven ability to retain and secure new services.

The trustees therefore have a reasonable expectation that the group has sufficient resources to continue in its operational existence for the foreseeable future. They believe that there are no material uncertainties that call into doubt the ability of the group to continue as a going concern.

d) Fixed assets

Fixed assets are recognised in the balance sheet on Fixed assets are stated at historical costs less accumulated depreciation and accumulated impairment losses and are recognised in the balance sheet on initial acquisition, in accordance with FRS 102. Only assets with an acquisition cost over £1,000 are capitalised. Depreciation is charged on a straight-line basis on the cost of assets less residual value over their estimated useful life. A full year's depreciation is charged in the year of acquisition. Fixed assets are assessed for impairment at the balance sheet date.

The estimated lives of the assets are as follows:

Office and computer equipment – 3 years.

Infrastructure software – between 3 and 8 years, depending on the duration of licence.

Software development costs and infrastructure purchased and developed in-house have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce future benefits. Once brought into use, they will be amortised on the straight-line basis over the anticipated life of the benefits arising from the completed project, usually expected to be between 3 and 8 years.

Fixtures and fittings – 5 years.

e) Stocks

Stocks are goods donated and held for distribution to local Citizens Advice. They are measured at fair value at the balance sheet date. Due to the nature of the goods and the availability of selling prices for comparable items, the fair value is based on market value of equivalent items and assessed for impairment at the balance sheet date.

f) Cash, cash equivalents and short term investments

Cash and cash equivalents are short term highly liquid investments which are readily convertible to known amounts of cash and that are subject to an insignificant risk of change in value. This includes cash in hand and deposits with banks not held for investment purposes. Short term investments are fixed term deposits held in excess of 3 months from the date of acquisition are held for investment purposes only, and are therefore not included in cash and cash equivalents in the consolidated statement of cashflows.

g) Leases

Annual rentals are charged to the statement of financial activities on a straight-line basis over the term of the lease. Rent-free periods are accounted for over the lease period.

h) Pension costs

The National Association of Citizens Advice Bureaux (NACAB) Pension and Assurance Plan (1991) is a multiemployer defined benefit scheme which was closed to future accrual during the financial year ended 31 March 2008. Having taken advice from the scheme's actuary, Citizens Advice cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The disclosures under FRS 102 in this circumstance are shown in note 23.

The expected cost of providing pensions is calculated periodically by a professionally qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred as required by FRS 102. A provision is recognised for future funding contributions in accordance with the accounting policy for provisions.

On 1 April 2005, Citizens Advice introduced a defined contribution pension, the Citizens Advice Group Personal Pension Plan operated by Scottish Widows. From April 2014, colleagues are automatically enrolled unless they opt out of the scheme. The employer's contributions are charged to the statement of financial activities in the period in which they were incurred. Some Consumer Futures members who transferred in April 2014 retain participation in the Civil Service scheme.

i) Financial instruments

Citizens Advice has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise the group's debtors (excluding prepayments, cash and cash equivalents and short-term deposits.

Financial liabilities held at amortised cost comprise the group's short- and long-term creditors excluding deferred income and taxation payable.

Investments in subsidiary undertakings are held at cost less impairment.

j) Grants payable and receivable

Grants payable are made to local Citizens Advice and other bodies, and the liability is recognised when the obligation arises as set out in the funding agreement for the delivery of services resulting in the payment becoming unavoidable, typically when the performance-related obligations have been met, although the grant may not be due.

Grants receivable are recognised when entitlement is established, in particular where performance-related obligations have been achieved, there is probability of receipt and the amount can be reliably measured. Any unexpended grant is carried forward in reserves.

If any grant has been provided for a stated purpose, it is carried forward as restricted funds. Any unused grants not able to be used for the purpose determined by the funder are returned in accordance with the funding agreement.

k) Deferred income

Deferred income relating to subscriptions is shown within the balance sheet. Other deferred income relates to restricted funding received in advance but where the related expenditure can only take place in a future accounting period.

l) Legacies and donations

Legacies are recognised when they are received or when probate is given and a reliable estimate of the amount is available, whichever is sooner. Donations are recognised when the income recognition criteria are met, which is usually upon receipt. If there is entitlement, receipt is probable and the value can be reliably measured, donations have been recognised prior to receipt.

Gifts in kind are valued at a reasonable estimate of the value to Citizens Advice, which is normally equal to the market value or the price that the charity would pay in the open market. They are recognised when the income recognition criteria are met, typically when the goods or services have been received.

m) Delivery of services

The trading activities of Citizens Advice, including the local Citizens Advice membership fees, the sale of information products and delivery of advice services under contract, are exercised in the course of carrying out the primary purpose of the charity.

The income and expenditure is shown in the statement of financial activities as delivery of services and strengthening the local Citizens Advice network respectively.

Income from annual membership and subscriptions to information products is recognised evenly in line with the period of provision of the service.

Services delivered under contract are recognised as unrestricted. Income is recognised in line with the productivity (measured as time spent providing the service), alongside agreed recovery of implementation costs incurred.

Any activities that are not for the primary purpose of the charity are accounted for in Citizens Advice Limited and this subsidiary has been consolidated into the Statement of financial activities.

n) Training and support

The training and support activities comprise income from the provision of training courses in debt, employment, welfare benefits and consumer issues. Also, contributions towards the cost of providing insurance cover on behalf of the network in England, Wales and the Channel Islands.

o) Other income

Income for the supply of services is recognised in line with the extent to which the service has been delivered,

typically based on time spent providing the service, at which point there is entitlement and receipt is probable.

Goods donated for distribution are recognised as income at fair value which is the market value and held as stocks until distributed, at which point they are included under the charitable expenditure at the same value.

p) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under the charitable expenditure activity headings with reference to activities performed in the year.

Costs of generating funds are those costs relating to fundraising for new donors or new projects.

Colleague costs are all emoluments incurred. Other direct costs are non-colleague costs incurred by each principal activity.

Governance costs are those incurred in connection with the administration of the charity's constitutional and statutory duties.

Irrecoverable VAT is treated as resources expended in the principal activity that incurred the original VAT.

Support costs, including premises, fundraising, central administration, IT support, human resources

costs, governance and finance costs (colleague and other costs), which are not directly attributable to a particular principal activity, have been fully allocated to departments and activities based on direct colleague costs of the principal activity as shown in note 7.

The allocation is completed on a consistent basis for all support costs across the charitable objectives, with the exception of delivery of services through partnerships. The delivery of services through partnerships are funded by restricted income and received an allocation of support costs through full cost recovery, thus no allocation of unrestricted support costs is required.

q) Reserves

Unrestricted funds represent funds raised or grants awarded for no specified project which are expendable at the discretion of the trustees in furtherance of the charity's objectives. There are no carry-forward restrictions on unrestricted funds. Transfers to and from designated funds are subject to the approval of the trustees.

Restricted funds are awarded for a specified programme as declared by the funder, or restricted with their authority or with a restriction created by a legal process. The scope of the programme is still within the wider objectives of the charity. Income may be awarded in one year for expenditure in that or a subsequent year on a specified programme.

r) Provisions

Provisions for future liabilities are recognised when Citizens Advice has a legal or constructive financial obligation that can be reliably estimated and for which there is an expectation that payment will be made.

The provisions include Citizens Advice's pension liability in compliance with FRS 102. This provision has been calculated as the discounted value of future pension contributions as agreed per the latest Schedule of Contributions.

s) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects the current and future periods.

The key judgements and estimates that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Income recognition – Due to the range and complexity of the group's funding streams, income recognition is deemed to be an area that requires judgement to appropriately apply the income accounting policies. In particular, consideration has been given to ensuring the correct classification between income from grants and income from contracts. Income from contracts is recognised when the entitlement is established, there is probability of receipt and the amount can be reliably measured. Income from contracts is recognised as unrestricted income where there is no requirement to pay back any surplus to the funders, and the surplus can be spent on any purpose.

Pension scheme – The charity is part of a closed defined benefit multi-employer scheme alongside 15 local Citizens Advice. During the period the scheme operated there were many colleagues who moved between working for the different entities involved in the scheme and full records of these movements are unavailable. As a result of these incomplete records, and after taking professional advice, the charity has determined that the scheme is unable to properly differentiate the liability between the scheme members. As a result, Citizens Advice accounts for the scheme as

a defined contribution plan, recognising on the balance sheet the present value of the future committed payments. Further information is contained within note 23.

Pension liabilities – The charity recognises a liability relating to future deficit contributions as determined by the current Schedule of Contributions. Under accounting requirements, the liability shall be measured at the present value of the contributions payable, calculated using a discount rate. The discount rate used is 5.8% (2024: 4.9%), and this represents a key accounting estimate. In order to determine the appropriate discount rate at each balance sheet date, the charity engages a firm of actuaries to provide expert advice about this assumption and the consequent effect on the pension liability. Further information is contained within note 23.

t) **Events after the end of the reporting period**

Events that occur between the reporting date and the date of signing which impact the financial statement are assessed as either adjusting or non-adjusting events. This is determined by whether they provide evidence of conditions that existed at the reporting date or those that arose after the reporting date respectively. Material adjusting events are reflected in the values in the financial statements, whilst non-adjusting events are reflected in the disclosures only.

2. **Donations and legacies**

	2025 £'000	2024 £'000
Legacies	46	57
Donations – corporate donors	1,521	10,603
Donations – gifts in kind	77	63
Donations – individual giving	432	260
Total donations and legacies	2,076	10,983

There was a significant decrease in corporate donations in 2025, which are typically one off in nature. Donations included £1.2 million from Aviva (2024: £2.8 million).

Gifts in kind includes advertising credits for use on Google to the value of £77,482 (2024: £62,732).

3. Grants

a) Government grants

Funder	2025 £'000	2024 £'000	Purpose
Government department grants			
Department for Business and Trade (DBT) unrestricted	28,300	25,300	Core charitable objectives
DBT restricted	12,254	12,251	Consumer service
DBT restricted	8,269	6,456	Consumer (levy funded)
DBT restricted	49	57	Product safety
DBT restricted	2,871	2,871	Big Energy Saving Week/Network and energy advice
Department of Work and Pensions	24,709	20,744	Universal Support: Help to Claim
Ministry of Justice	12,007	11,777	Court-based Witness Service
HM Treasury	(13)	-	Debt advice for veterans and emergency services personnel
Welsh Government			
Welsh Government	6,881	7,638	Advice service
Welsh Government	6,378	6,220	Debt and housing advice
Welsh Government	-	20	Discrimination advice
Total government grants	101,705	93,334	

b) Grants from other public bodies

Funder	2025 £'000	2024 £'000	Purpose
The Insolvency Service	144	93	Debt relief orders
Money and Pensions Service	10,346	10,397	Pension guidance
Money and Pensions Service ¹	20,538	20,954	Money and debt advice and debt relief orders
Total grants from other public bodies	31,028	31,444	

1 Part of the Money and Pensions Service grant funding ended on 1 January 2023. Since 1 February 2023 part of this has been delivered under a contract, and as such, is not included in the figures above. This income is now included in unrestricted Delivery of Services in the Consolidated Statement of Financial Activity.

c) Other grants

Purpose (funder)	2025 £'000	2024 £'000
Online scams awareness (Facebook)	0	35
Energy advice (various)	4,848	4,293
Specialist support (various)	434	366
Food banks (Trussell)	5,948	5,985
Money advice (various)	84	764
Total other grants	11,314	11,443
Total grants	144,047	136,221

A list of grant funders is available in the strategic report.

4. Information regarding directors and employees

The trustees of Citizens Advice are the non-executive directors of the charitable company. £nil emoluments were paid to any non-executive directors (2024: £nil). Expenses of £6,416 (2024: £4,586) were reimbursed, or paid directly to third parties for 9 (2024: 5) of the non-executive directors during the year. These expenses related to travel, accommodation and subsistence incurred in the course of executing their duties.

Trustee indemnity insurance was in place for the duration of the reporting period. On the advice of our new brokers PIB we purchased enhanced cover in quarter 4 via a specific Management Liability policy

which protects the organisation as well as trustees. The annual cost is £15,567. This was part of a wider insurance portfolio purchased to provide cover for Citizens Advice and the network for 2024 to 2025 at a cost of £449,292 (2024: £254,000)

Employee costs during the year:

	2025 £'000	2024 £'000
Wages and salaries	45,685	44,649
Social security costs	4,993	4,897
Pension costs	3,272	3,189
Temporary staff costs	503	1,235
Total employee costs	54,453	53,970

Wages and salaries above include £758,944 (2024: £109,217) for redundancy and settlement costs. Of these payments £44,053 (2024: £nil) were payable to key management personnel. Redundancy payments were made in line with our contractual terms. The increase in redundancy payments is as a result of the organisation's transformation programme.

Pension costs shown above relate to amounts accrued in the year with £383,751 (2024: £382,981) included in other creditors at year end. Payments totalling £2.7 million (2024: £2.7 million) were made to the Citizens Advice Group Personal Pension Plan. A payment of £67,704 (2024: £55,985) was made to the Civil Service Pension scheme for Consumer Futures colleagues who transferred to Citizens Advice in April 2014.

In addition to the pension costs disclosed above, contributions totalling £2.75 million (2024: £4.8 million) were made to the NACAB Pension and Assurance Plan (1991) which closed on 27 March 2008. £2.75 million (2024: £4.8 million) of this was paid from the existing pension liability provision.

The number of employees who received employee benefits (excluding employer pension costs but including compensation for loss of office) in excess of £60,000 is analysed below:

	2025 Number	2024 Number
£60,000 to £69,999	68	67
£70,000 to £79,999	43	35
£80,000 to £89,999	11	8
£90,000 to £99,999	4	5
£100,000 to £109,000	3	0
£110,000 to £119,999	1	3
£120,000 to £129,999	3	2
£130,000 to £139,999	1	0
£150,000 to £159,999	1	0
£180,000 to £189,999	1	1

Citizens Advice has identified the key management personnel as the executive team, as outlined in the strategic report. The total remuneration for key management personnel was £992,859 (2024: £968,189), including employer's National Insurance (NI) of £102,030 (2024: £91,280), Apprenticeship Levy

payments of £3,954 (2024: £3,919), and pension contributions of £57,241 (2024: £35,804). In addition, the key management personnel were reimbursed £2,404 (2024: £1,653) for travel and out-of-pocket expenses incurred in the course of executing their responsibilities.

Key management personnel remuneration for the year, including basic pay, pension and benefits was as follows:

Notes	Role	Remuneration to 31 March 2025			Remuneration to 31 March 2024
		Salary	Pension	Total	
	Chief Executive	£188,826	–	£188,826	£180,840
1	Interim Executive Director for Partnerships and Advocacy	£75,391	£21,841	£97,232	£83,021
	Executive Director of Client and Member Services	£129,421	£8,903	£138,324	£131,740
2	Executive Director of Finance and Corporate Governance	£132,941	£8,606	£141,547	£154,003
	Executive Director of People & Strategy	£128,785	£9,428	£138,213	£131,740
3	Executive Director of Strategy and Transformation	£92,587	£3,155	£95,742	£122,218
4	Executive Director of Digital Technology	£81,684	£5,309	£86,993	£60,490

1. Matt Upton was Interim Executive Director of Advice and Advocacy until December 2023. The responsibilities of this post were covered by directors until Gillian Cooper became the Interim Executive Director for Partnerships and Advocacy in September 2024 as part of a directorate restructure.
2. Karen Bass was Executive Director of Finance and Commercial until February 2024. Jameela Khan was the Interim Executive Director of Finance and Commercial from February 2024 until October 2024 when she moved into the role of Executive Director of Finance and Corporate Governance.
3. Tracey Waltho was Executive Director of Strategy and Transformation until August 2024. This role has not been filled since due to a directorate restructure.
4. Alex Butler was employed as Executive Director of Digital Technology and Advice from November 2023 until October 2024. This role has not been filled since due to a directorate restructure.

Pension contributions for key management personnel in the scheme are paid at the same rate as for all colleagues. The maximum employer contribution available under the colleague scheme is 6.5%.

On 1 April 2024 all colleagues received a pay increase of 1% of salary and £650, plus a further non consolidated payment of £125 to those in Support grades, £325 to those in Officer grades, and £375 to those in Senior Officer grades. Other salary changes were a result of role changes and revaluations. The remuneration policy is set out in the strategic report.

The average number of people employed in each activity during the year was:

	2025 Number	2024 Number
Raising funds	25	19
Charitable activities		
Delivering information and advice	382	361
Advice and advocacy	160	151
Strengthening the local Citizens Advice network	268	286
Partnerships	220	274
Average number of persons employed	1,055	1,091

5. Grants payable

a) Grants to local Citizens Advice members

Grants are received for the above purposes and distributed amongst local Citizens Advice members. The local Citizens Advice members who received a grant in the year are shown in Appendix 1.

Purpose	2025 Total no.	2025 £'000	2024 £'000
Money and debt advice	100	16,325	16,908
Pensions guidance	16	7,538	7,476
Consumer advice	8	7,222	7,160
Universal credit: Help to Claim	53	16,301	13,535
Welsh government funded projects	19	11,144	11,582
Energy advice	265	5,614	5,415
Witness services	2	756	717
Debt relief orders	149	101	63
Help through Hardship	16	4,489	5,004
Cost of living	27	346	1,042
Various projects	115	2,453	3,681
Total local Citizens Advice network grants	770	72,289	72,583

b) Grants to other bodies

58 grants (2024: 76 grants) were paid to non local Citizens Advice network participants in delivery of national projects, funded by partner organisations.

Purpose	Recipient	2025 Total no.	2025 £'000	2024 £'000
Debt advice	The Birmingham Settlement	1	335	348
Debt advice	Burley Lodge Centre	1	112	116
Various	Citizens Advice Scotland	2	2,789	2591
Debt advice	Ebor Gardens Advice Centre	1	201	210
Energy	Fuel Bank Foundation	1	2,030	1605
Debt advice	Homemaker Southwest	1	145	157
Debt advice	Mind in Salford	1	112	115
Debt advice	North Bristol Advice Centre	1	123	128
Various	Shelter Cymru	1	450	460
Various	SNAP Cymru	1	135	142
Debt advice	South Bristol Advice Services	1	145	155
Debt advice	St Vincent's Centre	1	112	112
Various	Various (2024: 49)	45	748	677
Total grants to others		58	7,437	6,816
Total grants		828	79,726	79,399

6. Total resources expended before pension movements

Total resources expended for the year ended 31 March 2025:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2025 £'000
Expenditure on raising funds	1,071	–	1,931	369	3,371
Charitable objectives					
Delivering information and advice	14,568	10,450	4,383	5,018	34,419
Advice and advocacy	6,775	–	2,052	2,334	11,161
Strengthening the local Citizens Advice network	11,392	98	1,600	3,924	17,014
Partnerships	10,993	69,171	18,900	3,081	102,145
Total resources expended	44,799	79,719	28,866	14,726	168,110

Total resources expended for the year ended 31 March 2024:

	Direct colleague costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2024 £'000
Expenditure on raising funds	757	–	1,766	365	2,888
Charitable objectives					
Delivering information and advice	14,795	11,538	5,116	5,150	36,599
Advice and advocacy	6,199	10	1,409	2,991	10,609
Strengthening the local Citizens Advice network	11,697	63	1,311	5,643	18,714
Partnerships	11,232	67,788	16,736	3,239	98,995
Total resources expended	44,680	79,399	26,338	17,388	167,805

7. Support cost breakdown by activity

Support costs are allocated across activities based on direct colleague costs. The amounts below represent the allocated colleague and other allocated costs in note 6. Support costs breakdown by activity for the year ended 31 March 2025:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	Total 2025 £'000
Costs of generating funds	41	79	91	91	67	369
Charitable objectives						
Delivering information and advice	554	1,077	1,243	1,236	908	5,018
Advice and advocacy	258	501	578	575	422	2,334
Strengthening the local Citizens Advice network	434	842	972	966	710	3,924
Partnerships	340	661	763	759	558	3,081
Total support cost	1,627	3,160	3,647	3,627	2,665	14,726

Support costs include governance costs of £1.1 million (2024: £1.2 million). These costs include internal and external audit fees (see note 9), costs incurred in supporting the work of the trustees and an apportionment of executive team costs.

Support costs breakdown by activity for the year ended 31 March 2024:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	Total 2024 £'000
Costs of generating funds	94	63	91	69	48	365
Charitable objectives						
Delivering information and advice	834	1,238	802	1,345	931	5,150
Advice and advocacy	774	519	744	564	390	2,991
Strengthening the local Citizens Advice network	1,460	979	1,404	1,064	736	5,643
Partnerships	825	571	794	620	429	3,239
Total support cost	3,987	3,370	3,835	3,662	2,534	17,388

8. Corporation tax

Citizens Advice is a registered charity and accordingly is exempt from taxation on income and gains where they are applied for charitable purposes. Citizens Advice Limited covenants all distributable profits to the main charity each year under Gift Aid and does not typically incur any tax liability.

9. Net expenditure

Net outgoing resources for the year are stated after charging:

	2025 £'000	2024 £'000
Operating lease costs		
Property	865	2,843
Office equipment	4	5
Amortisation	402	402
Depreciation	129	157
External auditor's remuneration		
External audit fee	113	120
Tax advisory and compliance fees	-	3
Assurance services	5	2
Internal auditor's remuneration	42	76

10. Fixed assets – intangible assets

The fixed assets of Citizens Advice are the same as those of the Group, as stated below. Assets have been split between intangible and tangible assets in accordance with FRS 102 and the Charities SORP 2019. Intangible fixed assets include computer licences and software purchases.

	Operational Infrastructure software £'000	Total £'000
Cost		
At 1 April 2024	3,509	3,509
At 31 March 2025	3,509	3,509
Amortisation		
At 1 April 2024	3,073	3,073
Charge for the year	403	403
At 31 March 2025	3,476	3,476
Net book value at 31 March 2025	33	33
Net book value at 31 March 2024	436	436

The amortisation charge is reallocated over all charitable activities.

11. Fixed assets – tangible assets

These include capitalised fixtures, fittings and equipment.

	Operational Infrastructure software £'000	Total £'000
Cost		
At 1 April 2024	814	814
Additions	29	29
At 31 March 2025	843	843
Depreciation		
At 1 April 2024	368	368
Charge for the year	129	129
At 31 March 2025	497	497
Net book value at 31 March 2025	346	346
Net book value at 31 March 2024	446	446

12. Stocks

	Group		Citizens Advice	
	2025 £'000	2024 £'000	2025 £'000	2024 £'000
Donated goods held for distribution	-	84	-	84
Total stocks	-	84	-	84

Stocks of donated refurbished tablets and mobile phones for use by local Citizens Advice were assessed during the year and found to have no useful purpose.

13. Debtors

	Group		Citizens Advice	
	2025 £'000	2024 £'000	2025 £'000	2024 £'000
Trade debtors	748	1,123	748	1,117
Other debtors	1,463	1,289	1,463	1,289
Prepayments and accrued income	12,716	8,361	12,712	8,360
Subsidiary undertakings	-	-	62	15
Total debtors	14,927	10,773	14,985	10,781

Included in other debtors is £14,797 (2024: £9,498) which relates to 43 (2024: 23) colleague season ticket, car, career development or home technology loans and the Cycle to Work Scheme. These are interest free and are recoverable through monthly payroll deductions. There were no executive directors (2024: none) with a loan outstanding at the balance sheet date (2024: £nil).

14. Investments

The value of shares held in Citizens Advice Limited is £2 being two ordinary shares of £1 each which represents 100% of the issued share capital. The company is a private limited company which was incorporated on 16 July 1982. The company is incorporated in England. The company manages all forms of sponsorship opportunities and other trading activities on behalf of the parent company and covenants all profits under Gift Aid. The turnover in 2025 was £40,647 (2024: £625) which generated a profit of £13,395 (2024: loss £2,225). Net assets were £2 at 31 March 2025 (2024: negative £2,223). The shares are held as a fixed asset.

There were nil cash deposits held as investments by the group at 31 March 2025 (2024: £nil) and nil were held as fixed assets (2024: £nil), but £17.5 million (2024: £17.5 million) were held in short-term deposits, maturing in 12 months or less.

15. Cash at bank and in hand and short-term deposits

Cash and short-term deposits valued at £42.4 million (2024: £46.5 million) were held by the group as at 31 March 2025, made up of cash and cash equivalents of £24.9 million (2024: £29.0 million) and short-term deposits of £17.5 million (2024: £17.5 million). These were all held in UK accounts.

16. Creditors: amounts falling due within one year

	Group		Citizens Advice	
	2025 £'000	2024 £'000	2025 £'000	2024 £'000
Trade creditors	1,489	2,097	1,477	2,097
Local Citizens Advice network grants	2,772	3,680	2,772	3,680
Other creditors	1,363	1,895	1,363	1,895
Other taxation and social security	1,513	1,449	1,513	1,447
Accruals and deferred income	7,308	4,563	7,308	4,553
Total creditors amounts falling due within one year	14,445	13,684	14,433	13,672

Accruals and deferred income comprise:				
Accruals	4,980	3,756	4,975	3,756
Deferred income brought forward	807	1,151	797	1,156
Amount released from previous year	(731)	(1,026)	(721)	(1,026)
Incoming resources deferred in the year	2,252	682	2,257	667
Total accruals and deferred income	7,308	4,563	7,308	4,553

Deferred income arises where funds are received, but not utilised in a financial year and the funder does not require repayment of the underspends, so they are carried forward for spend in subsequent years. Typically this occurs with funding agreements covering more than one year or where funding periods are non-coterminous with our financial year. Deferred income is generally utilised in the following financial year, but occasionally over several years.

17. Provisions

	Group		Citizens Advice	
	2025 £'000	2024 £'000	2025 £'000	2024 £'000
Pension provision				
Provision at 1 April 2024	33,190	35,602	33,190	35,602
(Utilised) for deficit funding contributions	(2,750)	(4,750)	(2,750)	(4,750)
Remeasurement due to change in discount rate	(2,658)	(206)	(2,658)	(205)
Remeasurement due to new schedule of contributions	–	–	–	–
Additional provision for salary linkage	1,028	1,062	1,028	1,062
(Decrease)/increase in pension provision in SOFA	(1,630)	856	(1,630)	857
Increase due to unwinding of discount	1,439	1,482	1,439	1,481
Pension provision at 31 March 2025	30,249	33,190	30,249	33,190
Other provisions				
Provision at 1 April 2024	431	585	431	585
(Released) during the year	(2)	(2)	(2)	(2)
(Utilised) during the year	–	(445)	–	(445)
Additional provision	334	293	334	293
Other provisions at 31 March 2025	763	431	763	431
Total provisions at 31 March 2025	31,012	33,621	31,012	33,621

The nature of provisions and the expected timing of resulting payments are:

Nature of provision	Amount £'000	Payment due
Dilapidations payments due on leased buildings after first break clause	140	Between 2025 and 2029
Local Citizens Advice pension liability	4	By 2027
Advice risk provision	619	Between 2025 and 2026
Pension contribution liability	30,249	See note 23
Total provision at 31 March 2025	31,012	

18. Financial instruments

The charity only holds financial instruments that are basic in nature. These are initially recognised at transaction price and subsequently measured at amortised cost.

19. Statement of funds – Group and Citizens Advice

	At 1 April 2024 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2025 £'000
Money and debt	6,162	20,982	(20,944)	-	6,200
Pensions guidance	309	10,346	(10,228)	-	427
Consumer and energy	6,747	28,292	(32,374)	-	2,665
Welfare	-	24,709	(24,709)	-	-
Wales specific services	-	13,260	(13,260)	-	0
Justice	32	12,009	(12,008)	-	33
Housing	16	78	(78)	-	16
Other	5,637	8,057	(11,227)	-	2,467
Total restricted funds	18,903	117,733	(124,828)	-	11,808
Designated funds	2,841	-		7,097	9,938
Unrestricted funds	22,343	50,098	(41,843)	(9,847)	20,751
Pension scheme	(33,190)	-	191	2,750	(30,249)
Total unrestricted funds including pension scheme	(8,006)	50,098	(41,652)	-	440
Total funds	10,897	167,831	(166,480)	-	12,248

Restricted funds represent that funding received with specific restrictions as to what it is spent on. The funds carried forward represent that restricted funding where income has been recognised but where the funds have not yet been spent.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent. This is split between freely available unrestricted funds and designated funds.

Designated funds represent those unrestricted funds that have been allocated by the board of trustees for pension and transformation totalling £9.9 million. These new designations were approved for the year ended 31 March 2025 and include £5.5 million representing a specific pension reserve, equal to two years of future pension payments and the set up of an additional designated fund for transformation, equal to the estimated total cost remaining to complete the transformation of £4 million. The funds previously designated for technological investment, with a value of £1.9 million (2024: £1.9 million) were released.

The remaining £0.4 million (2024: £0.9 million) is a designated fund reserved for tangible and intangible fixed assets which are equal to the net book value of those assets.

19. Statement of funds – Group and Citizens Advice (continued)

The board of trustees has reviewed the reserves policy in the year and has maintained the target range of free reserves as three to six months of core operating costs. This equals £11 million to £23 million (2024: £11.8 million to £23.5 million). Free reserves are considered to be total unrestricted funds excluding pension reserve, less designated funds.

The pension reserve as of 31 March 2025 was £30.2 million (2024: £33.2 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. Further details are in note 23.

Comparative statement of funds – Group and Citizens Advice:

	At 1 April 2023 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2024 £'000
Money and debt	6,443	21,436	(21,717)	–	6,162
Pensions guidance	198	10,397	(10,286)	–	309
Consumer and energy	5,906	29,924	(29,083)	–	6,747
Welfare	–	20,744	(20,744)	–	–
Wales specific services	–	13,878	(13,878)	–	–
Justice	32	11,777	(11,777)	–	32
Housing	13	55	(52)	–	16
Other	9,286	10,238	(13,887)	–	5,637
Total restricted funds	21,878	118,449	(121,424)	–	18,903
Designated funds	4,369	–	(1,400)	(128)	2,841
Unrestricted funds	21,186	44,528	(43,499)	128	22,343
Pension scheme	(35,602)	4,750	(2,338)	–	(33,190)
Total unrestricted funds including pension scheme	(10,047)	49,278	(47,237)	–	(8,006)
Total funds	11,831	167,727	(168,661)	–	10,897

20. Analysis of net assets between funds – Group

	Unrestricted		Restricted		Total	
	2025 £'000	2024 £'000	2025 £'000	2024 £'000	2025 £'000	2024 £'000
Fund balances at 31 March 2025 are represented by:						
Fixed assets – intangible	33	436	–	–	33	436
Fixed assets – tangible assets	346	446	–	–	346	446
Current assets	39,385	33,205	17,941	24,115	57,326	57,320
Creditors: amounts falling due within one year	(8,312)	(8,472)	(6,133)	(5,212)	(14,445)	(13,684)
Provisions	(31,012)	(33,621)	–	–	(31,012)	(33,621)
Fund balance	440	(8,006)	11,808	18,903	12,248	10,897

20. Analysis of net assets between funds – Citizens Advice

	Unrestricted		Restricted		Total	
	2025 £'000	2024 £'000	2025 £'000	2024 £'000	2025 £'000	2024 £'000
Fund balances at 31 March 2025 are represented by:						
Fixed assets – intangible	33	436	–	–	33	436
Fixed assets – tangible assets	346	446	–	–	346	446
Current assets	39,373	33,193	17,941	24,115	57,314	57,308
Creditors: amounts falling due within one year	(8,300)	(8,460)	(6,133)	(5,212)	(14,433)	(13,672)
Provisions	(31,012)	(33,621)	–	–	(31,012)	(33,621)
Fund balance	440	(8,006)	11,808	18,903	12,248	10,897

21. Local Citizens Advice network

The financial statements record the income and expenditure of Citizens Advice. Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources and are accountable to their own members and funding bodies.

22. Operating lease commitments

At 31 March 2025 Citizens Advice and the Group were committed to making the following minimum payments in respect of non-cancellable operating leases:

	2025 Land and buildings £'000	Other £'000	2024 Land and buildings £'000	Other £'000
Within 1 year	883	4	694	5
Between 2 and 5 years	1,463	-	1,427	-
After 5 years	-	-	-	-
Total operating lease commitments	2,346	4	2,121	5

At the end of the year there were capital commitments of £nil (2024: £nil).

23. Pension scheme

National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991)

Citizens Advice ('the Principal Employer') operates a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchase AVCs and protected rights funds, which are not included in these disclosures.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

In accordance with the schedule of contributions agreed by the Employer and Trustee in August 2023, the contributions to the Plan for the year ending 31 March 2025 have been £3,218,000, which includes £2,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

An actuarial valuation of the Plan was carried out as at 31 March 2022 by a qualified independent actuary, based upon membership data as of 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

The 31 March 2022 revaluation revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,918,000 per annum with the view to eliminating the deficit by 30 September 2040.

If Citizens advice pays its annual contribution, as agreed in the last revaluation, of £2,750,000 using an actuarial discount rate of 5.8% (2024: 4.9%) the net present value would be £30,249,280 (2024: £33,190,631). This is included in the balance sheet as a provision (as per note 17) and as a negative pension reserve (as per note 19).

The liabilities of the Plan are based on the current value of expected benefit payment cash flows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 10 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk. This is a last man standing scheme.

The triennial revaluation as at 31 March 2025 is underway, and work has started with a view to ensuring that the revaluation outcome negotiated with the Pension Scheme Trustee is submitted within the permitted 15 month timescale. This triennial revaluation will be the first for the scheme conducted under the Pension Regulator’s new defined benefit funding code. It is anticipated that the revaluation and contribution schedule will, as permitted under that Code, continue to be negotiated on a bespoke basis.

Present values of scheme liabilities, fair value of assets and defined benefit asset (liability)

	31 March 2025 £'000	31 March 2024 £'000
Fair value of plan assets	55,911	60,594
Present value of defined benefit obligation	96,535	107,082
Deficit) in plan	(40,624)	(46,488)

The major assumptions used by the actuary were (in nominal terms) as follows:

Assumptions		
Discount rate	5.80%	4.90%
Inflation assumption (RPI)	3.10%	3.20%
Inflation assumption (CPI)	2.75%	2.80%
Assumed life expectancies on retirement at age 65 are:		
Retiring today – Males	20.6	20.6
Retiring today – Females	23.4	23.4
Retiring in 20 years time – Males	21.9	21.8
Retiring in 20 years time – Females	24.6	24.5

24. Contingent liabilities

The NACAB Pension and Assurance Plan (1991) trustees are seeking clarification from the court on issues related to the Plan to resolve an uncertainty. As is standard in such proceedings, the charity (as the scheme's principal employer) acts as Defendant, but in practice seeks the same outcome as the Trustee. The case is expected to be heard in early 2026 and it is anticipated that the courts would sit over 2 days. The financial impact remains uncertain depending on the outcome. In the event of an unsuccessful ruling the future deficit contributions payable to the Plan by the charity would be renegotiated by a material amount.

25. Related party transactions

Citizens Advice Limited is a subsidiary company owned by Citizens Advice and all Citizens Advice non-charitable trading is conducted through it. The directors are the National Association of Citizens Advice Bureaux, Matthew Swindells and Michele Shambrook. During the year ended 31 March 2025, it made a surplus before qualifying charitable donation and tax of £13,552 (2024: £828). The company incurred a tax charge of £157 (2024: £3,053), resulting in a net profit after tax of £13,395 (2024: £2,225 loss).

On 31 March 2025, Citizens Advice Limited (company number 01652053) owed £62,167 to Citizens Advice

(2024: £14,879). The accounts for the year ended 31 March 2025 were approved on 24 September 2025.

Citizens Advice International is a company which was registered in Belgium on 6 December 2004. Although not a related party under FRS 102, it is included here due to the connection of name and objectives. It was established to provide support to Citizens Advice organisations throughout the world. No charge has been made for any expenditure incurred by Citizens Advice on behalf of Citizens Advice International during the year. On 31 March 2025, Citizens Advice owed Citizens Advice International £nil (2024: £nil). Citizens Advice International is not consolidated into the accounts as it is a separate entity and Citizens Advice does not have the power to control it.

NACAB Pension Trustees Limited is a company limited by guarantee and is the corporate Trustee of the NACAB Pension and Assurance Plan (1991). Citizens Advice is the sole member of this company. This subsidiary was incorporated on 14 February 2017. There were no financial transactions or balances in the year to 31 March 2025 (2024: £nil).

The standing orders for Trustee Board recruitment require that at least three of our trustees must have local Citizens Advice expertise. As such, three of the trustees of Citizens Advice in the year to 31 March 2025 also had roles at a local Citizens Advice. Frank Hont was

chair of Trustees at Citizens Advice Liverpool. Lewis Brencher is vice chair of Citizens Advice Rhondda Cynon Taff. Steve Hughes was COO at Citizens Advice SORT Group until December 2024 and is no longer employed by a local Citizens Advice. We have assessed that these do not create disclosable related party transactions, as in their Citizens Advice trustee role they are one of many trustees, and do not individually have sufficient influence over the direction of Citizens Advice.

The only other transactions with related entities in the year have been disclosed in note 4.

26. Events after the end of the reporting period

There were no significant events after the end of the reporting period.

27. Company limited by guarantee

Citizens Advice is a registered charity and a company limited by guarantee. All local Citizens Advice are members of Citizens Advice and there are no other members. The maximum liability of each member is limited to £1. The trustees have no liability.

Appendix 1

Listed below are all the local Citizens Advice charities which have been the beneficiaries of grants payable by national Citizens Advice as summarised in note 5a:

[Allerdale Citizens Advice](#)
[Arun & Chichester Citizens Advice](#)
[Barnet Citizens Advice](#)
[Barnsley Citizens Advice](#)
[Barrow-In-Furness Citizens Advice](#)
[Basingstoke Citizens Advice](#)
[Bassetlaw Citizens Advice](#)
[Bath and North East Somerset Citizens Advice](#)
[Bedford & District Citizens Advice](#)
[Bedworth, Rugby and Nuneaton Citizens Advice](#)
[Bexley Borough Citizens Advice Bureau Ltd](#)
[Blackpool Citizens Advice](#)
[Bridgend County Borough Citizens Advice](#)
[Bridport and District Citizens Advice](#)
[Brighton and Hove Citizens Advice](#)
[Bromley Citizens Advice Bureau Ltd](#)
[Burnley and Pendle Citizens Advice](#)
[Bury & Bolton Citizens Advice](#)
[Cambridge and District Citizens Advice Bureau](#)
[Camden Citizens Advice Bureau](#)
[Canolfan Cynghori Ynys Mon Citizens Advice](#)
[Canterbury District Citizens Advice Bureau](#)
[Cardiff and Vale Citizens Advice](#)

[Carlisle and Eden Districts Citizens Advice](#)
[Carmarthenshire Citizens Advice](#)
[Central & East Northamptonshire](#)
[Chapeltown Citizens Advice](#)
[Charnwood Citizens Advice](#)
[Cheshire East Citizens Advice](#)
[Chesterfield Citizens Advice](#)
[Citizens Advice 1066](#)
[Citizens Advice Ashfield](#)
[Citizens Advice Birmingham](#)
[Citizens Advice Bournemouth Christchurch and Poole](#)
[Citizens Advice Bradford and Airedale and Bradford Law Centre](#)
[Citizens Advice Braintree and South Essex](#)
[Citizens Advice Brent](#)
[Citizens Advice Bristol](#)
[Citizens Advice Bromsgrove & Redditch](#)
[Citizens Advice Broxtowe](#)
[Citizens Advice Buckinghamshire](#)
[Citizens Advice Caerphilly Blaenau Gwent](#)
[Citizens Advice Calderdale](#)
[Citizens Advice Central Dorset](#)
[Citizens Advice Chelmsford](#)

[Citizens Advice Cheshire West](#)
[Citizens Advice Cornwall](#)
[Citizens Advice County Durham](#)
[Citizens Advice Dacorum](#)
[Citizens Advice Darlington, Redcar & Cleveland](#)
[Citizens Advice Denbighshire](#)
[Citizens Advice Derbyshire Districts](#)
[Citizens Advice Doncaster Borough](#)
[Citizens Advice Dudley & Wolverhampton](#)
[Citizens Advice East Berkshire](#)
[Citizens Advice East Hampshire Limited](#)
[Citizens Advice East Herts](#)
[Citizens Advice East Lancashire](#)
[Citizens Advice East Suffolk Ltd](#)
[Citizens Advice Elmbridge \(West\)](#)
[Citizens Advice Esher & District](#)
[Citizens Advice Essex](#)
[Citizens Advice Gateshead](#)
[Citizens Advice Gosport](#)
[Citizens Advice Halton](#)
[Citizens Advice Hammersmith & Fulham](#)
[Citizens Advice Harlow](#)
[Citizens Advice Hart District Ltd](#)

[Citizens Advice Havant](#)
[Citizens Advice Hillingdon](#)
[Citizens Advice in North & West Kent](#)
[Citizens Advice Leeds](#)
[Citizens Advice Leicestershire](#)
[Citizens Advice Leighton Linlade](#)
[Citizens Advice Lindsey](#)
[Citizens Advice Liverpool](#)
[Citizens Advice Manchester](#)
[Citizens Advice Medway](#)
[Citizens Advice Merton & Lambeth](#)
[Citizens Advice Mid Lincolnshire](#)
[Citizens Advice Mid Mercia](#)
[Citizens Advice Mole Valley](#)
[Citizens Advice Newcastle](#)
[Citizens Advice North East Lincolnshire](#)
[Citizens Advice North Hertfordshire](#)
[Citizens Advice North Lancashire](#)
[Citizens Advice North Lincolnshire](#)
[Citizens Advice North Somerset](#)
[Citizens Advice North Yorkshire](#)
[Citizens Advice Northumberland](#)
[Citizens Advice Nottingham & District](#)
[Citizens Advice Reading](#)
[Citizens Advice Reigate & Banstead Limited](#)
[Citizens Advice Rural Cambs](#)
[Citizens Advice Salford](#)

[Citizens Advice Sandwell & Walsall](#)
[Citizens Advice Sefton](#)
[Citizens Advice Services Corby & Kettering](#)
[Citizens Advice Sherwood & Newark](#)
[Citizens Advice Shropshire](#)
[Citizens Advice Solent East](#)
[Citizens Advice Solihull Borough](#)
[Citizens Advice Somerset](#)
[Citizens Advice Sort Group](#)
[Citizens Advice South East Staffordshire](#)
[Citizens Advice South Gloucestershire](#)
[Citizens Advice South Hams](#)
[Citizens Advice South Lincolnshire](#)
[Citizens Advice South Warwickshire](#)
[Citizens Advice South West Surrey](#)
[Citizens Advice Southend](#)
[Citizens Advice St Albans District](#)
[Citizens Advice 1066](#)
[Citizens Advice Staffordshire South West](#)
[Citizens Advice Stevenage](#)
[Citizens Advice Stroud & Cotswold Districts Limited](#)
[Citizens Advice Sunderland](#)
[Citizens Advice Surrey Heath](#)
[Citizens Advice Sutton](#)
[Citizens Advice Swale](#)
[Citizens Advice Swansea Neath Port Talbot Limited](#)
[Citizens Advice Teignbridge](#)

[Citizens Advice Torfaen](#)
[Citizens Advice Watford](#)
[Citizens Advice Waverley](#)
[Citizens Advice West Northamptonshire and Cherwell](#)
[Citizens Advice West Oxfordshire \(Witney\)](#)
[Citizens Advice West Suffolk](#)
[Citizens Advice Westminster](#)
[Citizens Advice Wigan Borough](#)
[Citizens Advice Winchester District](#)
[Citizens Advice Wirral](#)
[Citizens Advice Wokingham](#)
[Citizens Advice Worcester & Herefordshire](#)
[Croydon Citizens Advice Bureau](#)
[Copeland District Citizens Advice](#)
[Coventry Citizens Advice](#)
[Cylch Conwy District CAB](#)
[Cyngor Ar Bopeth Ceredigion Citizens Advice](#)
[Cyngor ar Bopeth Gwynedd Citizens Advice](#)
[Diss, Thetford & District Citizens Advice](#)
[Dover, Deal & District Citizens Advice](#)
[East Dorset & Purbeck Citizens Advice](#)
[East End Citizens Advice Bureau](#)
[Eastbourne Citizens Advice](#)
[Eastleigh Citizens Advice](#)
[Edenbridge & Westerham Citizens Advice](#)
[Enfield Citizens Advice](#)
[Epping Forest District Citizens Advice](#)

[Epsom & Ewell Citizens Advice](#)
[Exeter Citizens Advice](#)
[Fareham Citizens Advice](#)
[Flintshire Citizens Advice](#)
[Greenwich District Citizens Advice Bureau](#)
[Haringey District Citizens Advice Bureaux](#)
[Harrow Citizens Advice](#)
[Hartlepool Citizens Advice](#)
[Havering Citizens Advice Bureau](#)
[Hertsmere Citizens Advice Bureau](#)
[Hounslow District Citizens Advice Bureau](#)
[Hull and East Riding Citizens Advice Bureau](#)
[Ipswich & District Citizens Advice](#)
[Kensington & Chelsea Citizens Advice Bureau](#)
[Kirklees Citizens Advice and Law Centre](#)
[Knowsley District Citizens Advice](#)
[Lancashire Citizens Advice](#)
[Lewisham Citizens Advice Bureau](#)
[Luton Citizens Advice](#)
[Maidstone Citizens Advice](#)
[Maldon Citizens Advice](#)
[Mansfield Citizens Advice](#)
[Merthyr Tydfil Citizens Advice](#)
[Mid Suffolk Citizens Advice](#)
[Middlesbrough Citizens Advice](#)
[Milton Keynes District Citizens Advice Bureau](#)
[Monmouthshire County Citizens Advice](#)

[New Forest Citizens Advice Bureau](#)
[Newport Citizens Advice Ltd](#)
[Newport Isle of Wight Citizens Advice](#)
[Norfolk Citizens Advice](#)
[North & West Gloucestershire Citizens Advice](#)
[North East Derbyshire Citizens Advice](#)
[North Tyneside Citizens Advice Bureau](#)
[North Warwickshire Citizens Advice](#)
[Oxford Citizens Advice Bureau](#)
[Oxfordshire South & Vale Citizens Advice](#)
[Pembrokeshire Citizens Advice](#)
[Peterborough Citizens Advice](#)
[Plymouth Citizens Advice](#)
[Powys Citizens Advice](#)
[Preston Citizens Advice](#)
[RCJ Advice](#)
[Redbridge Citizens Advice](#)
[Rhondda Cynon Taff Citizens Advice](#)
[Richmond Borough Citizens Advice Bureau](#)
[Rotherham & District Citizens Advice](#)
[Rushmoor Citizens Advice Bureau](#)
[Rutland Citizens Advice](#)
[Sheffield Citizens Advice and Law Centre](#)
[South Lakes Citizens Advice](#)
[South Tyneside Citizens Advice](#)
[South Worcestershire Citizens Advice](#)
[Southampton Citizens Advice Bureau](#)

[Southwark Citizens Advice Bureau](#)
[St Helens Citizens Advice](#)
[Staffordshire North and Stoke-on-Trent Citizens Advice](#)
[Stockton & District Citizens Advice & Information Service](#)
[Sudbury & District Citizens Advice](#)
[Swindon Citizens Advice](#)
[Tadley Citizens Advice](#)
[Tameside District Citizens Advice](#)
[Telford & The Wrekin Citizens Advice](#)
[Tendring Citizens Advice Bureau](#)
[Test Valley Citizens Advice](#)
[Three Rivers Citizens Advice Bureau](#)
[Torbay Citizens Advice Bureau](#)
[Torridge, North, Mid and West Devon Citizens Advice](#)
[Uttlesford Citizens Advice](#)
[Wakefield District Citizens Advice Bureau](#)
[Waltham Forest Citizens Advice Bureau](#)
[Wandsworth Citizens Advice](#)
[Warrington District Citizens Advice Bureau](#)
[Wealden District Citizens Advice](#)
[West Sussex \(North,South,East\)](#)
[Wiltshire Citizens Advice](#)
[Wrexham Citizens Advice](#)
[Wyre Forest Citizens Advice](#)
[York & District Citizens Advice](#)

We are  the people's champion.

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



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Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.
Registered charity number: 279057.

THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX

England & Wales - Charity number 279057

Accounts

Trusted advice in times of change

Annual report
2023–2024

A woman with curly hair, wearing a mustard-colored sweater, is sitting at a table with a young girl. The girl is wearing a pink long-sleeved shirt. They are both looking down at a pile of coins on the table. The woman is pointing at the coins with her right hand. A green piggy bank is also on the table. In the background, there is a window and a white cup on the table.

**citizens
advice**

We are Citizens Advice

We exist to shape a society where people face far fewer problems.

“Without the help of Citizens Advice, I would have had all my possessions taken away and I would have been evicted. If it hadn’t been for Citizens Advice, I’d be on the streets right now. That’s the bottom line.”

Derek, Stevenage



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The narrative reporting in the Annual Report (Trustees' Report and Strategic Report) incorporates all Companies Act 2006 requirements for the Directors' Report and Strategic Report, and Charities SORP requirements for the Trustees' Report.

Introduction

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality advice. When we say we're for everyone, we mean it. People rely on us because we're independent and impartial.

Citizens Advice offers free, confidential advice online, over the phone and in person.

No one else sees so many people with so many different problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for people.

That's why we're here: to give people the advice and the confidence they need to find their way forward—whoever they are, and whatever their problem.

This annual report and accounts are for the national Citizens Advice charity. We work with a network of local Citizens Advice charities, whom we've referenced throughout this report, but they are separate, independent charities. The national charity enables local charities to deliver their services and we jointly deliver specific national services.

**When we
say we're for
everyone, we
mean it. People
rely on us
because we're
independent and
totally impartial.**



A message from our Chair

I'm enormously proud to be opening this annual report. Proud of our volunteers and colleagues who worked tirelessly for the millions of people who needed our advice and support last year. And proud to have taken on the role of Chair for a service I have long admired.

I started on 1 March 2024, and since then I've been talking to our volunteers and colleagues across the country about the challenges facing our service and the problems facing those who rely on us. The issues will feel familiar to anyone who has been following our progress over recent years.

Money is of course at the heart of things. The cost of living crisis persists. Whilst declining inflation made fewer dramatic headlines as the financial year came to an end, the impact on our clients was still hard felt. Incomes have not caught up with prices, and we head into another year in which a large proportion of the people we help with debt are in a negative budget. Even after expert advice, they have more going out than coming in.

This spiral of debt is something we unpacked in detail through our National Red Index, which we launched in February.

Our analysis showed that nearly 5 million people across England and Wales are in a negative budget, stuck in the red and building up debt to get by. More than 2 million more are escaping a negative budget by cutting their essential spending back to unsafe levels—for example, going short of food or heating.

I'm struck not only by the number of people and families who live in these awful circumstances, but also by the depth of the problem for those who experience it. The average monthly deficit for a negative budget household went from £270 in 2019 to 2020 to £365 in 2023 to 2024.

As people's problems mount up, demand for our services grows. But the money to pay for those services, in real terms, lags far behind. This means our volunteers and colleagues are working harder than ever—to help tackle debt, advise on consumer

rights, provide guidance on pensions and help witnesses in courts.

We all know that doing more with less is a sticking plaster at best, despite our resolve. We need new approaches to break the cycle. That's why we're evolving our strategy and altering how we work.

We've been consulting across our service on how to make the relationship between our local and national offices more robust. And also looking to improve how we operate and are structured at a national level. This is hard work, and means difficult times for our colleagues. I'm grateful for their ideas and their determination to work through these changes.

As we reach our 85th year, we can look back on decades of achievement and millions of life-changing moments for the people we support. I'm confident we can look forward to decades of success to come. By harnessing the power of our dedicated local offices and their deep roots in the community. By advocating for policy change on the strength of our unrivalled evidence about the problems people face. And being there for people in their time of need.

I look forward to working with the trustee board, executive team and every one of our volunteers and colleagues to make that happen.

Matthew Swindells

Chair

As we reach our 85th year, we can look back on decades of achievement and millions of life-changing moments for the people we support.



A message from our Chief Executive

As our Chair notes in his introduction, 2023 to 2024 has been a year in which the long-term effects of the cost-of-living crisis have continued to negatively impact the people we help. Though inflation has fallen from previous record highs, millions of people are still struggling with the burden of their debt. Others face eviction and possible homelessness.

At its core, this ongoing hardship is rooted in the simple fact that millions of households have more money going out on essentials than coming in. The unusual reality of negative budgets has not gone away and should be of central concern to policymakers across government.

Our volunteers and colleagues throughout England, Wales and the Channel Islands continue to do first-rate work in extraordinarily difficult circumstances to make practical improvements to people's lives. But, as a service, we know that people's problems are becoming more complex and harder to solve.

That is in part why, last year, we launched our new living strategy, 'Transforming together: trusted advice in times of change'. This marks a significant development in how Citizens Advice thinks about where we're going and how we get there.

We're seeking, as a whole service, to centre ourselves around 3 missions, where progress will make the biggest difference to the people we help. We want to ensure our service is fit for the future and our advice responds to their changing needs, both in terms of the advice they need and the ways they access it.

We have long-since known that minoritised communities find it harder to access our advice, and are less satisfied with them when they do. For a service that seeks to empower people, the fact that those most disempowered by structural discrimination face such obstacles is a failing we all need to address.

And we need to do whatever we can to take earlier action to prevent people from reaching crisis point. A hallmark of the dual Covid and cost-of-living crises

has been a rapid rise in the number of people who need emergency support, such as food banks, through our services. Whether through our advocacy work or our advice services, we need to do whatever we can to reduce this acute need.

As the new government tackles the profound challenges we face as a society, Citizens Advice's core values will be vital.

Our commitment to working holistically—seeing the whole range of people's problems and trying to treat them together, not in isolation—will be crucial in renewing public services. Our strong community roots and our mature approach to partnerships, which challenges and seeks to improve in equal measure, can play a key role in an environment in which trust in government has been low.

As I enter my fourth year as Chief Executive of Citizens Advice, one of my principal learnings has been the speed with which the ground can shift beneath our feet. New problems emerge as the wider situation changes. As a key organisation on the frontline that helps people dealing with these issues, we need to constantly be flexible and innovative in our approach, embedding the core values of the service.

Clare Moriarty
Chief Executive Officer

As the new government tackles the profound challenges we face as a society, Citizens Advice's core values will be vital.

About Citizens Advice

The Citizens Advice service is made up of a network of 240* independent local Citizens Advice charities across England, Wales and the Channel Islands, and the national charity. Our role as the national charity is to enable local Citizens Advice to deliver their services and jointly deliver other services at a national level, including the Witness Service and our website.

How we deliver our services with our local Citizens Advice

Our service is delivered by our highly-trained people — around 19,000 volunteers and 9,800 colleagues.

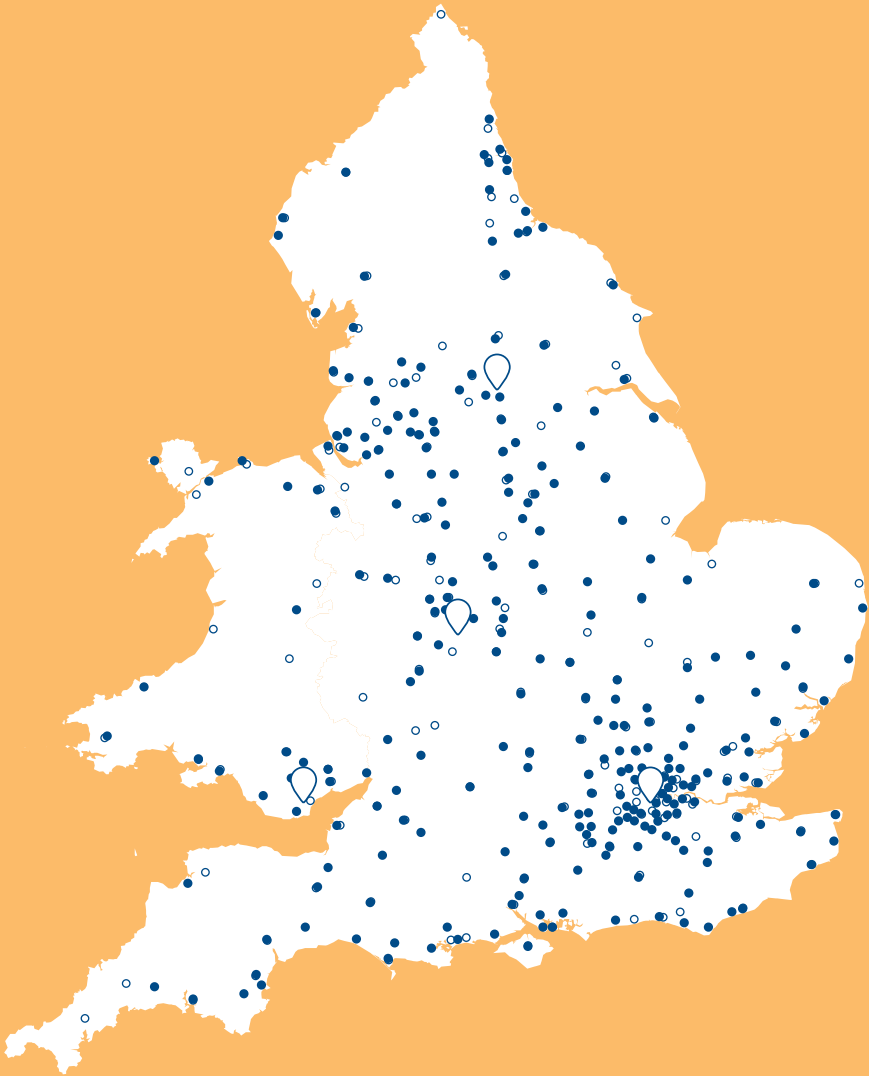
Throughout 2023 to 2024, along with our core generalist advice services, we delivered a number of specialist services. These included the Witness Service, Pension Wise, the consumer service, the Help to Claim (HtC) service, the Money and Pensions Service, and Advicelink across Wales. We're the statutory consumer champion for the energy market and the statutory consumer watchdog for the postal service.

Clients often come to us needing help with complicated inter-related problems. These have continued to grow in complexity since the pandemic began and throughout the cost-of-living crisis. We're uniquely placed to help our clients by offering an integrated approach, with our core advice services able to draw on specialised support nationally.

We offer local advice from around 1,900 locations across England, Wales and the Channel Islands. We run national Citizens Advice from 4 offices which provide the underlying systems and written resources that our network uses. These include:

- advice and information content
- one-to-one operational, governance and leadership support
- a framework for assuring quality
- training and learning to members, needed for the core advice operation

We also provide the infrastructure, content and advocacy to deliver our charitable purposes. The Witness Service is available in all criminal courts in England and Wales.



-  National offices
-  Local Citizens Advice
-  Witness Service courts

* During the financial year 2023 to 2024, there were 242 independent local Citizens Advice charities across England, Wales and the Channel Islands. The total number has decreased due to local mergers, though our geographical representation remains the same. The figure of 240 is correct at the date of publication.

Who we helped in 2023 to 2024

National and local Citizens Advice helps millions of people every year and in 2023 to 2024 we helped 2.68 million people one-to-one, by phone, email, webchat and in person. This included:



51.7 million
visits to our website



627,000
people were helped face to face
(up 28.7% from 457,000 in 2022 to 2023)



1.8 million
people helped on the phone (down 4.8%
from 1.87 million in 2022 to 2023)



168,000
people helped on webchat
(up 2.8% from 166,000 in 2022 to 2023)



760,000
people helped by email (up 5.5%
from 729,000 in 2022 to 2023)



80,000
witnesses supported
(up 1.4% from 79,000 in 2022 to 2023)

People come to us with a range of different problems, from benefits to housing, and immigration to debt. Many people have more than one type of problem—for instance, a housing problem with a debt problem. They could also come with 2 different debts, or 2 different benefits. Someone visiting our website might have a number of different problems, and so might look at several different pages.

Too many people we've helped with debt are now living in [negative budgets](#), without enough income to cover essential outgoings like housing costs, utility bills and food. This is driving a mounting debt crisis.

We increased our face-to-face advice provision for the second year running following the pandemic and have also met the sustained high demand for our online advice content. We continue to adapt to provide help to people in a way that works for them.

For more information on how we estimate our value to society, see our [technical annex](#).

Our value to society

We also publish an impact report where you can read more about our outcomes for clients.

For every **£1** spent on the Citizens Advice service, we deliver:



£14.60
wider economic
and social benefits
delivered



£1.90
government and
public services saved



£7.90
financial gain to
our clients

- **In 2023 to 2024, we saved government and public services £759 million**—by helping to stop problems from occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits
- **We estimate that our total social and economic value to society in 2023 to 2024 was £5.7 billion**—solving problems improves lives, which means better wellbeing, participation and productivity for the people we help
- **And a further £3.1 billion in value to the people we helped (financial outcomes following advice)**—as part of our advice, we can increase people's income, through debts written off, taking up benefits and solving consumer problems

Gale's story

Gale*, a single woman in her 40s, lived with her mother in a house rented from her local council.

When her mother died in late 2022, Gale's council said she could no longer stay in the three-bedroom property and would have to move into a flat.

Gale has mental and physical health issues and was receiving income-related Employment and Support Allowance (ESA), a benefit which supports people with a disability or health condition affecting their ability to work.

Under her local council's Council Tax Support (CTS) scheme, people receiving ESA are entitled to a 75% reduction in their council tax bills.

But Gale was told she would not receive support for her housing costs unless she switched from ESA to Universal Credit and paid more council tax, leaving her much worse off.

Grieving the loss of her mother and struggling to cope financially, Gale turned to Citizens Advice for help.

"It's very unfair because I had no choice. I had to swap to Universal Credit to claim housing costs and I was penalised for that. It's a lot of money to lose and I've had to cut back. The impact has been huge, emotionally.

"Citizens Advice were very good. They went through all the details and helped fill out the forms. It took a lot of weight off my mind. Suffering with anxiety, things like that can really mess me up, so it was reassuring to know there was someone there to support me."

"Citizens Advice were very good. They went through all the details and helped fill out the forms..."

* Names have been changed to protect anonymity

02

What we achieved in 2023 to 2024



Delivery of our Business Plan for 2023 to 2024

We made significant progress in the previous financial year. Our business plan had 4 themes—advice, advocacy, inclusive access and organisational health.

1. Advice

Our advice theme related to the provision of advice in all its forms. We aimed to:

- 1. Protect and, where possible, increase the one-to-one advice provision within the available service, to enable more clients to access advice
- 2. Increase the effectiveness and efficiency of advice-giving processes to enable advisers to support more clients, whilst still providing a quality service
- 3. Make our advice fit for the future by understanding, defining and developing our place in the wider advice ecosystem

For 'advice' we:

- resecured our Help to Claim funding and won or secured £66m out of the £67m funded services income target. We distributed funding from donations to local Citizens Advice, with over £36m of income gains for clients
- made significant progress with volunteering transformation, commissioning research to better understand the value of volunteering across our service and creating a toolkit to help volunteer managers support volunteer wellbeing
- expanded our energy advice capacity and developed a proposition for Consumer Energy Debt Advice
- started modernising the technology behind the consumer service, building on the successful rollout of our Connect platform, improving the client experience of our phone services and reducing costs
- served 59% of our advice content to the public and advisers across the UK through our new content platform, Contentful, in partnership with Citizens Advice Scotland
- trialled new approaches to improving the on-site navigation and ease of search our website content, introducing ways to enable clients to more easily self-serve

2. Advocacy

Our advocacy theme sought to maximise our impact and opportunities to feed back from frontline insights to our advocacy work. We aimed to:

- 1. Test the idea that a stronger feedback loop between advice and advocacy would achieve greater impact for our clients

2. Further position ourselves as the leading organisation for bringing frontline insights into policymaking

For 'advocacy' we:

- gained a stronger advocacy voice by embedding colleagues in local Citizens Advice and used frontline insights in our data presentations, branding and advocacy
- established 'negative budgets' as a policy framework, launched our [National Red Index](#), and called for government action to address the causes of people's costs exceeding their income
- appeared at select committees to give evidence on a range of issues, including energy support and regulation

3. Inclusive access

Our inclusive access theme aimed to tackle the ongoing disparities in access and experience for clients from marginalised groups. We aimed to:

1. Improve the accessibility of our service for marginalised clients
2. Improve the overall client experience for clients of colour
3. Increase the voice of clients and potential clients (especially those who are most minoritised and marginalised) in all of our work to improve our ability to meet their needs

For 'inclusive access' we:

- progressed our work to close the access and experience gap with an equity, diversity and inclusion (EDI) dashboard for our client data, brand campaign work for people of colour and improvements to our discrimination advice
- established a Closing the Gap community of practice made up of colleagues across national Citizens Advice
- recruited a Senior EDI Specialist and Race Equity Specialist to support local Citizens Advice to mobilise on [mission 2](#), and co-ordinate our racial disparities research project

- undertook work on involving people with lived experience, including creating a participation community of practice
- reduced the national organisation's gender, ethnicity and disability pay gaps

4. Organisational health

Our organisational health theme was our most wide-ranging and focused on both the underpinning features of a successful organisation and system and the longer-term direction. We aimed to:

1. Improve the experience of colleagues in priority aspects of the employee lifecycle, increasing colleague attraction, satisfaction and retention
2. Build our understanding of system-wide finances and our strategic finance and funding options, prioritising our short- and longer-term sustainability activities accordingly
3. Work collaboratively across the service to build common purpose around our key opportunities and challenges. And work together to address them, progressively determining how to evolve

our system and our strategic partnerships, with and for clients

4. Focus on strengthening our organisational foundations in the national organisation—including the key capabilities, processes, systems and behaviours needed to support the effective performance of Citizens Advice

For ‘organisational health’ we:

- launched our strategy and the local Citizens Advice Taskforce, a group of local and national leaders, including local Citizens Advice trustees, to help steer our strategy mobilisation
- delivered improvements to our talent acquisition, people data and induction processes. We completed a strategic pay review and conducted shorter working week projects
- took steps to improve financial sustainability through the business planning process and developed a medium-term financial plan

Our funding model continues to constrain the supply of advice and the support we can provide. With flat or decreased funding, we protected rather than increased the capacity of our funded services.

As financial sustainability was a key focus for our planning, we diverted leadership and colleague time to identifying savings and implementing robust financial and people change assessments and processes during the second half of the year.

We expected to complete work to move advice content by March 2024 but that milestone was moved to July 2024. Due to insufficient capacity, we were not able to complete all of the improvements to our discrimination advice that we had planned. We were also unable to complete a lived experience framework and principles. We’ve made progress with our funding strategy but there is more to do.

We adjusted the original strategy outputs for the year and prioritised establishing the Local Citizens Advice Taskforce and mobilising our new missions.

Our funding model continues to constrain the supply of advice and the support we can provide. With flat or decreased funding, we protected rather than increased the capacity of our funded services.

Business development and income generation

Financial sustainability is key to our future delivery. We continue working to secure longer-term funding for the whole service—at a national, local and, increasingly, regional level. Devolution is here to stay, and with it brings opportunities and challenges.

In the past year, we have established an organisational-wide regional funding approach that will enable local offices to compete effectively for devolved and regionalised funding.

In the last year we have invested in our fundraising team to enable us to maximise opportunities for funding frontline services, advocacy and infrastructure. We continue to maximise opportunities to grow our unrestricted income, alongside winning funding for restricted projects within key strategic areas. We will continue to work to improve this position, and recognise the need to continuously assess our activities against our strategy to maintain a sustainable unrestricted reserves position.

More stable funding helps us to plan further into the future and ensures that our services are financially sustainable and resilient. At the end of the financial year, just over half of our nationally-secured funding is through agreements of over one year.

In 2023 to 2024 we:

- secured the extension of key national services—Pension Wise, the Witness Service and the Wales Single Advice Fund
- competed for and won the Help to Claim bid, awarded by the Department for Work and Pensions (DWP)

- secured funding for 64,519 fuel vouchers, supporting clients in fuel crisis
- obtained nearly £500,000 in funding to improve technical infrastructure support for debt advice
- supported the network to win £46,615,085 in funding
- continued to build relationships with Trusts and Foundations, winning £1m of new business and sustaining £1.5m of partnerships
- worked with our network of local Citizens Advice to explore how we can support them to fundraise locally within their communities



03

Our strategy

Our strategy, vision and ambitions

In October 2023, we launched our strategy, [Transforming together: trusted advice in times of change](#). As well as setting out how we'll deliver it and the [enablers](#) that will help us to do so, our strategy introduces a move to missions-based working.

This is a practical response to the need to ensure our work has the greatest impact. And a way of harnessing the power of being one service with many leaders.

Our strategy acknowledges that our service is rich in brilliant practice and innovative approaches, and brimming with ideas for the future. But also that we haven't always used the full power of our federated network to enable us to make the most of our collective resources.

A missions-based approach focuses our collective efforts on the biggest challenges. It also supports a new way of working together as one service that centres on learning and innovation. We hope that by encouraging innovation, attracting new investment and collectively problem solving, we will have the greatest impact for the people we are here to support.

Our missions are to:

1. Provide advice fit for the future—We'll be there for people when they need us in the ways that help make the biggest impact
2. Close the gap—We'll end the disparities in access and experience for marginalised people
3. Take early action—We'll prevent more people reaching crisis by addressing problems earlier

Equity, diversity and inclusion (EDI)

Our EDI approach recognises that inequalities in society lead marginalised communities to face greater disadvantages, which drives demand for our services. For instance, our research shows that marginalised communities are disproportionately

affected by issues with benefits, housing, employment and household finances. The continued impact of the cost-of-living crisis is also more likely to lead marginalised communities to need our advice, support and advocacy. This understanding underpins our new organisational strategy.

Whilst all our strategic missions relate to how we provide our services and advocate for change, mission 2 has an explicit commitment to ending the disparities in access and experience for marginalised people. To do this, we will work hard to reach the people who need us most, prioritise the needs of marginalised people and challenge disparities and inequalities, both in how we provide advice and advocate for change.

We have begun work on a range of activities to deliver on mission 2. These focus on improving

access for disabled clients, improving access and experience for clients of colour and centring lived experience. The work has included:

- launching an organisational-wide EDI data dashboard and accompanying monthly dashboard sessions. The dashboard is a collection of organisational data that covers client experience across our service, people surveys in local offices and people data for the national office
- starting our racial disparities research project. We know clients of colour are less likely to recommend Citizens Advice and have a poorer experience when they use our service. We're undertaking a flagship research project, grounded in design justice principles, to understand these disparities
- continuing our work to improve discrimination advice for marginalised clients
- establishing a Closing the Gap Community of Practice to ensure we can have the greatest impact in addressing equality disparities in service delivery

- recruiting a new Digital Accessibility Manager and Senior Race Equity Specialist
- launching a new brand campaign that centres clients of colour

Partnerships and sponsors

We build new partnerships to help us support as many people as possible. Securing funding and working with partners are absolutely essential to our financial sustainability in the most challenging economic situation we've seen in a generation.

The backing we receive from our partners and supporters enables us to continue helping the people who need us. The demand for our services is still at record levels, with client issues becoming more complex and harder to resolve.

It is more important than ever before that our service is sustainable and able to reach as many people as possible. The funding we receive through our partnerships not only allows us to fund vital programmes and services but also helps us to work more strategically. We are so grateful for the support we receive year on year, thank you!

Aviva

So far, as part of our strategic partnership, Aviva has donated £7 million over 2 years to increase the capacity of our service. This is due to their ambition to help the UK Get Ready for the future.

Aviva funding has enabled our Adviceline advisers to support almost 50,000 people with 117,000 issues. And it has improved our website advice, increasing the number of clients who can self-serve by 10%. We've also developed an impactful programme of corporate volunteering activity which provides unique opportunities for Aviva colleagues to directly support our service.

British Gas

We received a donation of £150,000 from British Gas to help build capacity into our Help Through Hardship helpline, which provides critical advice and support to people in crisis.

Cadent Foundation

With support from the Cadent Foundation, we conducted a 12-month pilot targeted at 8 of the most deprived communities in areas where Cadent operates. This offered clients assistance with specialist energy efficiency advice and income maximisation.

We did this by having specialist caseworkers support clients with their problems through to resolution, by looking at their circumstances through a holistic lens. As a result of the pilot, we were able to help 1,927 clients, and identified over £2.7m income gain—an average of £1,432 per client.

Lloyds Banking Group plc

We entered a partnership with Lloyds Banking Group (LBG) in September 2022, offering a bespoke referral service for their customers which continued to flourish throughout 2023 to 2024. That year, our partnership supported 4,588 clients with more than 11,800 issues, resulting in a potential income gain of over £2.4 million for Lloyds Banking Group customers.

Macmillan Cancer Support

For over 15 years, Citizens Advice has partnered with Macmillan to provide vital welfare benefits advice to people living with cancer across England. This year, our partnership made a profound impact by supporting over 34,600 people with 200,000 advice issues, including over £112 million in financial gains.

Our advice tangibly improves lives, enabling people to afford better care, nutrition, transport and heating. The partnership demonstrates our shared commitment to empowering those living with cancer.

Mind

We continue to work with Mind on our Help through Hardship partnership. Together with the Trussell Trust, the partnership aims to tackle the underlying causes of poverty, including mental health problems. It does this by offering joined-up advice and support services for people on the lowest incomes and campaigning for a more just support system.

Advisers on the Help through Hardship helpline can refer callers to Mind's Infoline for information about mental health and how to get support. Local Citizens Advice work with local Mind services to provide holistic support to people experiencing both money and mental health problems.

National Grid

National Grid continues to be a strategic partner of Citizens Advice, supporting vital frontline service delivery through several energy programmes. In the first year of our partnership, more than £20 million of additional income was identified for our clients.

Alongside this, we have delivered a meaningful corporate volunteering programme which gives National Grid colleagues experience on the frontline of advice delivery. This mutually-beneficial programme has enabled us to support an additional 4,226 clients.

NatWest Group

NatWest Group has been supporting a referral service for their customers in partnership with Citizens Advice since 2020. In 2023 to 2024, our partnership supported 4,202 clients with more than 13,200 cases. This resulted in a potential income gain for NatWest Group customers of £1,469,755.

OVO Energy, E.on Next, Shell Energy

We partnered with OVO Energy, E.on Next and Shell Energy who provided funding through the Warm Home Discount (WHD) Industry Initiative to support the successful delivery of the Energy Advice Programme (EAP) across England and Wales.

In 2023 to 2024, through WHD funding, our advisers have provided energy efficiency and income maximisation advice to 10,638 people and identified a staggering £11,282,677 of income gains. We advised on 53,809 energy-related issues and provided £347,193 worth of fuel vouchers.

Southern Gas Networks (SGN), Northern Gas Networks, Wales & West Utilities

In collaboration, the gas distribution networks SGN, Northern Gas Networks, Wales & West Utilities have partnered with Citizens Advice to deliver the Energy Safeguarding and CO Safety Partnership across England and Wales.

In 2023 to 2024, we trained more than 440 Citizens Advice energy advisers on CO safety, increasing CO awareness amongst 8,620 households. We provided lifesaving CO alarms to 1,982 of the most at-risk households, supported clients with over 42,000 advice issues, and issued 1,113 food and 2,773 fuel vouchers. We also identified a staggering £5,422,362 income gain.

The Trussell Trust

In March 2020, right at the beginning of the Covid pandemic, Citizens Advice and the Trussell Trust launched the Help through Hardship helpline, with Mind joining the partnership in 2021.

The free helpline offers personalised, holistic support to people who don't have enough money for essentials. It can also connect people with a wider range of services and support, like a referral to the Trussell Trust foodbank network for emergency food.

We've expanded our partnership to strengthen local connections and use our shared voice to campaign for a more just support system for people facing poverty and mental health problems.

Yorkshire Building Society

We continued our innovative partnership with Yorkshire Building Society and expanded provision in July 2023. This increased our reach in local communities, with 28 local Citizens Advice offices delivering appointments in 41 YBS branches across England and Wales. In 2023 to 2024, our partnership supported 4,206 clients with more than 15,800 issues, resulting in a potential income gain of £1,865,202.

“I needed to fill in forms, but I’m dyslexic and suffer with anxiety. Citizens Advice were very helpful and went through everything with me. It took a big weight off my mind.”

Gale*

* Names have been changed to protect anonymity

04

How we helped people



How we helped people

Citizens Advice delivers services across England, Wales and the Channel Islands. Our local Citizens Advice network provides advice through a variety of channels, including in person, over the phone, by email and over webchat. We also provide online advice content on our website.

We use our data to show how people want to receive advice and then respond to that need as best we can.

Demand for our services continues to rise. We work alongside our local network to support them to meet as much of this demand as possible, and to be the trusted advice that clients need in these challenging and changing times.

Advice

Adviceline

Adviceline is our nationally-supported remote generalist advice service. It is free to use and is our most widely-delivered service, with over 200 local Citizens Advice delivering a combination of phone, webchat and email advice through Adviceline.

This year, our Adviceline phone service answered over 650,000 calls—450,000 of which were unique clients. This means that, since launching in 2013, Adviceline has answered almost 8.5 million calls to people in England and Wales. In addition, in 2023 to 2024, our advisers have answered 25,000 contacts through Adviceline webchat and 21,000 contacts through Adviceline email.

As our generalist advice service, the information and advice our advisers give is extremely diverse, helping clients with all manner of issues. The top issues we helped people with in 2023 to 2024 were tax, benefits, housing, charitable support (such as referrals and crisis support) and relationships and family.

As well as providing direct support to clients, Adviceline plays a pivotal role in connecting clients to our other services. The Adviceline phone service gives clients the option to select our consumer, Help

to Claim or money service. As such, Adviceline can be considered our virtual ‘front door’—connecting millions of people to the support they need.

However, the service also faces continued demand and funding challenges. People are coming to us in greater numbers and with more urgent and complex problems. This means it takes our advisers longer to help them.

The result is that our virtual queues of people are getting longer. We know this is a key issue for clients who use Adviceline, as increasingly they have to wait longer to get through. It’s also challenging for advisers who support—understandably—frustrated clients. Regarding funding, Adviceline is particularly reliant on local statutory funding, which has remained flat for a number of years.

In 2023 to 2024 we worked hard to address these issues where we could. We have secured additional

funding from major donors and are making use of our technology and data functions, including our new remote phone advice platform. These help us to better understand demand and make the most of our resources.

In the year ahead, we'll continue to focus on supporting our network to make the best use of current resources to further improve their remote generalist services. At the same time, we'll work to increase our income to meet demand and funding challenges.

In 2023 to 2024:



93%
of local Citizens Advice
services supported
people over the phone
on Adviceline



24%
of phone demand
was answered



55,000
additional calls
answered—an
increase of 9%
from 2022 to 2023



25,000
webchat contacts
were answered



21,000
email contacts
were answered



**8.5
million**
calls answered by our
Adviceline service
since 2013

Money Advice Development team

The Money Advice Development team works to develop money advice services for the network. The work cuts across all 3 missions: Provide advice fit for the future, Close the gap, and Take action early.

In 2023 to 2024, we delivered the following work to support local Citizens Advice and clients:

- set up a financial capability network group, following the success of launching 'Integrating Financial Capability into Advice' training
- supported client-facing money advice content by establishing a partnership with [Plain Numbers](#)
- helped advisers to see more clients by developing and launching a feature in our case management system, 'Casebook'
- designed 'Next Steps and Advice Summary' templates to better tailor the information that clients are given after a debt advice session. This supports Financial Conduct Authority (FCA) Consumer Duty and other regulatory requirements

- focused on talking to young people about money and finances by developing content and supporting a number of campaign initiatives
- established new relationships with the Deaf community and organisations that support those members. These included teaching students financial capability, consumer skills and scams awareness, and creating British Sign Language (BSL) TikTok videos together
- supported the relaunch of the National Young Consumer of the Year competition. We will support this again in 2024 to 2025 by working in partnership with the Chartered Trading Standards Institute

Witness service

We provide free and independent support for witnesses and victims in every criminal court in England and Wales, to help them give their best evidence. Our Witness Service is funded by the Ministry of Justice (MOJ) and provides support for both prosecution and defence witnesses.

Our service recognises that victims and witnesses often have other problems that intersect with their worries about attending court. We work closely with other organisations, including our network of local Citizens Advice. Our trained volunteers work tirelessly to give witnesses practical information and emotional support to feel more confident when giving evidence.

This year:

- we supported over 80,000 witnesses to give their best evidence
- we provided enhanced support for 35% of vulnerable and intimidated witnesses through our outreach service
- we made over 5,000 referrals to other services for additional support, including local Citizens Advice
- after receiving support, 96% of witnesses surveyed said they felt safer, 93% less anxious and 95% better prepared to give evidence.

Pension Wise

Pension Wise is dedicated to empowering people aged 50 or over through free, impartial guidance about accessing their defined contribution pensions. The service is available across England, Wales and Northern Ireland and is delivered in partnership with 36 local Citizens Advice offices. In 2023 to 2024, Pension Wise supported 75,000 clients with an average client satisfaction rate of 98%.

During this period, our phone delivery increased to 95%. This supported the response to demand levels whilst also ensuring that we kept a proportion of our face-to-face delivery for those that needed it. This balance reflects the needs of our clients in an ever-changing delivery landscape. We're able to provide for those operating in an increasingly digital world, opening up the service to more people whilst continuing to meet the accessibility needs of our most marginalised clients.

As the cost-of-living crisis persists, there is a growing interest in accessing pension savings early, as people consider tapping into pension pots to alleviate financial pressures. We're committed to helping people understand the implications of this decision and their options, and directing them to support for financial challenges where needed.

We've been working on improving the accessibility of the Pension Wise service for Deaf clients. We've developed and improved the BSL appointment booking process and have created a social media toolkit that promotes BSL Pension Wise appointments. This has further broadened the reach and accessibility of the service.

Looking ahead, we're focused on making more improvements to the accessibility of the Pension Wise service, streamlining our booking process, and analysing our data to better support our clients.

Help to Claim

Help to Claim gives people the support they need to claim Universal Credit—from starting an application to getting their first full payment. At a time of a cost-of-living crisis, this service is even more vital. It ensures that people receive the correct amount of Universal Credit and, where needed, gives them the support to claim—which otherwise they may not have had.

2023 to 2024 was another busy year for Help to Claim, as our service supported 131,000 people on the phone and through webchat. In addition, 194,000

people fully self-served the advice they needed from our website—including our Help to Claim web pages being viewed 2.6 million times over the year.

Almost 9 in 10 (87%) clients said they would have been unable to solve their problem without the support of Citizens Advice, demonstrating how indispensable the Help to Claim service is.

The cost-of-living crisis impacts different communities in different ways and over the year we connected with around 2,600 local organisations. We did this with a focus on developing partnerships to help improve access for marginalised groups.

Help Through Hardship

Citizens Advice and the Trussell Trust have come together to develop a free helpline for people struggling to afford the basics. Operating in England and Wales, the helpline offers personalised advice and support to help address the underlying causes of the client's hardship. If required, the helpline also makes a quick and seamless referral to a food bank.

In 2023 to 2024 we helped 43,622 clients and issued 65,690 food bank vouchers, resulting in over 130,000

food parcels being distributed. At a time of a cost-of-living crisis, these food bank vouchers and the wider support are an essential lifeline for clients.

Our advisers helped to bring in over £40.6m in critical financial gains for these clients. At least £40.3m of this was achieved through increasing clients' income by claiming their full entitlement to benefits.

Consumer service

The consumer service helps everybody living in England and Wales with any consumer issues they may have—including advice on energy and post. We provide advice, education and research on policy issues. We also have a statutory duty to provide supplier performance information to consumers.

The service is provided through 8 of our local Citizens Advice and is delivered by phone, webchat and email. It is funded by our main funder, the Department for Business and Trade (DBT).

Our consumer service delivers excellent value for money—for every £1 spent on providing the service, consumers on average save £9.

In 2023 to 2024, the consumer service handled:

- just over 827,000 total contacts
- 610,000 general consumer queries
- 205,000 energy contacts
- 11,100 post contacts
- and 13,745,000 visits were made to the consumer pages of our website

It was an ambitious year, with work well underway to develop the consumer service and bring it onto our Casebook client management tool, which will go live in 2024 to 2025. This will make the service more efficient to deliver for our partners and, most importantly, will provide our clients with a more effective service.

We also introduced a new priority line for our general consumer clients, having previously introduced one for our energy clients. This helps clients to get a faster route into our advisers.

Providing specialist energy support

The consumer service is able to refer qualifying people to priority complaints teams at energy suppliers. This can help resolve problems more quickly.

Vulnerable clients will be referred to the Extra Help Unit (EHU) for additional support. This is a referral-only service and 84% of its referrals come from the consumer service.

Where people have tried and failed to settle a complaint with their energy company, we can refer people to the Energy Ombudsman. The Ombudsman will carry out an impartial review of the complaint and issue a resolution.

Energy

In a year that continued to be challenging for energy consumers, Citizens Advice has been there to provide people with advice and support:

- almost 50 million views of our content and messaging across digital and offline channels

- 3.76 million unique page views of our energy web pages
- we revised our website advice content, improving the results for key search terms and ensuring it meets people’s changing needs
- we developed and launched a new version of the Energy Supplier Customer Service Ratings, to align with the new requirement for suppliers to host this data on their own websites
- we improved our interactive tool for comparing the energy use of appliances
- we held events to reach different communities with the energy advice they might need
- we worked in partnership with Energy Saving Trust to run Energy Savers Week in January 2024. We shared our top tips for staying warm and saving money on energy over the winter. Our content and messaging about this week of activity was seen over 6 million times

Energy advice projects

In addition to our work on consumer service energy issues, our energy advice projects had their busiest year yet. They mobilised and managed 5 separate energy advice services that resulted in a total of £6.5m funding for advice services through our local offices. This was 40% more than in 2022 to 2023.

Key outcomes for our energy advice in 2023 to 2024 include:

- over 69,000 clients supported with energy and income maximisation advice (up 10% from 2022 to 2023) by 168 local Citizens Advice across England and Wales
- an income gain of just under £52 million for our clients (a 116% increase from 2022 to 2023). Most of these clients were in fuel poverty. Our energy advice services supported them through crisis and longer-term debt management
- through the expansion of our Energy Advice Programme, we were able to provide detailed advice to almost twice as many clients as in 2022 to 2023

- we successfully expanded our Energy Caseworker service—the pilot scheme of 8 FTE advisers operating from 8 offices has been extended to 35 FTE advisers covering 35 offices across England and Wales

Money and Pensions Service Debt Advice Project

Our Money and Pensions Service-funded Debt Advice Project provides free debt advice across England. It offers this through a national free phone service, webchat and face-to-face provision in over 100 community-based advice agencies.

In addition, we provide a national centre for the processing of Debt Relief Orders (DROs). We also provide a casework service for the Money Advice Trust’s National Debt Line.

We’ve supported over 200,000 people through the cost-of-living crisis by providing our service over multiple channels, so people can get advice in a way that works for them.

In 2023 to 2024:

- our national webchat and email service supported 96,442 new clients, with an [89% satisfaction rate](#)
- our national phone service supported 47,734 new clients
- we supported 5,308 clients to obtain a DRO, writing off £73m of debt
- we provided 29,838 hours of casework support for 7,653 National Debt Line clients
- we supported 88,000 people in 108 areas through the work of 97 local Citizens Advice and 11 independent advice agencies
- through local delivery, we wrote off £69m of client debt, mostly through Debt Relief Orders or Bankruptcy

Wales funded services

In Wales we deliver Advicelink Cymru, a targeted service for people most in need of advice services, funded by the Welsh Government under its Single Advice Fund.

Advicelink Cymru offers a quality-assured advice service across Wales, providing advice in Welsh, covering the following advice areas:

- welfare benefits
- debt and financial capability
- housing
- employment and discrimination
- education

In 2023 to 2024, Advicelink Cymru helped 81,979 people with 402,512 issues through 417,887 activities. These are the unique pieces of work that go into resolving a client's issues.

Issues with benefits, debt and housing were the main areas people sought help with this year.

62,913 people (77%) we helped were from an identified priority group, including carers, older people, disabled people, people with mental health problems, and those experiencing domestic abuse.

This year, Advicelink Cymru secured over £47.5 million additional income for the people we helped, and wrote off over £13.2 million of debts.

Of those surveyed, 81% of people said they would not have been able to find a way forward without Advicelink Cymru.

Advicelink Cymru is now made up of 8 services in 6 regions across Wales, delivered by a network of local Citizens Advice offices and funded partners. Services include:

- regional community and specialist advice services
- a pan-Wales remote phone line

- Private Rented Sector Debt Advice Helpline
- Mental Health Crisis Breathing Space
- Basic Income Pilot for care leavers
- Claim What's Yours
- Debt Relief Order Unit

Basic Income Pilot

The Welsh Government Basic Income Pilot for care leavers gives a monthly pre-tax payment of £1,600 for a duration of 24 months from the month after a young person's 18th birthday. Our Advicelink Cymru service provides all young people in the pilot with financial advice, calculations and education focused on the prevention of financial crisis.

It also provides skills development, and advice and support with day-to-day issues like housing, employment and benefits. This has the aim of supporting young people to live independently at the end of the pilot. This year, as the pilot moved into its exit phase, we helped 250 young people with 981 issues through 966 activities.

Claim What's Yours

Claim What's Yours is a Welsh Government-funded income maximisation campaign. Through a dedicated helpline, it provides free and confidential advice about the benefits people may be entitled to. This year the service answered over 52,000 calls.

Debt Relief Order Unit

In 2023 to 2024, we launched a new pan-Wales Debt Relief Order (DRO) Unit. This Unit, established in response to a changing funding landscape across England and Wales, enables people who are experiencing significant debt issues to apply for a DRO. Over 360 DROs were submitted during the year.

European Union Citizens Rights (EUCR) service

This year our Welsh Government-funded EUCR service came to an end. The service provided free quality-assured information and advice services to EU, EEA and UK citizens through specialist advice services, including tribunal and/or Court

representation services. This enabled these citizens and other migrant citizens who have the Right to Work to resolve any exploitation and/or discrimination issues related to employment.

In this last year of the service, we supported over 260 clients to resolve their cases and over 230 with advice related to employment and discrimination issues. 91% of clients felt their situation had improved and 100% were satisfied with the service they had received.

Partnerships

Partnerships are fundamental to our work in Wales, enabling us to reach out to marginalised people through our trusted community networks. Working with partners increases awareness of the value of advice and supports referrals both to and from our network of local Citizens Advice offices.

Our partners value the accessibility and speed of our Wales-wide referral system.

[I'm] 'Amazed at how speedy the referral was. The client had just left the office and was on the bus home when they got a call back from Citizens Advice.'

'Referral system is really useful, especially being 24 hours. Many of our services operate outside of traditional hours, especially working with young people and mothers outside of school hours. This means we can make referrals at any time which is really convenient.'

Working in this way helps us to take a more preventative approach: 75% of clients supported by Advicelink Cymru were advised at an early stage. A further 20% were advised before a crisis.

Each partner brings their own expertise and reach into a community of interest or place. Delivering quality-assured social welfare advice with wraparound support from partners—be it practical, emotional, clinical or social—provides a more holistic package. This matters because clients are increasingly seeking help with complex, inter-related problems.

This year saw a growth in our partnership working across Wales, with more partners signed up to our central online e-referral system. Over 55 partners actively made over 3,900 referrals, bringing the total number of e-referrals since the project's inception in 2020 to over 18,500. Many more e-referrals are made through longstanding local referral portals, offering people a range of ways of accessing our services.

Advocacy

We've been working to ensure that the cost of living remains a top priority for policymakers in England and Wales. To do this, we created a [new framework](#) for policymakers to understand and measure living standards through negative budgets.

Negative budgets are our key cost-of-living measure—they tell us how many of the people we help with debt issues can't afford their essential costs, and how big their monthly budget shortfall is.

We developed this work further when we launched our [National Red Index](#), a tool that combines our frontline debt advice data with national survey data. This allows us to measure the scale and depth of negative budgets across Britain for the first time. The National Red Index can evaluate the impact of different policies on household budgets—showing policymakers what changes would be most effective in lifting people back into a positive budget.

We've shared our analysis with stakeholders, including several government departments, helping

them understand how they can use the National Red Index in their work to address cost-of-living pressures. The National Red Index has also become a new data tool for national and local Citizens Advice colleagues, allowing us to speak not only about what we're seeing on the frontline, but what the picture looks like on a national scale.

Energy

A major factor pushing people into negative budgets is the ongoing affordability crisis in the energy sector. This has continued to be the main issue facing energy consumers this year.

Although prices started to fall from their peak in mid-2023, the removal of key government support schemes has meant that people have continued to face prices around 50% higher than before the crisis began. Addressing the energy affordability crisis remains a key focus of our work.

Advocacy spotlight

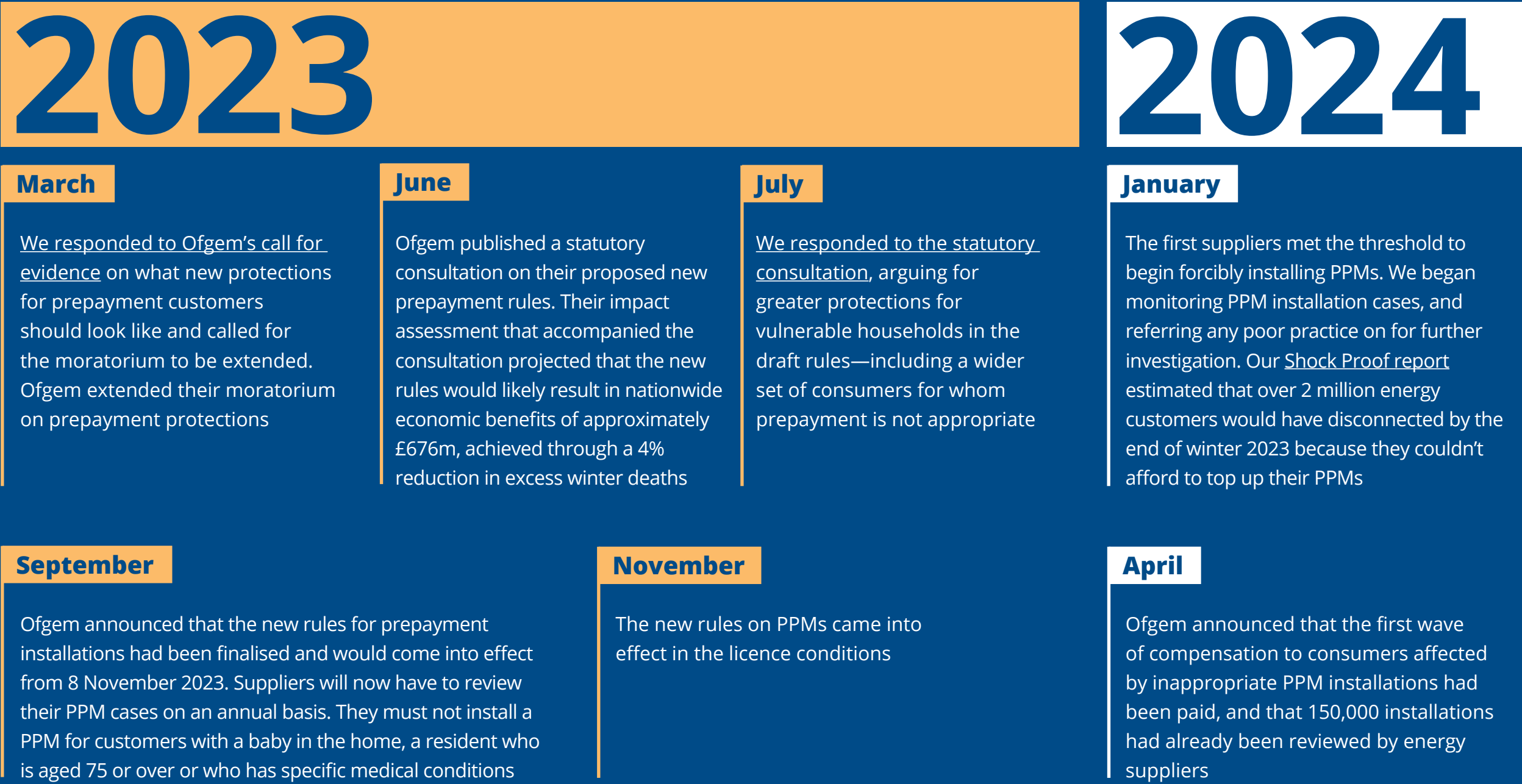
Addressing the ongoing energy affordability crisis and rising debt levels

Prepayment meters (PPMs) made headlines last year, with [landmark Citizens Advice reports](#) highlighting the heartbreaking numbers of people who couldn't afford to top up their meter. This led to a temporary moratorium on forcefit prepayment meter installations and work to improve protections going forward.

We've used our evidence and influence to shape the development of those protections. This led to the introduction of new rules on prepayment meters in November 2023.

In 2024, we've continued to use our research to highlight the experience of prepay customers, alongside the need for more affordability support overall.

Prepayment meters – 2023 to 2024 timeline



Post

Last autumn was a significant time for our advocacy work on post and accessibility. We first drew attention to the fact that parcel deliveries don't work well for disabled people back in 2018. In 2019 we published a report on the ways in which disabled consumers should be able to better specify their needs.

After 5 years of Citizens Advice highlighting the issue, in November 2023 Ofcom finally introduced new consumer protections for disabled people in the parcels market. Around the same time, we published our third annual parcels league table, and we will continue to monitor the impact of these new protections over the coming year.

We're the statutory consumer watchdog for the postal service. We've continued to work with Ofcom and Royal Mail to advance consumer priorities around affordability and reliability.

We highlighted the ongoing issue of Royal Mail letter delays in media work during summer 2023. And we engaged with Ofcom on their review of the Universal Service Obligation, publishing our suggestions in the autumn. We also saw success in

our work around retaining the 2nd class price cap, with Ofcom announcing in January 2024 that this will now be retained until 2027.

Consumer

With the cost of living continuing to put pressure on household bills, we've focused on showing the effect this is having. On people's ability to cover their essential bills and to access markets that provide basic services needed for day-to-day life. Our research found that in the year to August 2023, [4 million people were priced out of broadband, mobile or insurance markets](#).

We found that over 1 million households had had to cancel essential car insurance due to rising bills, with 89% of those who had cancelled finding it much harder to carry out daily tasks as a result.

We've used our research to highlight the need for a stronger system of bill support and to draw attention to the problems with the current system of social tariffs for energy, water and broadband. We have also continued to draw attention to our worrying research finding that people of colour are paying on average £250 more for their car

insurance. We raised this when giving evidence to the Treasury Select Committee.

This year has been an important one for cross-cutting consumer rights, with the Digital Markets, Competition and Consumers (DMCC) Bill passing through Parliament. We've continued to highlight how the design of sales processes, especially online, can lead to consumers being out of pocket.

In July 2023 we published our report [Pushed to Purchase: Counting the cost of deceptive digital design in e-commerce](#), which explored the cost to consumers of poor design of consumer journeys. It found that, due to the design of an app or website, 1 in 6 consumers had bought something they didn't want or need, or later regretted purchasing.

It also emphasised the role of drip-pricing (where fees are added on towards the end of the sales process), reiterated our earlier calls to have this practice banned and for further action on subscription traps. Both of these topics were included in the final DMCC Act, which became law in May 2024 and will mean greater protection for consumers in these markets.

Given the extreme pressure on household finances caused by high inflation, we have continued to highlight the need for regulators to crack down on poor practices affecting consumers. This has included our work focusing on above-inflation price rises being included with mobile and broadband contracts.

Our report [Dialling up prices: Why mobile and broadband consumers need better protections from unfair pricing practices](#) identified that £1.4 billion was set to be added to consumer bills as a result of another round of price hikes in 2024. Crucially, we showed that most people didn't understand the terms of the contracts they were signing up to and we called for changes to be made to this practice. In December 2023, Ofcom announced that it intended to ban the practice of mobile and broadband providers including inflation-linked price rises in their contracts.

“I feel a lot better about everything now that Sara, my adviser at Citizens Advice, has helped me along. I just don't feel that pressure anymore. I also feel more confident about how to deal with situations like this in the future. And if I get stuck again, I know I can go back to Citizens Advice for help.”

Malcolm, East Suffolk



05

Moving forward, transformation

Moving forward, transformation

Our priorities for 2024 to 2025

The 2024 to 2025 business plan marks a shift towards a new missions based approach. Our priorities include developing and implementing our strategy, foundational work to make our advice fit for the future, and to close the gap in disparities and prevent destitution. Our business plan also identifies other key work streams that will enable our missions.

Citizens Advice national business plan 2024 to 2025

Developing and implementing our strategy

We will:

- agree areas of shared focus with local Citizens Advice
- establish joint ways of working, including how to measure progress

Mission 1:
Provide advice fit for the future

We'll be there for people when they need us in the ways that help make the biggest impact. We need to keep our advice offer relevant, far-reaching and effective, and evolve our service offer to keep pace with people's developing needs—making use of new technologies.

In 2024 to 2025, we will:

- redesign our membership support offer and funded services approach
- support local Citizens Advice to adapt their volunteering models
- improve client experience through use of technology, such as AI
- position ourselves at the centre of energy / net zero advice

Mission 2:
Close the gap

We know that marginalised communities face greater difficulty accessing our advice and they sometimes have a poorer experience when they do. For example, in 2023 to 2024, Asian or Asian British clients (63%), Black or Black British clients (69%), mixed and other clients (65%) were less positive about how easy they found it to access the service compared to White clients (75%). We need to work harder to reach the people who need us most, prioritise the needs of marginalised people, and challenge disparities.

In 2024 to 2025, we will:

- deliver research on racial disparities and develop a Race Matters action plan
- develop a roadmap to improve access for disabled clients
- develop and launch a new framework to embed lived experience into our work

Mission 3:
Take early action

Over the last few years, we have seen a dramatic rise in the number of people seeking crisis support from our service. We'll prevent more people from reaching crisis by addressing problems earlier and tackling the root cause of issues, creating change to prevent future problems and inequalities. We will do this both in how we provide advice and advocate for change.

In 2024 to 2025, we will:

- engage stakeholders to influence election manifestos and a new government's first 100 days, with a strong focus on negative budgets
- work with the Trussell Trust to design a pre-crisis support offer, to prevent people from entering destitution

Enablers that will help us deliver on our ambitions

- 1. Financial sustainability
- 2. Digital
- 3. Working with others
- 4. People and culture
- 5. Trusted brand

We will lead a transformation programme to commission the work necessary to address our need to change, starting with:

- reviewing the role and design of our national organisation
- strengthening our leadership and culture capabilities
- agreeing and implementing our funding strategy
- continuing to plan for our long-term financial sustainability

Operating model design and delivery

We will agree and embed a new Target Operating Model—clearly defining the role of the national organisation and making sure we are designed to be fit for our future.

In 2024 to 2025, we will:

- **Streamline our structure**—review directorate and team design to ensure we are focused and effective in our work
- **Strengthen our leadership and culture**—further define our leadership, behaviours and ways of working. Ensure we’re aligned with our values and that leaders are equipped with the skills to foster a strong workplace culture
- **Enhance our capabilities and end-to-end processes**—map and invest in the right skills and expertise to deliver our service ambitions and make sure our ways of working are efficient and effective

- **Refresh our governance system**—by creating a clearer decision-making framework, strengthening our board and executive committee structures, and updating key governance documents, policies and procedures

Review our support to local offices

In 2024 to 2025, we will:

- **Redesign our membership support offer**—based on what we’re hearing from the network, create a more sustainable support model and an up-to-date membership agreement, membership fee and charging structure
- **Deliver a new future for funded services**—deliver a new operating model to test new ways to bring together, deliver and continuously improve nationally-led funded service delivery, to achieve greater alignment with our strategy, value for money and competitiveness

Products, Platforms and Technology

Over the past 5 years, we’ve modernised the core platforms that underpin our advice services and advocacy work. These include our content platform, case management tools, data platform, and phone platform. This investment and effort have provided us with the foundations to innovate and to support rapidly-evolving client needs.

As part of our local support offer programme, we’re reviewing what our local offices most need to effectively run their advice services. We are also looking at how we can meet those needs in the most cost-effective way.

We will take better advantage of new technologies offered through our remote advice platform, Connect, to enable advisers to deliver advice more efficiently. For instance, onboarding webchat and exploring the potential of new messaging capabilities such as email and WhatsApp.

We will work towards our ambition of becoming market competitive in our provision of digital self service and remote advice delivery. And we will constantly innovate and experiment with technology.

As part of the organisation’s mission to close the access and experience gap, we’ll begin research to understand how we can further expand the reach of our advice to minoritised communities, including through new channels and partnering with other organisations.

In 2024 to 2025, we will:

- **AI platforms**—building out the engineering skills and platforms needed to provide national and local office colleagues with AI capabilities for productivity gains and new ways of providing services. These will ensure data security at the lowest possible costs

- **Member technology services**—enhancing our provision of back-office technology services to our members (as part of the LSO work) to provide options for lower cost, standardised and centrally-managed capabilities
- **Technology estate optimisation**—a number of opportunities have been identified and action plans developed to reduce cost, complexity and risk across the nationally-owned technology estate
- **Embedded security**—additional controls, tools and training are being implemented to further reduce our cyber security risks
- **Data Engineering**—modernising our data platforms and business intelligence tools to simplify how data is collected, accessed, analysed and reported on

Our structure, governance and management, including volunteers

Our trustee board provides strategic direction and guidance to national Citizens Advice and has oversight of its financial and operational affairs. The 12 board members are trustees under charity law and directors of the charitable company.*

The trustee board held 6 formal meetings in 2023 to 2024. It also meets as necessary to discuss other business and to attend informational sessions. This helps our trustees to shape the organisation’s strategy, learn more about particular areas of work and develop further as a team. Our Chief Executive and executive team deliver our strategy and ensure the smooth day-to-day running of the organisation.

During 2023 to 2024, we started a programme of work to modernise our governance systems. In 2024 to 2025, we will implement a restructured set of board committees. We will refresh terms of reference, update our Articles of Association, and improve the internal governance systems and procedures that support our organisation’s decision making.

Our trustees

—in order of their appointment date

Will Cavendish (until 21 August 2023) is Arup's Global Head of Digital Services and Leader of the London-based Advanced Digital Engineering Group. Previously, he was Applied Strategy Lead at DeepMind, served as a World Bank economist, and lectured at Oxford University and Imperial College. He has a doctorate in economics and was made a Companion of the Order of the Bath in 2015. Will was Chair of our technology committee and a member of our chairs’ committee.

Ann-Marie Harkin (until 27 February 2024) is the Executive Director for Audit Services at Audit Wales. She has won both the Leading Wales 'Women in

Leadership' award and the CIPFA Wales 'Public Finance Professional of the Year' award. Ann-Marie was Chair of our Cymru advisory committee, Acting Chair of its meeting held on 15 May 2024, and a member of our audit and risk committee and chairs’ committee.

Jonathan Mogford (until 24 July 2024) brings an insight from the Citizens Advice local network, as he is Vice-Chair at Citizens Advice Wandsworth. His civil service career includes 25 years of healthcare and life sciences policy experience, 10 years of which were at MHRA. Jonathan is Chair of our equality committee and was a member of our chairs’ committee.

* The strategic report requirement to provide an analysis of the performance and activities of the charity at the end of the year has been provided within the Trustees' report.

Lucinda Bell (Treasurer, second term will end October 2024) is currently a non-executive director of Derwent London and Man Group. She was also a non-executive director of Crest Nicholson until December 2023. She is Chair of the audit and risk committee at Man Group and Chair of the audit committee at Derwent London. Lucinda is Chair of our audit and risk committee, a member of our people committee, and was a member of our chairs' committee. She was joint Acting Chair of our nominations committee from October 2023 to February 2024.

Warren Buckley (Chair until 16 November 2023) retired from his role as Retail Director at Thames Water in January 2023. Previously, he was Global Head of Contact Centres for HSBC Plc and held positions at BT, Openreach, Orange, Avaya, Lucent Technologies and Vodafone. Before standing down from his role as a trustee and Chair of our trustee board at our 2023 AGM, Warren was Chair of our chairs' committee.

Finola McDonnell joined the Financial Times in 2018 as Chief Communications and Marketing Officer. Finola is a member of the FT Group executive board and oversees global communications, brand management, commercial marketing, partnerships and events. Previously, she worked for US news

outlet CNBC, as Vice President of international communications and marketing. Finola is a member of our technology committee and, from October 2023, our nominations committee.

Jabbar Sardar (Deputy Chair until September 2024) is Global HR director for BBC Studios, the commercial subsidiary of the BBC which oversees TV production, channels and distribution globally. Jabbar is a member of our nominations committee and was a member of our chairs' committee. He was also Chair of our nominations committee until our new trustee board Chair, Matthew Swindells, joined Citizens Advice. Jabbar took a leave of absence from our trustee board in October 2023 and resigned in September 2024.

Steve Hughes is Assistant Director of Strategy & Performance at Oldham Council. He leads the council's policy, performance and data functions, and oversees the data and digital transformation programme. Steve has 12 years of experience in both Chief Officer and Chair roles within the Citizens Advice network and has been a cabinet member in local government. He has held senior non-executive positions in housing and education establishments and is an avid advocate for HIV awareness. Steve is a member of our equality committee and people committee.

Bevis Watts is the Chief Executive of Triodos Bank UK Ltd. Bevis has spent his whole career working in sustainability in the public, private and voluntary sectors. He was previously Head of Business Support at WRAP (Waste and Resources Action Programme) and CEO of Avon Wildlife Trust. Bevis is a member of our audit and risk committee and was joint Acting Chair of our nominations committee from October 2023 to February 2024.

Janine La Rosa is the Chief People Officer at a large London hospital. Prior to this, Janine held a key role in London's Covid response, working to help close the equity gap in vaccine screening. She previously worked delivering high-value infrastructure and transformation programmes, both in the UK and overseas.

Mark Allen retired from Cancer Research UK in 2021, having spent 5 years as Executive Director for HR. Mark has been a trustee and Chair of several final salary pension schemes and Deputy Chair of governors for a large FE college. He is currently a trustee of AQA, the examinations organisation. Mark is Chair of our people committee, a member of our nominations committee and was a member of our chairs' committee.

Sarah Wilson (Acting Chair from 16 November 2023 until 28 February 2024 and Acting Deputy Chair from 1 March 2024 until the present day). Sarah was Chair of The Barnes Fund, a local trust that provides funding to local charities including Citizens Advice Richmond and sheltered housing. She sits on the Advisory Board of Oxfam's Enterprise Development Programme and has held non-executive positions in further and higher education. She was a senior executive at both the Financial Services Authority and Voluntary Service Overseas. Sarah is a member of our audit and risk committee.

Dr Roxane Heaton (from October 2023) is the Chief Information Officer of Macmillan Cancer Support. She has also held a range of public and private sector roles including Director of Digital and Innovation for Morrisons Supermarket. She has won several technology and digital national awards and in 2022 received a British Empire Medal for Services to Digital Technology during Covid. Roxane is Chair of our technology committee.

Matthew Swindells (Chair from 1 March 2024) is Chair of the Board for the 4 acute hospitals that make up the North West London Acute Provider Collaborative. He runs his own consultancy, MJS Healthcare Consulting, through which he provides strategic advice on digital transformation and

global healthcare to a small number of innovative companies. He has spent his entire career in healthcare, most recently as Deputy Chief Executive and Chief Operating Officer for the NHS in England. Matthew has become Chair of our nominations committee.

Frank Hont (from May 2024) is chair of trustees at Citizens Advice Liverpool and has been a senior manager in the private and public sectors. From 2002 to 2012, he was Regional Secretary for UNISON, the public sector trade union. Frank was a member of the government Commission on Integration and Cohesion and received an MBE in 2008 for services to community cohesion. He has been a member of the Liverpool Fairness Commission and also served as a City Councillor in Liverpool. He has been involved in the city-wide anti-poverty task group for 15 years.

Lewis Brencher (from June 2024) is Vice Chair of Citizens Advice Rhondda Cynon Taff and Executive Director of Communications and Engagement at Transport for Wales. He has been a Trustee of CARCT for 9 years. Lewis has become Chair of the Cymru advisory committee which is key in helping shape the work of Citizens Advice Cymru and supporting the work of the local offices.

Deborah Harris-Ugbomah FCA (Treasurer from October 2024) is a chartered accountant, auditing financial services before moving into investment banking and venture capital. She has extensive executive and Non-Executive Director experience in financial services, public sector including NHS, and non-profits. Since January 2022, she has served as an independent member, Chair and Trustee of various committees and organisations. Deborah is an ICAEW elected member of Council, a membership body for the accountancy profession where she is the first black person in 152 years to be successfully elected as President of the London ICAEW chartered accountants.

Trustee committees

The following committees supported the trustee board in its work over the past year:

Audit and risk committee

Advises the trustee board on risk management, internal controls, internal and external audit and financial reporting. This committee is constituted to contain 3 independent co-opted members.

Chairs' committee

A sounding board for the Chair of the trustee board, through planning the board's agendas, and shaping and agreeing the board's business. Our chairs' committee has been disbanded—its last meeting was on 4 September 2023.

Cymru advisory committee

Advises the trustee board on matters relating to Welsh policy, public affairs, EDI, strategic development and business planning. It also has a brief to assure the board that we are meeting our duties under current Welsh language legislation. This committee is constituted to contain 2 members from the local Citizens Advice network in Wales and 4 independent members with expertise in Welsh language, EDI and/or devolved policy matters.

Equality committee

Provides expertise and guidance on EDI to the trustee board in relation to our network, national Citizens Advice colleagues, and Witness Service volunteers and colleagues. Makes sure that promoting equity and tackling the discrimination experienced by our clients is at the heart of our advice and policy work. This committee is constituted to contain 2 members that represent the local Citizens Advice network and 3 independent co-opted members.

Nominations committee

On behalf of the trustee board, leads the process for trustee board appointments. Ensures plans are in place for orderly succession to trustee board and committee positions and oversees the development of a diverse pipeline for succession. Is responsible for the trustee board having the knowledge and skills it needs to lead Citizens Advice. This committee is made up of 4 members of our trustee board, one of whom is the Chair, and our Chief Executive.

People committee

Supports the trustee board through its oversight of the national Citizens Advice people strategy, which includes inclusive employer priorities. Is responsible for ensuring that our people policies and practices are consistent with our organisational behaviours and culture. Monitors and provides feedback on our pay and reward strategy and advises the Chair about the appointment, appraisal and pay of our Chief Executive and executive directors. This committee is constituted to contain 3 trustee board members and also contains 2 independent co-opted members.

Technology committee

Helps to shape and monitor the technology strategy and provides feedback and guidance about technology matters affecting the national organisation and network. This committee is constituted to contain 1 member that represents the local Citizens Advice network and 2 independent co-opted members.

Our trustees’ dates of appointment and committee involvement during 2023 to 2024

Trustee	Appointed	Audit and risk	Chairs'	Cymru advisory	Equality	Nominations	People	Technology
Will Cavendish	22 Aug 2017	—	✓	—	—	—	—	✓
Ann-Marie Harkin	28 Feb 2018	✓	✓	✓	—	—	—	—
Jonathan Mogford	25 Jul 2018	—	✓	—	✓	—	—	—
Lucinda Bell	11 Oct 2018	✓	✓	—	—	✓	✓	—
Warren Buckley	11 Oct 2018	—	✓	—	—	—	—	—
Finola McDonnell	31 Mar 2020	—	—	—	—	✓	—	✓
Jabbar Sardar	29 Apr 2020	—	✓	—	—	✓	—	—
Steve Hughes	23 Jun 2022	—	—	—	✓	—	✓	—
Bevis Watts	1 Nov 2022	✓	—	—	—	✓	—	—
Janine La Rosa	1 Nov 2022	—	—	—	—	—	—	—
Mark Allen	1 Nov 2022	—	✓	—	—	✓	✓	—
Sarah Wilson	1 Nov 2022	✓	—	—	—	—	—	—
Roxane Heaton	31 Oct 2023	—	—	—	—	—	—	✓
Matthew Swindells	1 Mar 2024	—	—	—	—	✓	—	—

Independent committee members 2023 to 2024

As we knew that we would be refreshing and restructuring our trustee board committees in the 2024 to 2025 year, we did not try to fill some of the vacancies on our committees. In 2024 to 2025, all of our committees will be operating under new terms of reference and some will cease to exist, as their work will form part of a new committee.

	External members as per the terms of reference	Local Citizens Advice members as per the terms of reference	Notes on membership and vacancies
Audit and risk	3	0	The second term of 2 external members ended on 28 March 2023 and those roles have not been filled. The remaining external member stepped down on 2 October 2023.
Cymru advisory	4	2	1 external member was appointed on 14 December 2023, replacing someone who stepped down after their second term. 1 of our 2 local Citizens Advice members was seconded to national Citizens Advice on 9 August 2023 and will return to the committee in August 2024.
Equality	3	2	1 local Citizens Advice member stepped down on 30 January 2024 and that role has been vacant since then. 1 external member stepped down on 10 July 2024.
People	0	0	Although not set out in the terms of reference, 2 external members served on the committee throughout 2023 to 2024.
Technology	2	1	The local Citizens Advice member role has been vacant throughout the 2023 to 2024 year.

Recruitment, induction and training of national trustees and committee members

We always seek to ensure that our recruitment processes are open and equitable. As with previous years, in 2023 to 2024 we worked with an external recruitment agency to find our new trustee board members. We looked for people with the right knowledge and skills to lead our service, whilst ensuring that our trustee board remains reflective of the communities we serve. These roles were advertised in national media and with our network.

Our trustees can serve 2 consecutive terms of 3 years, but they must then leave our trustee board. A trustee who holds office as our Chair, Deputy Chair or Treasurer is not allowed to remain in that role for more than 6 consecutive years. After serving 6 years as either Deputy Chair or Treasurer, a trustee can be appointed to the role of Chair. Regardless of their role/s, no member of our trustee board can hold office for more than 12 consecutive years. At the end of this period, another 2 years must pass before any former trustee can be re-appointed.

During 2023 to 2024, we recruited 2 new trustees. The first of these was a standard trustee board member who also became the Chair of our technology committee. The second was a new Chair of our trustee board and our members approved that appointment at an Extraordinary General Meeting (EGM) on 5 February 2024. Our new Chair started his official role on 1 March 2024, which allowed time for an induction.

All new members of our trustee board and committees receive an induction to Citizens Advice that includes information about their role, our service and its governance. As part of this induction, we arrange meetings between each new member and the trustee board Chair, fellow trustee board and/or committee members, and key colleagues, as appropriate. Our trustees and committee members are unpaid volunteers but we reimburse them for reasonable expenses, which this year totalled £4,586.

Section 172 (1) statement

All charitable companies have a duty to act in accordance with Section 172 of the Companies Act 2006 (“Duty to promote the success of the company”).

The trustees consider they have complied with their duties when reviewing the aims and objectives of Citizens Advice, in planning activities and setting policies and priorities for the year ahead. Our charitable objects are to:

- promote any charitable purpose for the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress
- ensure in carrying out its objects and in all aspects of its work, Citizens Advice is committed to promoting equity, diversity and inclusion, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems they face and to improve the policies and practices that affect people’s lives.

The trustees act in good faith to make decisions, working towards outcomes which they consider will be most likely to promote the success of the charity. This is done for the benefit of its charitable purposes as a whole, both in current periods and in the long term.

In discharging their duties, the trustees consider the impact on the interests of clients to be of paramount importance also taking into account our volunteers and colleagues. They also consider the need to foster the organisation's business relationship with suppliers and funders, whilst always retaining our independence and impartiality, and factor all of this into their decision-making process. Examples of key decisions taken this financial year include:

Setting the organisation's strategy, missions and enablers

The trustees kept clients at the heart of their decision making throughout an extensive co-creation process across the Citizens Advice network. This arrived at an ambitious strategy that made extensive use of data to develop and agree clear missions and enablers. These will maximise Citizens Advice's impact in pursuit of our purpose and charitable objects.

Approval of the business plan 2024 to 2025

Trustees provided extensive challenge and support in the setting of the annual business plan, including our influencing and advocacy priorities. This ensured that the final plan set out a limited number of clearly-defined strategic priorities which would be supported by more detailed implementation and departmental plans. This work was done with due regard to funder requirements, relationships and resources, whilst retaining our impartiality, and is being monitored through performance reporting.

Approval of the budget 2024 to 2025

Trustees provided extensive support and challenge to agree a budget for 2024 to 2025 which balanced the need for investment in key capabilities with

ongoing financial sustainability pressures. The budget takes into account the impact on clients, as well as funder requirements, colleague experience and the resourcing of change.

Approving national safeguarding policies and procedures

Trustees ensured that the annual review of our safeguarding policies and procedures was conducted collaboratively. The amendments agreed were informed by the learning identified by a dedicated Safeguarding Working Group. This aimed to improve awareness and create a more coherent approach to safeguarding through our suite of policies and procedures.

Brand awareness campaign approval

Trustees agreed a new brand identity for Citizens Advice, ensuring that the approach was built through consultation with local offices, national colleagues and clients. Trustees balanced the need to increase brand awareness and convert awareness to engagement with the potential unintended consequences of driving demand. They also ensured that the campaign was rooted in our strategic desire to reduce the gap in access and experience of minoritised communities.

Agreeing to consult on the redesign of the local support offer

Trustees agreed the principles of a whole-service consultation on the role of the national organisation in providing support to local offices, in line with the Membership Agreement. This is a fundamental aspect of the national organisation's operating model. When deciding how to engage in this redesign, trustees took account of clients' needs (including for accessible advice) in designing proposals intended to allow for a thriving local office network, as well as the financial sustainability of the national organisation. Trustees provided extensive support and challenge on matters of risk appetite, consultation approach, network sustainability, funder requirements and equity impacts. This enabled the organisation to arrive at an agreed model on which consultation could begin in 2024 to 2025.

Clients

The needs of our clients are central to our strategy, business plan and reporting. Our trustees recognise the significant impact that the cost of living crisis, steep rises to energy bills and inflation have had on our clients' finances and wellbeing.

Our trustees oversee our internal living strategy which takes a missions-based approach to meeting our clients' needs. It seeks to provide advice that's fit for the future, close the gap of access and experience for marginalised people, and act early to prevent people from reaching crisis point.

In addition to our annual impact report, our trustees receive regular updates and resources about our clients' needs, evidenced by our data. Each month, our data team updates our cost-of-living dashboard which analyses our client data by both theme and demographic. It also holds a monthly public event where experts from our own network and other third sector organisations discuss our latest client data and share their insights.

Our trustee board and a number of our committees have included at least one member from our network, which is one way we ensure that the needs of our clients are more directly represented across their work.

Volunteers and colleagues

Trustees receive anonymised information on colleagues' physical and mental wellbeing and are committed to promoting a healthy workforce. They support our ongoing work to build an inclusive culture and are committed to attracting and

retaining diverse, high-calibre talent which volunteer and colleague development helps support. Senior leaders engage with colleagues to receive their opinions on key organisational developments, change and decisions through a number of mechanisms. These include all-colleague town halls, colleague conference, directorate meetings, our colleague community platform Workplace and colleague surveys.

Funders

Our trustees closely monitor our relationships with our funders and receive regular reports on how we are meeting funder requirements. The 'Our value to society' section of this report explains how our services deliver a high value-for-money return for our funders.

Suppliers

The charity has established procedures to make sure that external suppliers are individually verified to ensure they meet with the health and safety, regulatory and financial security standards required by the charity. Day to day, this function is overseen by the executive and trustees are responsible for reviewing the policy. This is in the context of how our service runs, how we work with local Citizens Advice and other organisations, as well as our external suppliers.

Community and the environment

Our trustees aim to limit the impact of our organisation's actions on the environment throughout our work and have measures in place to do so. Our facilities team closely monitors and works to minimise the carbon emissions arising from our 4 offices and colleagues' travel, and ensures that we comply with regulatory environmental standards.

Our sustainable travel policy encourages colleagues to use technology to meet remotely instead of travelling to other locations, and to use public transport when travel is needed. We promote sustainable commuting by providing cycling facilities and season ticket loans. It is extremely rare that any of our volunteers or colleagues need to use air travel in the course of their work. The '[energy disclosures](#)' section outlines our carbon strategy and office energy use.

Standards and conduct

Our trustees are committed to high standards of corporate governance and comply with the principles and practices set out in the Charity Governance Code. We have many policies in place to ensure that our volunteers and colleagues act ethically in the conduct of our business.

All trustee board and committee members sign a code of conduct when they are appointed and declare any new conflicts of interest at the start of every trustee board and committee meeting. All national Citizens Advice colleagues are expected to follow the organisation’s policies regarding EDI, safeguarding, IT, privacy, data retention, health and safety, political impartiality, and social media use. National Citizens Advice colleagues are also required to complete mandatory training on cyber security, EDI and safeguarding in our online learning platform, Skillbook.

In 2023 to 2024, we implemented many of the recommendations from the external board effectiveness review that took place during the previous year. We also began a full internal review of our governance that will further enhance our board and committee operations.

Public Benefit

The Trustees have due regard to the Charity Commission’s guidance on public benefit when reviewing the aims, strategy and in planning future activities of the charity.

Statement of trustees’ responsibilities

The trustees are also the directors of the charity for the purposes of company law. They are responsible for preparing the trustees’ report (including the strategic report) and the financial statements in accordance with applicable law and regulations.

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied they give a true and fair view of the state of affairs of the group, charity, incoming resources and application of resources, including income and expenditure, of the group 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 applicable Charities SORP

- make judgements and accounting estimates that are reasonable and prudent
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business

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

Financial statements are published on the charity’s website in accordance with legislation in the United Kingdom governing the preparation and

dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity’s website is the responsibility of the trustees. The trustees’ responsibility also extends to the ongoing integrity of the financial statements contained therein.

So far as each of the trustees at the time this report is approved are aware:

- there is no relevant audit information of which the auditor is unaware
- they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information

Delegation of duties

Our scheme of delegation outlines decision-making responsibilities within national Citizens Advice. It lists issues reserved for the trustee board and areas which may be delegated to the executive team. The standing financial instructions form the basis of the delegation of financial functions by the Citizens Advice trustee board to colleagues.

Our commercial and contracting policy sets out authority levels for purchasing decisions. We have committed to reviewing our scheme of delegation in 2024 to 2025.

Executive team

Our executive team is responsible for delivering the trustee board’s vision and for the day-to-day operation of Citizens Advice. The following executive directors served during the reporting period:

Chief Executive

Dame Clare Moriarty

Interim Executive Director for Digital Technology and Advice

Alex Butler (from 19 April 2023)

Executive Director of People

Angela Buxton

Interim Executive Director of Finance and Commercial

Jameela Khan (from 15 February 2024)

Executive Director of Finance and Commercial

Karen Bass (until 14 February 2024)

Acting Executive Director of Policy and Advocacy

Matt Upton (until 12 December 2023)

Executive Director of Operations

Michele Shambrook

Executive Director of Strategy and Transformation

Tracey Waltho

Our people

Our service is run by committed and passionate volunteers and colleagues who work hard together to achieve so much for our clients. As the national organisation, we strive to improve all aspects of employee experience to ensure we are a brilliant place to work and volunteer.

We have recently focused efforts on improving our recruitment, onboarding and induction experience and have invested in a strong wellbeing and family friendly offer for colleagues. We are also very proud of the work we have delivered around EDI, most notably our Race Matters programme of work.

We are embarking on a significant transformation programme which is aimed at redesigning the

organisation to better deliver on our strategic missions. This will involve a considerable focus on cultural development, morale building, leadership development and healthy working.

We are committed to fostering an inclusive workplace. We aim to create an efficient, effective, fair and equitable recruitment journey and employee experience that welcomes and supports candidates and colleagues from all backgrounds. We believe that equity and accessibility are fundamental to creating an environment where every individual can thrive.

Our organisational approaches and processes are supported by our recruitment and selection, equity and diversity, disability and accessibility policies.

We actively promote our commitment to equity and the Disability Confident employer scheme in our recruitment processes. We do this by ensuring that all job adverts emphasise our dedication to providing a supportive and inclusive environment for disabled colleagues. We take a reasonable approach to each applicant, ensuring that potential candidates know that adjustments can be made throughout the recruitment process to meet their specific needs. Talent Acquisition Partners work

closely with managers to ensure that action is taken to support individual candidates through the entire recruitment process.

Once candidates join the organisation, we prioritise assessing and implementing reasonable adjustments to create a welcoming and enabling environment from day one.

Before a new team member begins their role, managers work with them to identify individual development needs and any support to put in place. Our quarterly performance development reviews are designed to continue this support, with discussions around individual development needs. If additional support or adjustments are required prior to training and development activities, these are taken forward. Where we are working with a third party, we work with them to ensure equitable opportunities for all colleagues.

By embedding these inclusive practices in our culture, we are committed to enabling everyone to reach their full potential.

Wellbeing

In 2023 our wellbeing function moved into the equity and culture team, reflecting these areas’

interconnectedness and their crucial role in organisational health and effectiveness. With challenges to people’s wellbeing coming from world and national events, as well as (for some people) from organisational change and uncertainty, wellbeing has remained firmly on our agenda.

Like many organisations, we have experienced colleagues reporting higher challenges with mental health-related issues and this is showing up in our absence data. Over the last 12 months, the average number of days lost to sickness was 6.5 days. Mental health is the largest reason cited across this absence. In the period July 2023 to June 2024, there were 2,275 days lost to mental health-related absence, taken by 8.6% of colleagues. Whilst this is lower than some of the industry averages in our benchmarking data, we are keen to tackle any work-related contributors to mental health issues.

In 2023 to 2024, we:

- developed our emerging culture work to positively impact drivers of workplace wellbeing, and aligned our equity, culture and wellbeing teams and ways of working to complement and support one another

- planned for the people aspects of the current and future change programmes, aiming to protect and promote people’s wellbeing as far as possible. This included developing people-centred change principles, workshops for managers, support with change and redeployment, promotion of resources, and subject-matter expertise input from our Wellbeing Lead into the people change process
- worked with stakeholders and projects organisation-wide to improve ‘root cause’ factors identified as impacting wellbeing in our organisation, including a project aimed specifically at improving our ‘meetings culture’
- continued to provide information about, signposting to, and assistance and support for people’s own wellbeing. We did this through a range of wellbeing initiatives, communications campaigns, development sessions and our team of Mental Health First Aiders, in addition to our external wellbeing provisions
- continued to develop our Mental Health First Aid team’s knowledge and skills by providing regular continuing professional development (CPD) and networking opportunities

- co-developed and hosted a third sector Workplace Wellbeing Community of Practice, developing links and sharing good practice sector-wide

In 2024 to 2025, we'll focus on:

- improving our ability to access, report on and use wellbeing-related data for decision-making
- evolving our approach to measuring wellbeing in the organisation
- aligning our wellbeing, culture and leadership development work with the aim of improved workplace wellbeing

Equity, diversity and inclusion

We know we cannot meet the needs of our clients without an equitable, diverse and inclusive workplace culture at all levels of the organisation. This will not only mean Citizens Advice is a great place to work for all, but also that we collectively understand our clients better.

We’re proud of the workforce diversity we have and will continue to better reflect the communities that we exist to help, particularly those who are marginalised. Diversity amongst our workforce will

help us do better at scrutinising and challenging behaviours. It will also ensure we build a culture that allows us to be the best we can be for the people who need us.

Our national team profile shows that 70.2% of colleagues are women and 27.3% men. We have had an increase in colleagues who are disabled, Lesbian, Gay or Bisexual, and people of colour. 28.2% of employees have identified themselves as being disabled or having a long-term health condition and 15.8% are people of colour. 16.1% are Lesbian, Gay or Bisexual. 2.5% of colleagues are Trans or Non-binary.

In 2023 to 2024, we:

- continued our Race Matters work stream to address race disparities. This work has led to progress in an increase in representation of people of colour at the middle and top of the grade structure
- delivered our first Race Matters development programme—a programme to support colleagues of colour, their line managers and senior sponsors to work together and overcome barriers to progression. The programme led to tangible

change for all involved, including progression and active allyship in challenging barriers. This programme was a partnership with Jenny Garret Global and Reflexion and was awarded 'Highly Commended' in the Training Initiative of the Year category at the British Training Awards (June 2024)

- published our 2023 pay gap report, which showed that our gender, ethnicity and disability pay gaps have all reduced since last year. We know we still have work to do to ensure these gaps continue to decrease year-on-year
- grew our network EDI community of practice, which discusses how local offices can make sure our services are accessible to everyone. It does this by focusing on a range of topics including race equity, engaging volunteers and colleagues with EDI work, and disability inclusion
- developed a new EDI policy, demonstrating our commitment to advancing EDI across the service, and its strategic importance in achieving our charitable objects
- launched a new reasonable adjustment toolkit and policy, designed to help managers and teams

feel equipped in meeting accessibility needs. It also ensures disabled colleagues feel supported and included in the workplace

- supported the change process and developed an EDI impacts process for colleagues and clients. Feedback from stakeholders highlighted the importance of this work and it was often cited as an example of best practice

Our ambition is that Citizens Advice recruits, retains and enables marginalised people to thrive in the organisation and service-wide. We carefully consider equity in all of our work to achieve this, which has led to our EDI scores on the national Citizens Advice colleague engagement survey continuing to increase across all related questions. This is a sign that our ongoing work is having a positive impact.

However, we know that disparities still exist and we will continue to monitor the colleague engagement survey through an EDI lens. We've continued to support and strengthen our 4 colleague Equity Groups (REACH*, Disability, LGBTQ+, and Trans and non-binary). We have also started work to establish a new Women's Equity Group and have seen the benefits of our executive sponsorship programme for Equity Group chairs.

In 2024 to 2025, we'll continue to focus on creating a culture of belonging in the organisation. This will include:

- a specific focus on race and disability equity
- developing revised workforce targets across the employee experience journey
- working with the network to diversify volunteers and colleagues
- continuing to increase our EDI capability

Whistleblowing

We continue to take proactive steps to foster a culture where colleagues feel safe to challenge things they think may be going wrong. Accepting that our practices and behaviours may be challenged and knowing that we are resilient in the face of those challenges ensures continuous learning and growth.

In addition to our existing whistleblowing policy, this year we began using a new reporting platform, Integrity Line. This gives people raising concerns the option of doing so anonymously, whilst still allowing them to enter into a dialogue with the case

manager. The system also has a case management dashboard that enables case managers to track case progress and identify key themes, which provides a higher level of assurance for our trustees.

Remuneration policy

We evaluate all new roles using our industry-standard job evaluation scheme, allocating roles to grades. To attract the right talent, we benchmark against the mid-point between lower quartile and market median salaries. All national Citizens Advice employees are paid more than the Living Wage and, for those who live in the capital, the London Living Wage. Executive team remuneration is the responsibility of the trustee board’s people committee, which sets pay levels on the basis of job evaluation outcomes and comprehensive benchmarking.

The annual pay award was agreed with our recognised Trade Union, Unite, in June 2024 and is effective from 1 April 2024. This award consists of a combination of a 1% increase in pay and a £650 flat rate payment—both are fully consolidated into pay up to the pay scale maximum. Any award that takes

a salary above the maximum of the pay scale has been paid as a non-consolidated, non-pensionable monthly allowance.

This award resulted in pay increases of between 1.8% and 3.7%, with higher percentage increases going to those on the lower salary grades. Additional non-consolidated payments of between £125 and £375 have been distributed across our Senior Officer, Officer and Support grades.

Safeguarding policies

The people committee has the responsibility of recommending the appropriate safeguarding policies and procedures to the trustee board for approval. Our safeguarding working group ensures the organisation takes safeguarding governance priorities into consideration. There are various safeguarding policies in place:

- national (including Witness Service) safeguarding adults policy
- national (including Witness Service) safeguarding children policy

- national (including Witness Service volunteers and colleagues) safeguarding procedure
- Witness Service safeguarding procedure

We have a model safeguarding policy for local Citizens Advice, and it's a membership requirement for them to have a suitable one in place. This is complemented by safeguarding guidance for local Citizens Advice that is available on our intranet.

We have recently commissioned a review to ensure our safeguarding practices comply with best practice, and we are implementing its recommendations.

Volunteers

This year, around 19,000 volunteers have helped people to find a way forward and have supported us to work towards a society where people face far fewer problems.¹ As well as giving advice and helping witnesses, volunteers have continued to support the service in other roles—as trustees and in research and campaigns, fundraising and administrative roles. Whatever their role

¹ Number of volunteers between April 2023 and March 2024

and wherever they carry it out, we thank all our volunteers for their dedication, skills, energy and support to the service. We couldn't do what we do without them.

In 2023 we commissioned the largest piece of research into volunteering at Citizens Advice for 10 years. The research, delivered by Sonnet and the Centre for Charity Effectiveness, found that volunteering at Citizens Advice generates value to a range of people and organisations. To local Citizens Advice offices, other key stakeholders (such as the NHS), the economy and volunteers themselves. This was worth at least £100 million in 2023 to 2024. This is a truly amazing impact and one that evidences the many ways in which volunteers bring value to our work.

The research showed that, as well as significantly enhancing our frontline capacity at a time of ever-increasing demand, volunteers bring different backgrounds, skillsets and experiences into our work. They are local people supporting members of their community, shaping our services so that they best meet local needs. Our volunteers also help raise the profile of our service to extend its reach and improve our ability to support marginalised communities.

At the same time, recruiting and retaining sufficient numbers of volunteers and ensuring our volunteer base is reflective of the communities we serve remains a challenge. Linked to this, we've seen a significant decline in our overall volunteer numbers in the past 5 years. This year, we've continued to work collaboratively with our Volunteering Transformation steering committee to better understand and address some of these challenges.

In 2024 to 2025, we will co-design and deliver an action plan based on the findings from the Value of Volunteering research. This will focus on driving up the volume and diversity of volunteer applications, alongside continuing work to adapt our volunteering models to better suit the needs of volunteers whilst supporting quality service delivery.

This year, we have also seen significant growth in our corporate volunteering programme, after introducing new skill-sharing programmes to complement our existing offer. In 2024 to 2025 we will continue to develop meaningful and impactful corporate volunteering programmes with our strategic corporate partners.

Our thanks go to all our volunteers and those who support them across the service, and particularly

those volunteers and colleagues involved in the steering committee and research project. We could not have achieved it without you.

Volunteering in the Witness Service

The Witness Service currently helps around 80,000 witnesses per year with the support of 1,500 active volunteers. To build our volunteer base to pre-pandemic numbers, the Witness Service will continue to focus on volunteer recruitment.

The new centralised Witness Service volunteering colleague model has now been in place for over 15 months. It consists of a Volunteering Manager, 3 Volunteering Co-ordinators and a Volunteering Administrator,. This has supported a consistent approach to recruitment and has also enabled us to focus on improving the volunteer experience in areas such as communication and recognition.

This year's annual volunteer survey has given us valuable insights into our volunteers and how we can improve their experience. Of those surveyed, 83% of volunteers would recommend us as a great place to volunteer and the main reason for their volunteering was 'to make a difference to the lives of witnesses'.

EDI continues to be a focus for the service—our volunteers are predominantly aged over 55 (86.5%), retired (68.8%) and white (92.7%). 67.6% of our volunteers are female. A centralised recruitment function is helping to work towards diversifying our recruitment methods and we have seen positive results from this approach. We now have a diversity statement on all of our adverts and have proactively removed barriers to recruitment from our processes to make it a more inclusive experience for our volunteers. This has resulted in an increase in applications from students and those from a global majority background.

Privacy strategy

Citizens Advice’s reputation is one of its most important assets. At the heart of that reputation is the trust that millions of people have put in our organisation when providing us with their personal information.

Our privacy strategy seeks to ensure that we uphold that trust by ensuring we handle data ethically and in accordance with the law. To help support this area of work, we have a Privacy Risk Management Board and an information governance team.

Citizens Advice aims to be an example of best privacy practice within the third sector.

Our privacy strategy sets out 6 high-level outcomes:

- 1. Policy and best practice will be embedded in the organisation
- 2. Clear roles and responsibilities for national Citizens Advice
- 3. A consistent and balanced approach to privacy risk
- 4. Privacy will be a visible part of Citizens Advice’s work
- 5. There will be clear responsibilities for local and national Citizens Advice
- 6. Our confidentiality promise will be central to our service

Risk and internal controls

Citizens Advice believes effective risk management is key to successfully delivering our strategic priorities and achieving our missions.

Throughout the year, risk owners and managers regularly reviewed risks at team, project, directorate and strategic levels. These reviews assessed the likelihood, impact and risk appetite, the plans for mitigating the risks and the adequacy of those plans. Every quarter, our strategic risks are reviewed by the executive team, reported to the audit and risk committee and discussed by the trustee board.

We continue to raise the profile of risk management within the organisation. Our risk management policy is approved by the trustee board annually. It details our approach and internal control processes, including steps for identifying, evaluating, mitigating and monitoring risks. We use the 3 lines of defence model of assurance and operate a robust system of internal financial controls. This is regularly reviewed by management and internal auditors, and compliant with Charity Commission guidance and best practice. Over the year, the trustees have received assurances from management on the effective operation of controls.

Internal audit continues to be outsourced. Crowe have completed their first year in this role and an implementation review has identified some opportunities to further improve the impact of their work. Internal audit planning is informed by an analysis of the organisation's risk profile. The audit and risk committee receives quarterly reports on the recommendations our internal auditors make and monitors progress to completion and the overall performance of internal audit. Internal audits highlighted areas for development, most notably this year regarding organisational governance and cash flow forecasting. Improvements are already underway in both areas.

Our strategic risks are set out. They are accompanied by summaries of the plans to mitigate and manage them, including where relevant to bring them back within risk appetite.

Financial sustainability

Risks

Risks that would have an impact on our financial resilience.

Mitigation and management

We're continuing to address our long-term financial sustainability through the implementation of a multi-year transformation programme aimed at reducing our cost base and diversifying income. Mitigation measures recognise the external challenges the organisation faces. These include short-term funding arrangements, a real-terms decline in some of our largest grants, increased pension liability contributions, local authority funding pressures and a shift towards regional funding opportunities.

Pension liability

 Risks

Risk that the liability will continue to increase.

 Mitigation and management

The national charity is the principal employer in a defined benefit scheme, which was closed to future accrual from 2008. The deficit in the scheme is significant and there are risks that it will continue to increase. The scheme has a professional pension Chair, a board of trustees that includes representation from national Citizens Advice and professional advisers to help mitigate any risks that scheme has. Further details are given in Notes 23 and 24 to the financial statements.

Organisational effectiveness

 Risks

Risks that could disrupt service delivery or organisational effectiveness.

 Mitigation and management

Mitigations include collaborating across the service and working in close partnership with local offices to ensure that we make the most of service-wide

opportunities. Moving forward, we will work together to redesign our membership support offer and approach to funded services. We will adapt them to support every part of our service to better serve clients, enable advice that's fit for the future, and ensure service-wide competitiveness.

People

 Risks

Risks that would impact having the volunteers and colleagues we need to develop and deliver the range of services that we offer.

 Mitigation and management

We need to be able to attract, recruit and retain the critical talent, capabilities and diversity of volunteers and national colleagues to be an effective, impactful charity. We continue to invest in and develop our organisational culture and employee benefits package, as well as strengthening our leadership and culture capabilities, engaging with Unite the union on change and transformation, and supporting local Citizens Advice to adapt their volunteering models.

Cyber security

 Risks

Cyber security incidents and risks that could result in data breaches or affect our ability to deliver services.

 Mitigation and management

Our primary systems are well designed and built, there is robust antivirus on all devices, services and core-managed systems, and mandatory colleague training in cyber security. In 2024, we gained the externally-audited Cyber Essentials Plus accreditation in recognition of our efforts to raise the hygiene of our systems and configuration. In 2023 to 2024, we rolled out improved security tools across our cloud infrastructure and email platforms. We'll continue to enhance protection systems across our technology estate and to work with local offices to help more of them become Cyber Essentials certified. The audit and risk committee receives an update on cyber security and data protection at alternate quarterly meetings.

Equity, diversity and inclusion

 Risks

Risks that would undermine our efforts to improve access and experience gaps for our clients, our EDI capability and disparities amongst our workforce.

 Mitigation and management

We have rolled out an EDI learning programme to local offices and invested in our EDI capacity and capability. We are conducting research on racial disparities to understand the reasons for gaps in access and advice, developing a Race Matters action plan and continuing to embed lived experience in our work.

Organisational strategy

 Risks

Risks that would prevent consistent strategic decision making, impact on system-wide cultural challenges, and result in missed opportunities to innovate.

 Mitigation and management

In October 2023, we launched ‘Transforming together: our living strategy’ and our core 3 missions. We have now moved into mobilisation, defining strategic areas of focus with local offices and establishing joint ways of working. These include how to measure progress and defining missions-based working and how it will be governed.

Organisational change

 Risks

Risk that high levels of change affect performance.

 Mitigation and management

To ensure that parallel streams of change are co-ordinated and cohesive, we have recruited to organisational design and transformation roles, creating a transformation programme and executive-level board that aims to align and phase all streams of change, reviewing progress, identifying common blockers and releasing them.

Energy disclosures

Climate change and Citizens Advice

As an organisation, we recognise the impact of climate change and our responsibility to take action to contribute to the safeguarding of the natural environment for present and future generations. We take steps across a number of our areas of operation to reduce our environmental impact, and to work in the least environmentally-harmful way possible.

We are committed to reducing energy use and carbon emissions in our operations, and to raise awareness of the need to do the same amongst our colleagues and suppliers. We have started a project with Carbonxgen to understand our carbon emissions across all 3 scopes and we have created a draft plan to reduce our emissions.

Our carbon strategy for 2024 to 2025 on how we'll reduce our carbon footprint

Citizens Advice is mainly an office-based organisation. We work to reduce our carbon emissions through a focus on:

- **office energy use**—working with our landlords to improve energy efficiency and waste reduction. We're resizing our property portfolio to better fit post-pandemic usage. In the last 4 years we have reduced our space considerably and will continue to adjust the size of the portfolio
- **travel**—promoting public transport and more sustainable travel use and encouraging video conferencing where appropriate

Office energy use

We continue to work with our landlords to reduce Citizens Advice's share of energy consumption in office buildings.

Some additional actions we took during the year to reduce our emissions further are:

Our Leeds office

- We moved our Leeds office to a space where the landlord buys 100% of electricity through a renewable tariff that is backed by a REGOs certificate and is from offshore wind

Our Cardiff office

- We will not be renewing the lease for our Cardiff office when it ends in September 2024. Our plan is to take materially less space—therefore our emissions will reduce considerably during 2024 to 2025

Our Birmingham office

- We reviewed the times of operation of the heating, ventilation and air conditioning (HVAC) system and reduced the hours
- We reviewed the temperature in the server room, enabling 1 of the 2 split units to be switched off
- We switched off HVAC in rooms that are not being used

Our London office

- We reviewed the PIRs and reduced the ‘on time’ from 30 minutes to 15 minutes
- We reviewed the times of operation of the HVAC system and further reduced the hours of operation from 6am to 5pm

- Our new landlord buys 100% of electricity through a renewable tariff that is backed by a REGOs certificate
- In March 2024 we terminated the lease for our office at 200 Aldersgate (circa 24k square foot). We took a new 5-year lease at 1 Easton Street (circa 9k square foot). Easton Street also has an EPC rating of B. This should reduce our emissions considerably for 2024 to 2025

Citizens Advice will be submitting our Energy Savings Opportunity Scheme (ESOS) audit in 2024 and will be creating a more detailed action plan from the findings for both buildings and transport emissions by year end 2024.

With all of the above taken into account, we are predicting that our 2024 to 2025 office CO2 emissions tonnes will reduce as follows:

Year	2019 to 2020	2020 to 2021	2021 to 2022	2023 to 2024	2024 to 2025	2025 to 2026	2026 to 2027
Office Emissions – total tonnes	106	76	83	69	38	30	25
Actual/Estimate	A	A	A	A	E	E	E

Travel

As the figures demonstrate, travel-related emissions since the pandemic continue to increase but remain below pre-pandemic levels. The majority of the increase is specifically in train travel. Colleagues are still encouraged to work in a blended approach, using remote conferencing and online collaboration where possible, but travel has slowly increased where face-to-face meetings, networking and conferences are critical to relationships and a positive organisational culture.

Methodology

Emissions are related primarily to our offices, travel and overnight stays at hotels. Citizens Advice national offices are all based in landlord-managed buildings. Meter readings are taken from sub-meters or from the whole building and pro-rated. Travel and hotel emissions are calculated based on information from our suppliers and government guidance on emissions. (Flights, trains, other public transport and hotel stays are part of SECR Scope 3 category. Therefore, by reporting on emissions associated with them, Citizens Advice is going above and beyond the requirements of SECR.)

Gas consumption is calculated using pro rata space allocation of the whole of the 200 Aldersgate building.

Building landlords provide the meter readings to Citizens Advice. We have used Carbonxgen, an

independent company, to calculate the CO2e with standard UK government methodology (using UK Government conversion factors for greenhouse gas reporting) and to verify the numbers presented in this report.

Greenhouse gas emissions due to UK energy use

Emission Source (Scope)	Tonnes CO2e 2019 to 2021	Tonnes CO2e 2020 to 2021	Tonnes CO2e 2021 to 2022	Tonnes CO2e 2022 to 2023	Tonnes CO2e 2023 to 2024
Natural gas combustion in landlord managed offices (Scope 3)	25.8	25.3	30.6	19.0	19.0
Electricity purchased (Scope 2)	79.9	50.7	52.2	49.7	48.7
UK travel: colleague mileage claims (Scope 1)	131.3	23.9	38.0	55.2	57.9
UK travel: flights, rail, tube, taxis and hotel stays (Scope 3)	192.7	1.0	22.5	59.9	79.2
Aggregate Tonnes (Scope 1 and 2 only)	211.2	74.6	90.2	104.9	106.6
Aggregate energy usage (Scope 1 and 2 only)	1,092,115 kWh	385,757 kWh	466,424 kWh	542,438 kWh	551,229 kWh
Total Tonnes	429.7	100.9	144.2	183.8	204.7
Total Tonnes per employee (intensity ratio)	0.452	0.101	0.144	0.183	0.188
Total energy usage (electricity and gas)	459,741 kWh	355,255 kWh	350,629 kWh	361,185 kWh	374,811 kWh

Ella*'s story

Ella* is a single mum in her 30s. She came to Citizens Advice for help managing her energy bills, after her electricity costs soared by around £300 a month.

For most of 2023, Ella's monthly electricity bill was under £100. But in the autumn, she and her children moved into a new property. This house was fitted with a prepayment meter and "ancient", inefficient electric storage heaters. Suddenly, Ella found her electricity bills were coming to around £400 a month.

These energy costs pushed Ella into debt and affected her mental health, as she was constantly afraid the power would go off. Her energy supplier repeatedly refused her requests to switch to a more manageable tariff—instead adding more debt to her prepayment meter account.

"It got to the point where I was literally choosing between putting the electric on or food on the table for the kids," Ella says. "I was panicking and that's when I went to Citizens Advice."

With help from Citizens Advice, Ella was able to switch to a different energy provider who offered a pay-monthly option. This support has made a "massive" difference to her and her family's life.

"Citizens Advice were fantastic," she says. "Things are so much better now. My bills now are reduced dramatically and I don't have to pick between electric and food."

* Names have been changed to protect anonymity

"It got to the point where I was literally choosing between putting the electric on or food on the table for the kids. I was panicking and that's when I went to Citizens Advice"

Financial review

Understanding Citizens Advice’s finances

The Citizens Advice service is made up of a network of 242 independent local Citizens Advice charities across England, Wales and the Channel Islands, alongside the national charity. Each of our local Citizens Advice charities is separate independent legal entity with its own board of trustees that is accountable to the charity's beneficiaries for its charitable objectives. As such, we do not consolidate our accounts, and our accounts and the following financial review section of our annual report only include the results of the national organisation.

In this section, years written as ‘2023’ and ‘2024’ refer to the financial year ending in March. For example, ‘2024’ covers the months of April 2023 to March 2024.

Income

In 2024 the total income for the national charity increased by 0.8% to £167.7 million from £166.3 million in the previous year.

This reflects a decrease in restricted income to £118.4 million (2023: £127.3 million) and an increase in unrestricted income to £49.3 million (2023: £39.0 million). There was a significant decrease in corporate donations (both restricted and unrestricted), which tend to be one-off in nature, with total corporate donations falling to £10.6m (2023: £19.1m).

The movement from restricted to unrestricted income is largely due to contract income received from the Money and Pensions Service to deliver debt advice. Until February 2023 this service was all delivered under a restricted grant agreement. Since that date, part of the service now operates as an unrestricted contract. Funding received under contract increased to £13.1m during 2024 (2023: £1.6m).

The most significant unrestricted funding continues to be that provided by the Department for Business and Trade to support our core activities. This was largely unchanged this year at £25.3 million (2023: £25.1 million).

The chart below shows where our income came from this year.

In 2024 the total income for the national charity increased by 0.8% to £167.7 million from £166.3 million in the previous year.



Our main sources of income

Restricted

- 1 £21.0 million**
Money and Pension Service
(2023: £28.0 million)
- 2 £20.7 million**
Department for Work and Pensions
—Help to Claim (2023: £20.1 million)
- 3 £18.7 million**
Department for Business and Trade
—Consumer (2023: £15.9 million)
- 4 £13.9 million**
Welsh government (2023: £13.2 million)
- 5 £11.8 million**
Ministry of Justice—Witness Service
(2023: £11.4 million)
- 6 £10.4 million**
Money and Pensions Service
—Pension Wise (2023: £10.3 million)
- 7 £8.5 million**
Other grant income—restricted
(2023: £7.3 million)
- 8 £6.8 million**
Corporate donations
(2023: £12.2 million)

- 9 £6.0 million**
Trussell Trust (2023: £7.3 million)
- 10 £0.8 million**
Other income—restricted
(2023: £1.7 million)

Unrestricted

- 11 £25.3 million**
Department for Business and Trade
—Core (2023: £25.1 million)
- 12 £13.1 million**
Other unrestricted income
—contracts (2023: £3.2 million)
- 13 £4.8 million**
Other income—unrestricted
(2023: £1.5 million)
- 14 £4.2 million**
Donations & legacies
—unrestricted (2023: £7.4 million)
- 15 £1.9 million**
Other unrestricted income
—from the network (2023: £1.8 million)

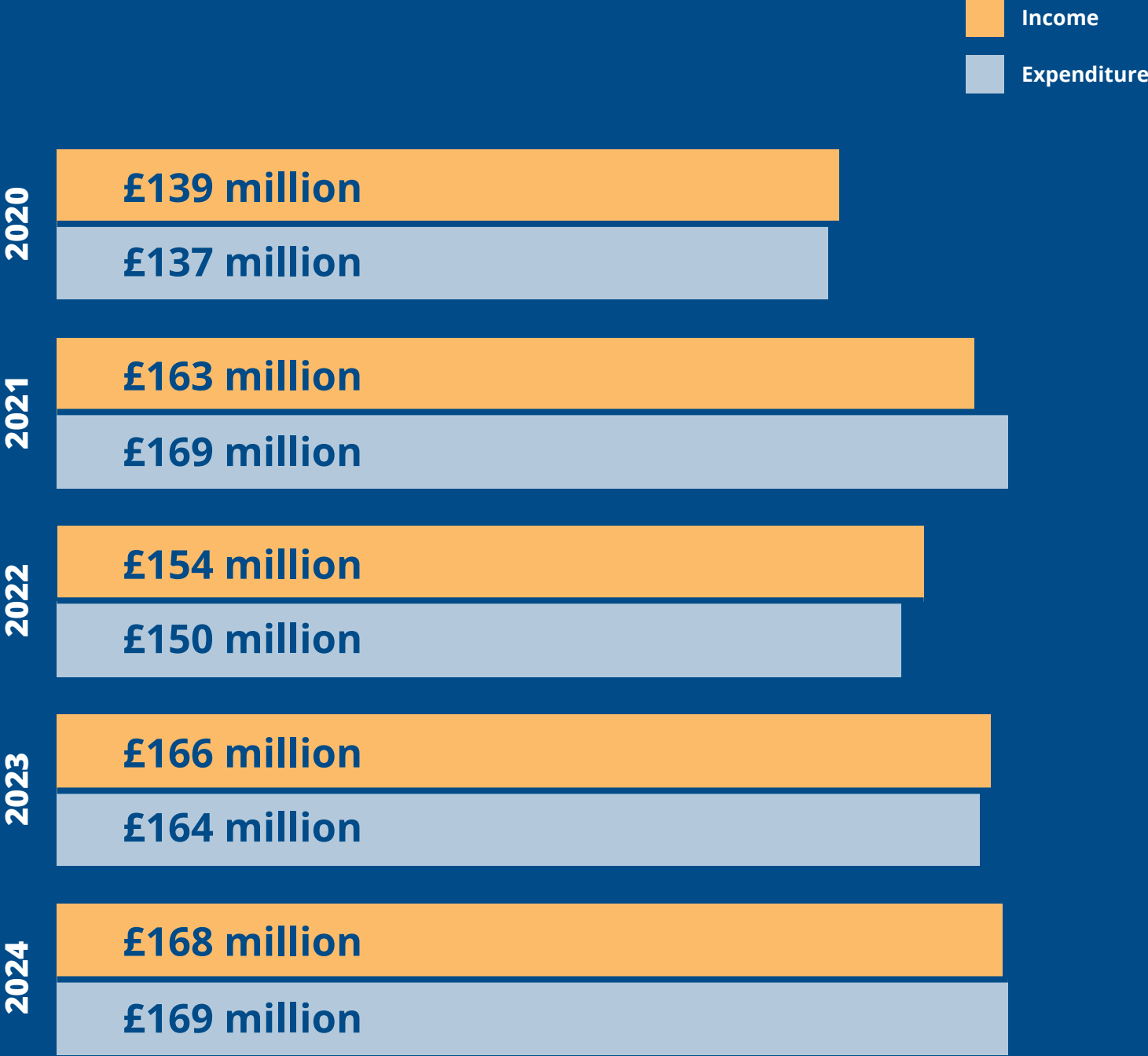
5-year snapshot of our income and expenditure (£millions)

The majority of our funding is awarded through funding agreements and is restricted to a particular area of activity and a specific financial year.

Therefore, where restricted income grows, there will tend to be a corresponding increase in expenditure in the same year, which is reflected in the 5-year snapshot of income and expenditure.

Following a period of significant growth over the last few years, with our income growing by over 19% from £139 million in 2020 to £166 million in 2023, we have seen income stabilise in 2024 at £168 million.

Trustee indemnity insurance up to the value of £10 million was in place for the duration of the reporting period. This was part of a wider policy purchased to provide cover for Citizens Advice and the network at a cost of £254,000 (2023: £227,000).



Expenditure against our 4 areas of charitable activity

Delivering through partnerships

This represents the largest proportion of our expenditure at £99 million (2023: £90.7 million). This includes a significant part of the funding to the local Citizens Advice network and other organisations, which increased to £79.4 million (2023: £78.9 million). We saw an increase in grant funding for energy advice which resulted in increased funding to the local Citizens Advice network to £5.4 million (2023: £2.5 million). Income diversification meant an increase in grant funding to our network over a range of smaller projects to £3.7 million (2023: £0.9 million).

Delivering information and advice

Our spending on information and advice in 2024 was £36.6 million (2023: £30.8 million). This included the direct delivery of services by Citizens Advice. The main areas of

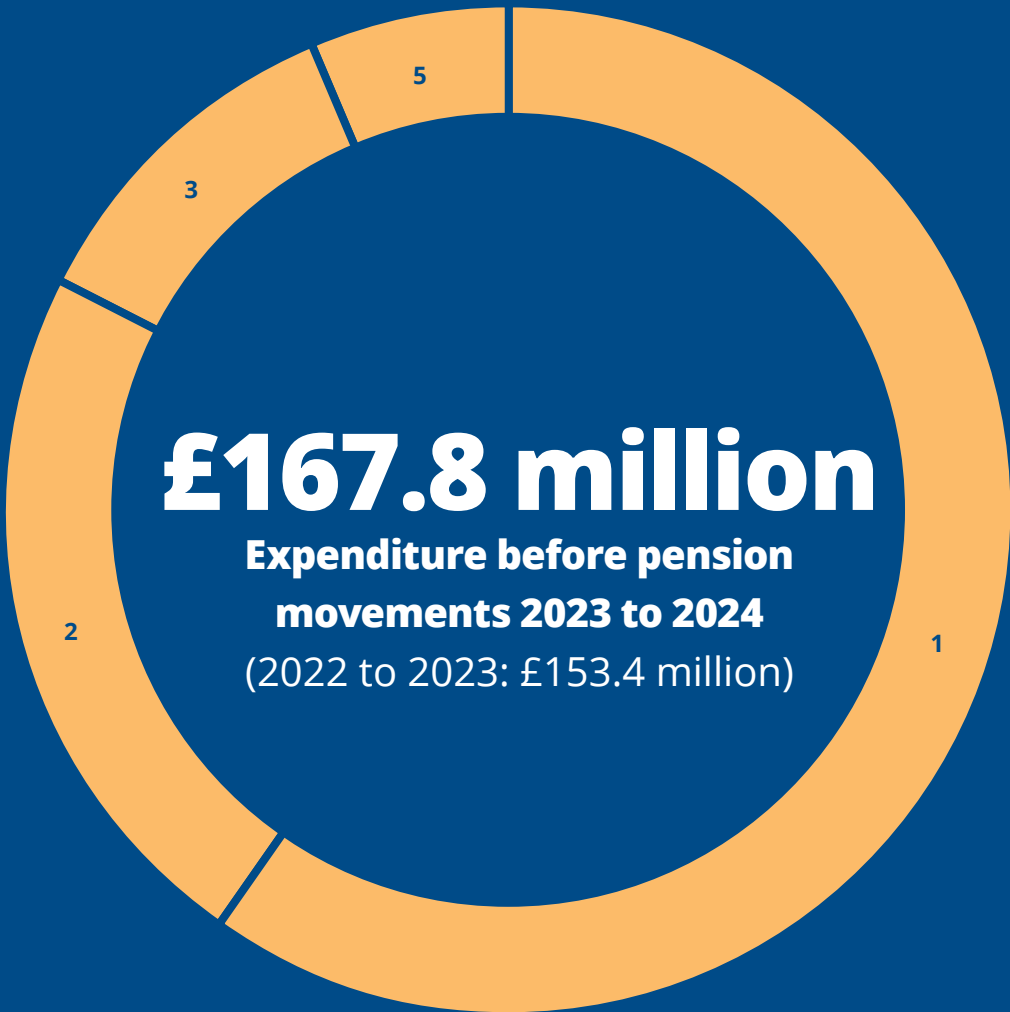
expenditure covered our consumer service, the Witness Service and the continued investment in our online and digital services for clients.

Strengthening our network

In 2024 we spent £18.7 million (2023: £20.7 million) on strengthening our network. This covered our core network support services, information services, systems support, training and quality assurance costs.

Advice and advocacy

Our expenditure on advice and advocacy in 2024 was £10.6 million (2023: £9.3 million). This included the delivery of our energy and post statutory duties in line with our agreed work plan. It also included expenditure on policy and influence from our unrestricted funds to support our other key areas of advice work.



- 1 £98.7 million**
Delivering through partnerships
(2023: £90.7 million)
- 2 £37.8 million**
Delivering information and advice
(2023: £30.8 million)

- 3 £18.1 million**
Strengthening network
(2023: £20.7 million)
- 4 £10.3 million**
Advice and advocacy
(2023: £9.4 million)

Pensions

National Citizens Advice is the principal employer of a defined benefit multi employer pension scheme. The other employers in this scheme are a small number of local Citizens Advice offices in London. The scheme was closed to new members and to future accrual in 2008. Each year these employers make contributions to the scheme towards the deficit. We remain committed to meeting our obligations in relation to the scheme and work closely with the pension scheme trustee board and its advisers.

Agreement on the 31 March 2022 triennial valuation was concluded with the terms submitted to The Pensions Regulator in August 2023. In the revised recovery plan, the employers agreed to make total contributions of £2.918 million from 1 April 2024 (of which national Citizens Advice pays £2.75 million). This was an increase from £2.279 million previously (of which national Citizens Advice paid £2.111 million). In addition, national Citizens Advice agreed to pay a one-off contribution of £2 million and £0.639 million on finalisation of the agreement. The latter effectively tops up the 2023 to 2024 year from £2.111 million to £2.750 million. These contributions are to be payable until the year ending 31 March 2040 and will remain fixed (reflecting the flat nature

of its core unrestricted funding). For the 6 months commencing on 1 April 2040, national Citizens Advice will pay contributions of £1.375 million and the other participating employers will pay £84,000.

As at 31 March 2024, the negative pension reserve had decreased to £33.2 million (2023: £35.6 million). This represents the provision in the accounts for future committed cash payments to a closed defined benefit pension scheme. This negative balance will be reduced by the annual contributions over the payment period. The overall liability and the level of this reserve will vary based on the discount rate applicable to future contributions and periodic revaluations. The overall liability and the level of this reserve will be subject to the triennial revaluation of the pension liability and any subsequent change to the agreed repayment plan.

The next triennial revaluation will be at 31 March 2025 and will need to be agreed with the Pension Scheme Trustees and subsequently submitted to The Pensions Regulator.

Citizens Advice also operates a defined contribution scheme. New colleagues are automatically enrolled into the scheme and employer contributions are charged as they are incurred.

Reserves

Total reserves

At Citizens Advice we recognise the importance of investing funds in the growth of the charity, whilst retaining sufficient levels of available reserves

- We ensure that our reserves provide a prudent level of cover to meet future obligations and guard against unforeseen contingencies on a going concern basis. Total funds at Citizens Advice comprise restricted funds, unrestricted funds and a negative pensions reserve. At 31 March 2024, total funds were £10.9 million (2023: £11.8 million), as detailed in the table below:

	2024 £m	2023 £m
Restricted funds	18.9	21.9
Unrestricted funds:		
Free reserves	22.3	21.2
General funds – designated	2.0	3.3
Designated funds – fixed assets	0.9	1.0
Total reserves excluding pension reserve	44.1	47.4
Pension reserve	(33.2)	(35.6)
Total reserves	10.9	11.8

Restricted funds

Restricted funds total £18.9 million at 31 March 2024 (2023: £21.9 million). The restricted deficit for the year of £3.0 million (2023: £10.9 million surplus) reflects the spend against restricted income received and recognised in prior periods. As reported last year, Citizens Advice was fortunate to receive £11.0m of income in the final part of 2022 to 2023. This drove the restricted surplus recognised last year. Part of this income was used to fund the provision of services in 2023 to 2024.

Unrestricted funds

Unrestricted funds excluding pension reserve represent funding where there is no restriction applied by funders as to how the funding is spent. Unrestricted funds excluding pension reserve total £25.2 million at 31 March 2024 (2023: £25.6 million). This is split between general reserves of £22.3 million (2023: £21.2 million) and designated funds of £2.9 million (2023: £4.4 million).

Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment. These have a value of £2.0 million (2023: £3.3 million), and a designated fund reserved for tangible and intangible fixed assets. This is equal to the net

book value of those assets of £0.9 million (2023: £1.0 million). The trustees intend to review the funds for technological investment to determine whether this designation remains appropriate during 2024 to 2025.

Pension reserve

The negative pensions reserve as at 31 March 2024 had reduced to £33.2 million (2023: £35.6 million). This represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. This negative balance will be reduced by the annual contributions over the payment period. The overall liability and the level of this reserve will vary based on the discount rate applicable to future contributions and periodic revaluations. Further details are in the pensions section on page 108.

Reserves policy

In the 2022 to 2023 annual report we noted that the trustee board had commissioned a full review of the reserves policy. This review has been delayed until 2024 to 2025 due to staffing pressures. As a result, the trustee board, advised by our audit and risk committee and having considered guidance published by the Charity Commission, based its consideration of reserves on the existing policy.

Each year, the trustee board considers the level of reserves that it is appropriate for the organisation to hold. The policy as it stands is to hold free reserves equivalent to 3 to 6 months’ core operating costs. This has been designed to protect the organisation from a significant fall in income or a material, unforeseen cost, allowing continuation of core services whilst managing that eventuality and/or resetting the cost base.

Core operating costs are considered to be total budgeted unrestricted expenditure for the year ahead, excluding any direct costs of charitable activities provided under contract and any overhead recharges from restricted projects. Based on this calculation, core operating costs are estimated to be £47 million in 2024 to 2025. Holding free reserves equivalent to 3 to 6 months of core operating expenditure would therefore equate to between £11.8 million to £23.5 million (2023: £11 million to £23 million).

Free reserves are defined as total unrestricted funds excluding pension reserve, less designated funds. As of 31 March 2024, our free reserves totalled £22.3 million (2023: £21.2 million).

Each year the trustee board reviews the reserves policy and the level of reserves that the charity is holding. Based on this latest review, the board considers the current free reserves of £22.3 million to be appropriate. It took into account the size and complexity of the organisation, the economic environment we’re operating in, the risks we’re managing and known investment plans above and beyond annual budgeted costs. Trustees also consider our current risk profile, balancing the need to reflect that risk, whilst making sure we’re not holding funds unnecessarily at the expense of committing funds to meet our charitable objectives.

Investments

We continue to benefit from a strong cash flow supported by our funders. The total cash and short-term deposits balance at the year end was £46.5 million (2023: £42.8 million). As required in our Memorandum of Association, national Citizens Advice has the power to invest monies not immediately required for its purposes in or upon such investments, securities or property as may be thought fit. Citizens Advice’s investment strategy is to manage the charity’s cash flows and investments, controlling the associated risks to maximise income

with minimal risk. At the year end, all cash and current asset investments are held as fixed-term cash deposits, notice accounts or immediately available cash and are held in UK-based institutions with strong credit ratings. Where risk or return is not negatively impacted, we hold funds as 'green' treasury deposits. Our investment policy is reviewed at least annually.

Grant-making policy

National Citizens Advice awards grants to local Citizens Advice (and other local charities and organisations) in line with our grant requirements with funders to meet the needs of our clients. Funds may come directly from national Citizens Advice for developmental opportunities that enhance our service to clients (including piloting or testing new ways of meeting needs or reaching more people) Or as a result of funding awards to national Citizens Advice for specific services. These funds are then passed on to the local offices for delivery, in a range of ways depending on the requirements of the specific grants. The grant application process is published on the Citizens Advice intranet so applicants are aware of the methodology. Evaluators are trained in-house and include

members of the network to ensure transparency and objectivity, we also have a clear appeals process. In 2024, £79.4 million (2023: £78.9 million) in grants was passed through to the network of local Citizens Advice and other organisations from funding sources including:

- Department for Business and Trade for the consumer service
- Money and Pensions Service for the delivery of money and debt advice in England and Wales
- Money and Pensions Service for the delivery of pensions guidance through Pension Wise
- Department for Work and Pensions for the provision of support to help people make a Universal Credit claim
- Ministry of Justice funding for 2 contact centres for the Witness Service
- Energy companies for energy advice and education programmes
- Welsh Government for the delivery of face-to-face and telephone advice

Fundraising policy

In 2024, Citizens Advice continued to test and develop fundraising activities in national Citizens Advice. During the year, Citizens Advice did not use professional fundraisers or commercial participants to act on its behalf. No fundraising complaints were made in the reporting year.

We continued to actively develop long-term partnerships with companies, trusts and foundations to support our strategic aims and long-term sustainability. We recognise the need to protect marginalised people and other members of the public from undue pressure and any intrusion of privacy. This is reflected in the non-invasive fundraising activities we carried out in 2024 within national Citizens Advice. Given that we expect such activities to continue into 2025, we will ensure that, in compliance with our policies and general approach, we continue to protect the public’s interests. We remain registered with the Fundraising Regulator and in compliance with its voluntary regulation scheme. Our fundraising policies and practices align with the Code of Fundraising Practice, in addition to relevant marketing regulations and legislation.

Going concern

The trustees have a reasonable expectation that the charity has adequate resources to continue operating for the foreseeable future. For the purposes of assessing going concern, this is considered to be a period of at least 12 months from the signing of the accounts and audit report. They therefore consider that it is appropriate for the financial statements to be prepared on the going concern basis.

In forming their assessment of going concern the trustees considered the following factors:

- **Adequate cash flow:** Cash and short term deposits at the end of the year totalled £46.5 million (2023: £42.8 million). We have forecast cash flow from this date for a period of 3 years, stress testing the forecasts under a range of scenarios. Based on this, we are confident that the organisation will have adequate cash to enable it to continue operating beyond a period of 12 months from the balance sheet date
- **Future funding:** Whilst there is always some uncertainty over future funding, key relationships are strong. All our major funding streams are confirmed for 2024 to 2025, and many are already confirmed into 2025

All our major funding streams are confirmed for 2024 to 2025, and many are already confirmed into 2025-2026

- **Organisational transformation:** The trustees and executive team are engaged in a major organisational transformation project, aimed at redefining our structure and network offer whilst ensuring a sustainable long-term financial model for Citizens Advice
- **Financial expertise:** Our trustee board has financial expertise and appropriate management capability. Our robust financial controls, including planning, reporting and modelling procedures, allow us to deal with changing assumptions to ensure that the charity operates within its available resources
- **Pension scheme deficit:** The trustees have reviewed the likelihood that the pension scheme deficit will crystallise and consider this risk to be low. They therefore consider it appropriate to view the pension scheme deficit as a long-term liability, where the payments required by the pension plan will need to be met from forecast future cash flows. For further details refer to notes 1(c), 23 and 24 in the financial statements

Approval

This annual report of the trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the Board of Trustees. This included approving, in their capacity as company directors, the strategic report and the directors' report. It is signed as authorised on the board's behalf by:



Name: Matthew Swindells

Title: Director (Chair)

Date: 16 October 2024

“Both advisors were excellent; very understanding, professional, and a pleasure to have sat with me to do my PIP form. What a credit to the team! Many thanks for all the help.”

Anonymous client

Our funders

Citizens Advice enjoys support from a wide range of funders and we obtain the maximum value for every pound we spend. We would like to thank all of the organisations that have supported us during 2023 to 2024. We look forward to working with all of you in future years.

Government funders

- Department for Business and Trade (DBT)
- Department of Health and Social Care
- Department for Work and Pensions (DWP)
- Ministry of Justice (MOJ)
- Welsh Government

Other public bodies

- Money and Pensions Service (MaPS)
- The Insolvency Service
- Competition and Markets Authority (CMA)
- Office for Product Safety and Standards

Other major funders

- Aviva
- BP
- British Gas
- Cadent Foundation
- Energy Saving Trust
- Entain
- E.ON Next
- GambleAware
- Garfield Weston Foundation
- The William Kessler Charitable Trust
- Lloyds Banking Group
- Money Advice Trust
- Moondance Foundation
- National Grid
- Nationwide Foundation
- NatWest Group
- Northern Gas Networks
- OVO Energy
- Post Office
- Shell
- Southern Gas Networks
- The Julia and Hans Rausing Trust
- Trussell Trust
- Virgin Media O2
- Wales & West Utilities
- Yorkshire Building Society

Legal and administrative details

Legal status

National Citizens Advice is a registered charity and a company limited by guarantee. It is incorporated in the United Kingdom and the registered office of the charity is in England. All independent local Citizens Advice are members of the national Citizens Advice charity and there are no other full members. The maximum liability of each member is limited to £1. Citizens Advice is governed by its Memorandum and Articles of Association as amended in October 2000, September 2009 and September 2010.

The registered name of the charity is The National Association of Citizens Advice Bureaux. Since 6 January 2003, the charity has used the operating name of Citizens Advice. The charity was incorporated as a company limited by guarantee on 13 July 1979.

The charity has an active trading subsidiary, Citizens Advice Limited (formerly Advice Services Information Limited). Consolidated accounts have been prepared. The basis of consolidation is set out in the accounting policies note. The charity also has a subsidiary pension trustee company, NACAB Pension Trustees Limited.

Registered office:

Citizens Advice

3rd Floor
1 Easton Street
London WC1X 0DW

Telephone: 03000 231 231
citizensadvice.org.uk

Registered charity number: 279057
Company number: 01436945

Company Secretary

Nicola Clarke

(until 9 February 2024)

Nic Buckley

(Acting from 10 February 2024)

Advisers

Independent auditor

BDO LLP

55 Baker Street
London W1U 7EU

Internal auditor

Crowe U.K. LLP

55 Ludgate Hill
London EC4M 7JW

Bankers

Barclays Bank PLC

1 Churchill Place
London E14 5HP

Lloyds Bank PLC

25 Gresham Street
London EC2V 7HN

Solicitors

Bates, Wells and Braithwaite

10 Queen Street Place
London EC4R 1BE

Independent auditor's report to the members of the National Association of Citizens Advice Bureaux

Opinion on the financial statements

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the Parent Charitable Company's affairs as at 31 March 2024 and of the Group's incoming resources and application of resources 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.

We have audited the financial statements of the National Association of Citizens Advice Bureaux ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 31 March 2024 which comprise the

Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheet, the Consolidated 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 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).

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 believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remain independent of the Group and the Parent 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.

Conclusions related 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 Group and the Parent Charitable Company's ability to continue as a going concern for a period of at least 12 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 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. 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 course of 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 this gives rise to a material misstatement in the financial statements

themselves. 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.

Other Companies Act 2006 reporting

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

- the information given in the trustees' report, which includes the directors' report and the strategic report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the strategic report and the directors' report, which are included in the trustees' report, have been prepared in accordance with applicable legal requirements.

In the light of the knowledge and understanding of the Group and the Parent Charitable Company and

its environment obtained in the course of the audit, we have not identified material misstatement in the strategic report or 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 by the Parent Charitable Company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Parent Charitable Company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of directors' 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](#), 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 Group's and the Parent 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 Group or the Parent 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

We have been appointed as auditor under the Companies Act 2006 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

Extent to which the audit was capable of detecting irregularities, including fraud

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:

Non-compliance with laws and regulations

As part of designing our audit, based on our understanding of the industry in which the Group operates, we gained an understanding of the legal and regulatory framework applicable to the Group and the Parent Charitable Company. We focused on laws and regulations that could give rise to a material misstatement in the financial statements. In addition, the Trustees are subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. We identified the following areas as those most likely to have such an effect: Data Protection and Health and Safety Legislation, compliance with the Companies Act 2006, UK GAAP, FRS 102 Charities SORP and tax legislation. As part of our discussions, we identified the internal controls established to mitigate risks related to non-compliance with laws and regulations and how management monitor these processes. Where possible, we obtained and reviewed corroborating documentation.

Our procedures in respect of the above included:

- review of the Parent Charitable Company’s documentation of risks and associated mitigating actions, considering ways that any risks could give rise to non-compliance with laws and regulations.
- review of minutes of Trustee Board and Audit and Risk Committee meetings for any indication of non-compliance with laws and regulations.
- making enquiries regarding any matters identified as a Serious Incident reportable to the Charity Commission.
- review of correspondence with regulatory and tax authorities for any instances of non-compliance with laws and regulations.
- review of legal expenditure accounts to understand the nature of expenditure incurred.
- discussion with management, including consideration of known or suspected instances of non-compliance with laws and regulations.

Fraud

As part of designing our audit, we determined materiality and assessed the risks of material misstatement in the financial statements, including how fraud may occur. In particular, we looked at where management made subjective judgements, for example in respect of significant accounting estimates that involved making assumptions and considering future events that are inherently uncertain. We also considered potential financial or other pressures, opportunity and motivations for fraud. As part of this discussion, we identified the internal controls established to mitigate risks related to fraud and how management monitor these processes.

We also completed the following procedures:

- completed a review of the minutes of meetings of Those Charged With Governance, as well as relevant Committee meetings, a review of internal audit reports and a review of correspondence with relevant regulators to identify any actual or potential frauds or any potential weaknesses in internal control which could result in fraud susceptibility;

- performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud. Areas of identified risk were then tested substantively;
- in addressing the risk of fraud through management override of controls, we tested journal entries and other adjustments for inappropriate or unusual journals outside of our expectations, as well as for any significant transactions outside the normal course of business, taking into consideration the scope for management to manipulate financial results, for example, through the timing of the recognition of income;
- held a discussion among the engagement team as to how and where fraud might occur in the financial statements. We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit;

- undertook discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations;
- assessed the design and operating effectiveness of controls and procedures relevant to the preparation of the financial statements and the detection and prevention of irregularities and fraud.
- challenged the assumptions made by management in their significant accounting estimates in relation to classification of restricted funds, allocation of costs, going concern and appropriateness of the treatment of the pension scheme.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve

deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located at [the Financial Reporting Council's \("FRC's"\) website](#). 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.

Jill Halford
Jill Halford (Senior Statutory Auditor)

For and on behalf of BDO LLP, statutory auditor
London, UK

Date: 18 October 2024

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

Consolidated statement of financial activities

Year ended 31 March 2024 (Incorporating an income and expenditure account)

	Note	Unrestricted		Restricted		Total	Total
		2024 £'000	2023 £'000	2024 £'000	2023 £'000	2024 £'000	2023 £'000
Income:							
Donations and legacies	2	4,233	7,420	6,750	12,164	10,983	19,584
Income from charitable activities:							
Grants	3	25,300	25,100	110,921	113,443	136,221	138,543
Delivery of services		17,006	4,427	388	1,699	17,394	6,126
Training and support		465	530	-	-	465	530
Other income:							
Other incoming resources		599	1,004	390	4	989	1,008
Investment income		1,675	528	-	-	1,675	528
Total income		49,278	39,009	118,449	127,310	167,727	166,319
Expenditure:							
Expenditure on raising funds	6	2,670	1,543	218	217	2,888	1,760
Expenditure on charitable activities:							
Delivering information and advice	6	7,133	5,603	29,466	25,235	36,599	30,838
Advice and advocacy	6	3,480	2,618	7,129	6,726	10,609	9,344
Strengthening the local Citizens Advice network	6	14,575	16,895	4,139	3,839	18,714	20,734
Partnerships	6	18,523	10,321	80,472	80,405	98,995	90,726
Charitable expenditure before pension movements		46,381	36,980	121,424	116,422	167,805	153,402
Charitable expenditure: Movement in pension provision	17	856	10,751	-	-	856	10,751
Total expenditure		47,237	47,731	121,424	116,422	168,661	164,153
Net (expenditure)/income		2,041	(8,722)	(2,975)	10,888	(934)	2,166
Net movement in funds		2,041	(8,722)	(2,975)	10,888	(934)	2,166
Reconciliation of funds:							
Total funds brought forward	19	(10,047)	(1,325)	21,878	10,990	11,831	9,665
Total funds carried forward	19	(8,006)	(10,047)	18,903	21,878	10,897	11,831

All activities derive from continuing operations. The statement of financial activities includes all gains and losses recognised in the year. The notes on pages 85 to 113 form part of these financial statements.

Consolidated and charity balance sheet

At 31 March 2024

	Note	Group		Citizens Advice	
		2024 £'000	2023 £'000	2024 £'000	2023 £'000
Fixed assets:					
Intangible assets	10	436	837	436	837
Tangible assets	11	446	171	446	171
Current assets					
Stocks	12	84	84	84	84
Debtors	13	10,773	14,954	10,781	15,007
Short-term deposits	15	17,500	10,000	17,500	10,000
Cash and cash equivalents	16	28,963	32,761	28,943	32,703
Creditors: amounts falling due within one year	14	(13,684)	(10,788)	(13,672)	(10,783)
Net current assets		43,636	47,011	43,636	47,011
Total assets less current liabilities		44,518	48,019	44,518	48,019
Provisions for liabilities and charges	17	(33,621)	(36,188)	(33,621)	(36,188)
Total assets less all liabilities		10,897	11,831	10,897	11,831
Funds					
Restricted funds	19	18,903	21,878	18,903	21,878
Unrestricted funds	19	25,184	25,555	25,184	25,555
Pension reserve	19	(33,190)	(35,602)	(33,190)	(35,602)
Total unrestricted funds		(8,006)	(10,047)	(8,006)	(10,047)
Total funds		10,897	11,831	10,897	11,831

The charity has taken exemption from presenting its unconsolidated statement of financial activities under s408 of the Companies Act 2006. The unconsolidated deficit for the year is £0.9 million (2023: £2.2 million surplus). The notes on pages 85 to 113 form part of these financial statements.

The financial statements were approved and authorised for issue by the trustee board and signed on their behalf by:


Matthew Swindells
Director (Chair)
Date: 16 October 2024


Deborah Harris
Director (Treasurer)
Date: 16 October 2024

Company number: 01436945

Consolidated statement of cash flows

Year ended 31 March 2024

	2024 £'000	2023 £'000
Cash flows from operating activities		
Net movement of funds	(934)	2,166
Adjustments for		
Amortisation of intangible assets	402	403
Depreciation of property, plant and equipment	157	56
Profit/(loss) on disposal of tangible assets	69	-
Interest receivable	(1,675)	(528)
Decrease in stock	-	6
Decrease/(Increase) in debtors	4,181	(6,752)
Increase/(Decrease) in creditors	2,896	(92)
(Decrease)/Increase in provisions	(2,567)	9,363
Net cash generated by operating activities	2,529	4,622
Cash flows from investing activities		
Purchase of tangible assets	(502)	-
Interest received	1,675	528
Purchase of short-term deposits	(7,500)	(10,000)
Net cash used in investing activities	(6,327)	(9,472)
Net decrease in cash and cash equivalents	(3,798)	(4,850)
Cash and cash equivalents at the beginning of the year	32,761	37,611
Cash and cash equivalents at the end of the year	28,963	32,761

Notes:

a) Analysis of changes in net debt	At 1 Apr 2023 £'000	Cash flows £'000	At 31 Mar 2024 £'000
Cash at bank and in hand	32,761	(3,798)	28,963
Total changes in net debt	32,761	(3,798)	28,963

The notes on pages 85 to 113 form part of these financial statements.

Notes to the financial statements

Year ended 31 March 2024

Citizens Advice is a public benefit entity registered as a charity in England and Wales and a company limited by guarantee. It was incorporated on 13 July 1979 (company number: 01436945) and registered as a charity on 21 January 1980 (charity number: 279057). The registered office of Citizens Advice is: 3rd Floor, 1 Easton Street, London, WC1X 0DW. The consolidated financial statements are prepared in sterling, being the functional currency of the company, and are rounded to the nearest thousand pounds.

1. Accounting policies

a) Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice. This is 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) and the Companies Act 2006. Citizens Advice 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 note(s). The principal accounting policies, which have been applied consistently, except where noted, are set out below.

b) Consolidation

Citizens Advice Limited, a trading subsidiary controlled by Citizens Advice, has also been consolidated within the accounts on a line-by-line basis. The net outgoing resources for Citizens Advice alone were £934,000 (2023: £2,166,000 net incoming).

A separate statement of financial activities for the charity is not presented because the charity has taken advantage of the exemptions afforded by Section 408 of the Companies Act 2006. The charity has taken advantage of the exemption in FRS 102 from the requirements to present a charity-only cash flow statement.

Individual local Citizens Advice network members are not consolidated within these accounts as they

are independent legal entities funded directly and indirectly from their own sources accountable to their own members and funding bodies, and not controlled by Citizens Advice.

c) Going concern

The financial statements have been prepared on the going concern basis. Detailed financial budgets are presented and approved by the trustee board on a 12-month basis together with forecasts and projections over a 3-year period. Our planning processes, including financial projections and scenario planning, take into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure.

We acknowledge our pension fund obligations, and the impact of the 2022 triennial valuation on our contributions, and have a clear strategy to manage the deficit, which includes a deficit reduction plan and new Schedule of Contributions which was agreed with the pension scheme trustee board in August 2023.

We also acknowledge the impact this has had on our reserves, which now show negative total unrestricted funds. However the negative pension reserve reflects payments which will not crystallise in the short to medium term, and Citizens Advice has factored these contributions into our cash flow projections based on future activities. The contingent liability referenced in Note 24 has also been considered in the range of scenarios considered for cash flow projections.

After reviewing the Group’s forecasts and projections, the trustees consider that the Group is well placed to manage the business risks it faces. This position is supported by a sufficient level of liquid reserves to cover business continuity and development plans, a good relationship with our key funders, existing funding agreements and contracts in place and proven ability to retain and secure new services.

The trustees therefore have a reasonable expectation that the Group has sufficient resources to continue in its operational existence for the foreseeable future. They believe that there are no material uncertainties that call into doubt the ability of the Group to continue as a going concern.

d) Intangible and tangible fixed assets

Fixed assets are stated at historical costs less accumulated depreciation and accumulated impairment losses and are recognised in the balance sheet on initial acquisition, in accordance with FRS 102. Only assets with an acquisition cost over £1,000 are capitalised. Depreciation is charged on a straight-line basis on the cost of assets less residual value over their estimated useful life. A full year’s depreciation is charged in the year of acquisition. Fixed assets are assessed for impairment at the balance sheet date

The estimated lives of the assets are as follows:

Office and computer equipment—3 years.

Infrastructure software—between 3 and 8 years, depending on the duration of licence.

Software development costs and infrastructure purchased and developed in-house have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce future benefits. Once brought into use, they will be amortised on the straight-line basis over the anticipated life of the benefits arising from the

completed project, usually expected to be between 3 and 8 years.

Fixtures and fittings—5 years.

e) Stocks

Stocks are goods donated and held for distribution to local Citizens Advice. They are measured at fair value at the balance sheet date. Due to the nature of the goods and the availability of selling prices for comparable items, the fair value is based on market value of equivalent items and assessed for impairment at the balance sheet date.

f) Cash, cash equivalents and short term investments

Cash and cash equivalents are short-term highly liquid investments which are readily convertible to known amounts of cash and that are subject to an insignificant risk of changes in value. This includes cash in hand and deposits with banks not held for investment purposes. Short-term investments are fixed-term deposits held in excess of 3 months from the date of acquisition and hence not included in cash and cash equivalents.

g) Leases

Annual rentals are charged to the statement of financial activities on a straight-line basis over the term of the lease. Rent-free periods are accounted for over the lease period.

h) Pension costs

The National Association of Citizens Advice Bureaux (NACAB) Pension and Assurance Plan (1991) is a multi employer defined benefit scheme which was closed to future accrual during the financial year ended 31 March 2008. Having taken advice from the scheme's actuary, Citizens Advice cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The disclosures under FRS 102 in this circumstance are shown in note 23.

The expected cost of providing pensions is calculated periodically by a professionally-qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred as required by FRS 102. A provision is recognised for future funding contributions in accordance with the accounting policy for provisions.

On 1 April 2005, Citizens Advice introduced a defined contribution pension, the Citizens Advice

Group Personal Pension Plan operated by Scottish Widows. Since April 2014, colleagues have been automatically enrolled unless they opt out of the scheme. The employer's contributions are charged to the statement of financial activities in the period in which they were incurred. Some Consumer Futures members who transferred in April 2014 retain participation in the Civil Service scheme.

i) Financial instruments

Citizens Advice has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise the Group's debtors (excluding prepayments), cash and cash equivalents and short-term deposits.

Financial liabilities held at amortised cost comprise the Group's short- and long-term creditors excluding deferred income and taxation payable.

Investments in subsidiary undertakings are held at cost less impairment.

j) Grants payable and receivable

Grants payable are made to local Citizens Advice and other bodies, and the liability is recognised when the obligation arises as set out in the funding agreement for delivery of services resulting in the payment becoming unavoidable, typically when the performance-related obligations have been met, although the grant may not be due.

Grants receivable are recognised when entitlement is established, in particular where performance-related obligations have been achieved, there is probability of receipt and the amount can be reliably measured. Any unexpended grant is carried forward in reserves.

If any grant has been provided for a stated purpose, it is carried forward as restricted funds. Any unused grants not able to be used for the purpose determined by the funder are returned in accordance with the funding agreement.

k) Deferred income

Deferred income relating to subscriptions is shown within the balance sheet. Other deferred income relates to restricted funding received in advance but where the related expenditure can only take place in a future accounting period.

l) Legacies and donations

Legacies are recognised when they are received or when probate is given and a reliable estimate of the amount is available, whichever is sooner. Donations are recognised when the income recognition criteria are met, which is usually upon receipt. If there is entitlement, receipt is probable and the value can be reliably measured, donations have been recognised prior to receipt.

Gifts in kind are valued at a reasonable estimate of the value to Citizens Advice, which is normally equal to the market value. They are recognised when the income recognition criteria are met, typically when the goods or services have been received.

m) Delivery of services

The trading activities of Citizens Advice, including the local Citizens Advice membership fees, the sale of information products and delivery of advice services under contract, are exercised in the course of carrying out the primary purpose of the charity.

The income and expenditure are shown in the statement of financial activities as delivery of services and strengthening the local Citizens Advice network respectively. Income from annual

membership and subscriptions to information products is recognised evenly in line with the period of provision of the service. Services delivered under contract are recognised as unrestricted. Income is recognised in line with the productivity (measured as time spent providing the service), alongside agreed recovery of implementation costs incurred.

Any activities that are not for the primary purpose of the charity are accounted for in Citizens Advice Limited and this subsidiary has been consolidated into the statement of financial activities.

n) Training and support

The training and support activities comprise income from the provision of training courses in debt, employment, welfare benefits and consumer issues. Also, contributions towards the cost of providing insurance cover on behalf of the network in England, Wales and the Channel Islands.

o) Other income

Income for the supply of services is recognised in line with the extent to which the service has been delivered, typically based on time spent providing the service, at which point there is entitlement and receipt is probable.

Goods donated for distribution are recognised as income at fair value which is the market value and held as stocks until distributed, at which point they are included under the charitable expenditure at the same value.

p) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under the charitable expenditure activity headings with reference to activities performed in the year.

Costs of generating funds are those costs relating to fundraising for new donors or new projects. Colleague costs are all emoluments incurred. Other direct costs are non-colleague costs incurred by each principal activity. Governance costs are those incurred in connection with the administration of the charity's constitutional and statutory duties.

Irrecoverable VAT is treated as resources expended in the principal activity that incurred the original VAT. Support costs, including premises, fundraising, central administration, IT support, human resources costs, governance and finance costs (colleague and other costs), which are not directly attributable to a

particular principal activity, have been fully allocated to departments and activities based on direct colleague costs of the principal activity as shown in note 7. The allocation is completed on a consistent basis for all support costs across the charitable objectives, with the exception of delivery of services through partnerships. The delivery of services through partnerships are funded by restricted income and receive an allocation of support costs through full cost recovery, thus no allocation of unrestricted support costs is required.

q) Reserves

Unrestricted funds represent funds raised or grants awarded for no specified project which are expendable at the discretion of the trustees in furtherance of the charity's objectives. There are no carry-forward restrictions on unrestricted funds. Transfers to and from designated funds are subject to the approval of the trustees.

Restricted funds are awarded for a specified programme as declared by the funder, or restricted with their authority or with a restriction created by a legal process. The scope of the programme is still within the wider objectives of the charity. Income may be awarded in one year for expenditure in that or a subsequent year on a specified programme.

r) Provisions

Provisions for future liabilities are recognised when Citizens Advice has a legal or constructive financial obligation that can be reliably estimated and for which there is an expectation that payment will be made.

The provisions include Citizens Advice's pension liability in compliance with FRS 102. This provision has been calculated as the discounted value of future pension contributions as agreed per the latest Schedule of Contributions.

s) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects

the current and future periods.

The key judgements and estimates that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Income recognition—Due to the range and complexity of the Group's funding streams, income recognition is deemed to be an area that requires judgement to appropriately apply the income accounting policies. In particular, consideration has been given to ensuring the correct classification between income from grants and income from contracts. Income from contracts is recognised when the entitlement is established, there is probability of receipt and the amount can be reliably measured. Income from contracts is recognised as unrestricted income where there is no requirement to pay back any surplus to the funders, and the surplus can be spent on any purpose. The charity has seen an increase in such income this year as part of the Money and Pensions Service debt advice activities switched from grant funded to contract funded as of 1 February 2023.

Pension scheme—The charity is part of a closed defined benefit multi employer scheme alongside 15

local Citizens Advice. During the period the scheme operated there were many colleagues who moved between working for the different entities involved in the scheme and full records of these movements are unavailable. As a result of these incomplete records, and after taking professional advice, the charity has determined that the scheme is unable to properly differentiate the liability between the scheme members. As a result, Citizens Advice accounts for the scheme as a defined contribution plan, recognising on the balance sheet the present value of the future committed payments. Further information is contained within note 23.

Pension liabilities—The charity recognises a liability relating to future deficit contributions as determined by the current Schedule of Contributions. Under accounting requirements, the liability shall be measured at the present value of the contributions payable, calculated using a discount rate. The discount rate used is 4.9% (2023: 4.8%), and this represents a key accounting estimate, but the charity obtains advice from a qualified actuary to determine this.. In order to determine the appropriate discount rate at each balance sheet date, the charity engages a firm of actuaries to provide expert advice about this

assumption and the consequent effect on the pension liability. Further information is contained within note 23.

t) Events after the end of the reporting period

Events that occur between the reporting date and the date of signing, of which impact the financial statements, are assessed as either adjusting or non-adjusting events. This is determined by whether they provide evidence of conditions that existed at the reporting date or those that arose after the reporting date respectively. Material adjusting events are reflected in the values in the financial statements, whilst non-adjusting events are reflected in the disclosures only.

2. Donations and legacies

	2024 £'000	2023 £'000
Legacies	57	1
Donations - corporate donors	10,603	19,099
Donations - gifts in kind	63	113
Donations - individual giving	260	371
Total donations and legacies	10,983	19,584

There was a significant increase in corporate donations in 2023, which are typically one-off in nature. Donations included £2.8 million from Aviva (2023: £4.3 million) and £6.6 million from National Grid (2023: £6.0 million).

We received £1 million which was part of a £20 million donation to charity that Entain was required to make as a part of a settlement with the CPS and HMRC, announced in 2023.

Legacies also increased, but similarly these are one off in nature, with £55,000 of the 2024 value related to one estate. Gifts in kind includes professional services to the value of £nil (2023: £20,551) provided by 2020 Trustee Services, along with advertising credits for use on Google to the value of £62,732 (2023: £91,896).

3. Grants

a) Government grants

Funder	2024 £'000	2023 £'000	Purpose
Government department grants			
Department for Business and Trade (DBT) unrestricted	25,300	25,100	Core charitable objectives
DBT restricted	12,251	9,744	Consumer service
DBT restricted	6,456	6,122	Consumer (levy funded)
DBT restricted	57	50	Product safety
DBT restricted	2,871	2,871	Big Energy Saving Week/Network and energy advice
Department of Health	-	4	Membership of the Health and Wellbeing Alliance
Department for Work and Pensions	20,744	20,100	Universal Support: Help to Claim
Ministry of Justice	11,777	11,391	Court-based Witness Service
Competition & Markets Authority	-	22	Consumer policy
Welsh Government	7,638	9,788	Advice service
Welsh Government	6,220	3,375	Debt and housing advice
Welsh Government	20	16	Discrimination advice
Total Government grants	93,334	88,583	

3. Grants (continued)

b) Grants from other public bodies

Funder	2024 £'000	2023 £'000	Purpose
The Insolvency Service	93	72	Debt relief orders
Money and Pensions Service	10,397	10,271	Pension guidance
Money and Pensions Service ¹	20,954	27,998	Money and debt advice and debt relief orders
Total grants from other public bodies	31,444	38,341	

c) Other grants

Purpose (funder)	2024 £'000	2023 £'000
Online scams awareness (Facebook)	35	474
Energy advice (various)	4,293	1,917
Specialist support (various)	366	1,149
Food banks (Trussell Trust)	5,985	7,303
Money advice (various)	764	776
Total other grants	11,443	11,619
Total grants	136,221	138,543

¹ Part of the Money and Pensions Service grant funding ended on 1 January 2023. Since 1 February 2023 part of this has been delivered under a contract, and as such, is not included in the figures above. This income is now included in unrestricted Delivery of Services in the Consolidated Statement of Financial Activity.

A list of grant funders is available in the [strategic report](#).

4. Information regarding directors and employees

The trustees of Citizens Advice are the non-executive directors of the charitable company. nil emoluments were paid to any non-executive directors (2023: £nil). Expenses of £4,586 (2023: £1,555) were reimbursed, or paid directly to third parties for 5 (2023: 7) of the non-executive directors during the year. These expenses related to travel, accommodation and subsistence incurred in the course of executing their duties. Trustee indemnity insurance up to the value of £10 million was in place for the duration of the reporting period. This was part of a wider policy purchased to provide cover for Citizens Advice and the network at a cost of £254,000 (2023: £227,000).

Employee costs during the year:

	2024 £'000	2023 £'000
Wages and salaries	44,649	39,756
Social security costs	4,897	4,436
Pension costs	3,189	3,342
Temporary colleagues	1,235	1,317
Total employee costs	53,970	48,851

Wages and salaries above include £109,217 (2023: £876,277) for redundancy and settlement costs. Of these payments £nil (2023: £54,865) were payable to key management personnel. Redundancy payments were made in line with our contractual terms.

Pension costs shown above relate to amounts accrued in the year with £382,981 (2023: £nil) included in other creditors at year end. Payments totalling £2.7 million (2023: £2.4 million) were made to the Citizens Advice Group Personal Pension Plan. A payment of £55,985 (2023: £57,000) was made to the Civil Service Pension scheme for Consumer Futures colleagues who transferred to Citizens Advice in April 2014.

In addition to the pension costs disclosed above, contributions totalling £4.8 million (2023: £2.6 million) were made to the NACAB Pension and Assurance Plan (1991) which closed on 27 March 2008. £4.8 million (2023: £2.1 million) of this was paid from the existing pension liability provision.

The number of employees who received employee benefits (excluding employer pension costs but including compensation for loss of office) in excess of £60,000 is analysed below:

	2024 Number	2023 Number
£60,000 to £69,999	67	54
£70,000 to £79,999	35	21
£80,000 to £89,999	8	11
£90,000 to £99,999	5	3
£110,000 to £119,999	3	3
£120,000 to £129,999	2	2
£180,000 to £189,999	1	1

Citizens Advice has identified the key management personnel as the executive team, as outlined in the strategic report. The total remuneration for key management personnel was £875,873 (2023: £934,462), including remuneration as included in table below, plus employer's National Insurance (NI) of £91,280 (2023: £97,294). This includes pension contributions of £35,804 (2023: £35,147). In addition, the key management personnel were reimbursed £1,653 (2023: £1,193) for travel and out-of-pocket expenses incurred in the course of executing their responsibilities.

4. Information regarding directors and employees (continued)

Key management personnel remuneration for the year, including basic pay, pension and benefits was as follows:

Notes	Role	Remuneration to 31 March 2024			Remuneration to 31 March 2023
		Salary	Pension	Total	
	Chief Executive	£180,840	-	£180,840	£180,840
1	Executive Director of Advice and Advocacy	-	-	-	£127,174
1.1	Interim Executive Director of Advice and Advocacy	£78,224	£4,797	£83,021	-
	Executive Director of Operations	£123,700	£8,040	£131,740	£121,158
2	Executive Director of Finance and Commercial	£112,480	£7,207	£119,687	£54,193
2.1	Interim Executive Director of Finance and Commercial	£32,249	£2,067	£34,316	-
2.2	Interim Director of Commercial	-	-	-	£131,433
	Executive Director of People	£123,700	£ 8,040	£131,740	£131,181
3	Executive Director of Strategy and Transformation	£114,759	£7,459	£122,218	£39,937
3.1	Interim Executive Director of Strategy and Transformation	-	-	-	£51,252
4	Executive Director of Digital Technology and Advice	£57,500	£2,990	£60,490	-

1. James Plunkett was Executive Director of Advice and Advocacy until March 2023. Matt Upton was Interim Executive Director of Advice and Advocacy until 12 December 2023 This post has not been filled, with his responsibilities covered by directors.

2. Karen Bass was Executive Director of Finance and Commercial until February 2024. Jameela Khan has been Interim Executive Director of Finance and Commercial since February 2024. Andrew Seager was Interim Executive Director of Commercial until

4 November 2022.

3. Tracey Waltho has been Executive Director of Strategy and Transformation since 30 November 2022. Maz Hamilton was Interim Executive Director of Strategy and Transformation from 21 March 2022 to 6 October 2022 and was only included in the above comparative from that point, having moved from their role as Programme Director for Content Strategy and Delivery.

4. Alex Butler has been employed as Executive Director of Digital Technology and Advice since November 2023, having previously been in this role as a contractor.

Pension contributions for key management personnel in the scheme are paid at the same rate as for all colleagues. The maximum employer contribution available under the colleague scheme is 6.5%.

4. Information regarding directors and employees (continued)

On 1 April 2023 all colleagues received a pay increase of 2.5% of salary and £950, plus a further non consolidated payment of £850 to those in Support grades, £750 to those in Officer grades, and £350 to those in Senior Officer grades. Other salary changes were a result of role changes and revaluations. The remuneration policy is set out in the strategic report.

The average number of people employed in each activity during the year was:

	2024 Number	2023 Number
Raising funds	19	17
Charitable activities		
Delivering information and advice	361	350
Advice and advocacy	151	132
Strengthening the local Citizens Advice network	286	273
Partnerships	274	237
Average number of persons employed	1,091	1,009

5. Grants payable

Grants are received for the above purposes and distributed amongst local Citizens Advice members. The local Citizens Advice members who received a grant in the year are shown in Appendix 1

a) Grants to local Citizens Advice members

Purpose	2024 Total number	2024 £'000	2023 £'000
Money and debt advice	154	16,908	21,326
Pensions guidance	17	7,476	7,426
Consumer advice	8	7,160	6,526
Universal credit: Help to Claim	60	13,535	13,606
Welsh Government funded projects	19	11,582	11,025
Energy advice	327	5,415	2,471
Witness services	2	717	672
Online scams awareness	-	-	109
Gambling support service	-	-	39
Debt relief orders	148	63	47
Help through Hardship	15	5,004	5,013
Cost of living	30	1,042	3,810
Various projects	67	3,681	915
Total local Citizens Advice network grants	847	72,583	72,985

5. Grants payable (continued)

b) Grants to other bodies

143 grants (2023: 78 grants) were paid to non local Citizens Advice network participants in delivery of national projects, funded by partner organisations.

Purpose	Recipient	2024 Total no.	2024 £'000	2023 £'000
Debt advice	Better Leeds Communities	-	-	93
Debt advice	Birmingham Settlement	3	348	327
Debt advice	Burley Lodge Centre	3	116	41
Various	Citizens Advice Scotland	4	2,591	2,411
Debt advice	Ebor Gardens Advice Centre	3	210	194
Energy	Fuel Bank Foundation	1	1,605	508
Debt advice	Homemaker Southwest	2	157	154
Debt advice	Mind Salford	3	115	109
Debt line	Money Advice Trust	-	-	545
Debt advice	North Bristol Advice Centre	2	128	98
Various	Shelter	1	460	428
Various	SNAP Cymru	1	142	128
Debt advice	South Bristol Advice Services	2	155	33
Debt advice	St Vincent's Centre	2	112	107
Various	Various (2023: 58)	116	677	756
Total grants to others		143	6,816	5,932
Total grants		990	79,399	78,917

6. Total resources expended before pension movements

Total resources expended for the year ended 31 March 2024:

	Direct colleague costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2024 £'000
Costs of generating funds	757	-	1,766	365	2,888
Charitable objectives					
Delivering information and advice	14,795	11,538	5,116	5,150	36,599
Advice and advocacy	6,199	10	1,409	2,991	10,609
Strengthening the local Citizens Advice network	11,697	63	1,311	5,643	18,714
Partnerships	11,232	67,788	16,736	3,239	98,995
Total resources expended	44,680	79,399	26,338	17,388	167,805

Total resources expended for the year ended 31 March 2023:

	Direct colleague costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2023 £'000
Costs of generating funds	668	-	754	338	1,760
Charitable objectives					
Delivering information and advice	13,427	8,088	4,329	4,994	30,838
Advice and advocacy	5,062	63	1,661	2,558	9,344
Strengthening the local Citizens Advice network	10,499	47	4,881	5,307	20,734
Partnerships	9,083	70,719	7,978	2,946	90,726
Total resources expended	38,739	78,917	19,603	16,143	153,402

7. Support cost breakdown by activity

Support costs are allocated across activities based on direct colleague costs. The amounts below represent the allocated colleague and other allocated costs in note 6. Support costs breakdown by activity for the year ended 31 March 2024:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People Services & Comms £'000	Other Corporate Services £'000	Total 2024 £'000
Costs of generating funds	94	63	91	69	48	365
Charitable objectives						
Delivering information and advice	834	1,238	802	1,345	931	5,150
Advice and advocacy	774	519	744	564	390	2,991
Strengthening the local Citizens Advice network	1,460	979	1,404	1,064	736	5,643
Partnerships	825	571	794	620	429	3,239
Total support cost	3,987	3,370	3,835	3,662	2,534	17,388

Support costs include governance costs of £1.2 million (2023: £1.4 million). These costs include internal and external audit fees (see note 9), costs incurred in supporting the work of the trustees and an apportionment of executive team costs.

Support costs breakdown by activity for the year ended 31 March 2023:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People Services & Comms £'000	Other Corporate Services £'000	Total 2023 £'000
Costs of generating funds	62	59	90	75	52	338
Charitable objectives						
Delivering information and advice	513	1,178	745	1,505	1,053	4,994
Advice and advocacy	469	444	681	567	397	2,558
Strengthening the local Citizens Advice network	973	921	1,413	1,177	823	5,307
Partnerships	531	518	772	662	463	2,946
Total support cost	2,548	3,120	3,701	3,986	2,788	16,143

8. Corporation Tax

Citizens Advice is a registered charity and accordingly is exempt from taxation on income and gains where they are applied for charitable purposes. Citizens Advice Limited covenants all distributable profits to the main charity each year under Gift Aid and does not typically incur any tax liability.

9. Net expenditure

Net outgoing resources for the year are stated after charging:

	2024 £'000	2023 £'000
Operating lease costs		
Property	2,843	1,608
Office equipment	5	23
Amortisation	402	403
Depreciation	157	56
External auditor's remuneration		
External audit fee	120	106
Tax advisory and compliance fees	3	9
Assurance services	2	-
Internal auditor's remuneration	76	76

10. Fixed assets – intangible assets

The fixed assets of Citizens Advice are the same as those of the Group, as stated below. Assets have been split between intangible and tangible assets in accordance with FRS 102 and the Charities SORP 2019. Intangible fixed assets include computer licences and software purchases.

	Operational infrastructure software £'000	Total £'000
Cost		
At 1 April 2023	3,509	3,509
At 31 March 2024	3,509	3,509
Amortisation		
At 1 April 2023	2,671	2,671
Charge for the year	402	402
At 31 March 2024	3,073	3,073
Net book value at 31 March 2024	436	436
Net book value at 31 March 2023	837	837

The amortisation charge is reallocated over all charitable activities.

11. Fixed assets – tangible assets

These include capitalised fixtures, fittings and equipment.

	Fixtures, fittings and equipment £'000	Total £'000
Cost		
At 1 April 2023	486	486
Additions	502	502
Disposals	(174)	(174)
At 31 March 2024	814	814
Depreciation		
At 1 April 2023	316	316
Charge for the year	157	157
Disposals	(105)	(105)
At 31 March 2024	368	368
Net book value at 31 March 2024	446	446
Net book value at 31 March 2023	171	171

12. Stocks

	Group		Citizens Advice	
	2024 £'000	2023 £'000	2024 £'000	2023 £'000
Donated goods held for distribution	84	84	84	84
Total stocks	84	84	84	84

Stocks held are donated refurbished tablets and mobile phones which Citizens Advice distributes to local Citizens Advice.

13. Debtors

	Group		Citizens Advice	
	2024 £'000	2023 £'000	2024 £'000	2023 £'000
Trade debtors	1,123	423	1,117	423
Other debtors	1,289	1,975	1,289	1,975
Prepayments and accrued income	8,361	12,556	8,360	12,556
Subsidiary undertakings	-	-	15	53
Total debtors	10,773	14,954	10,781	15,007

Included in other debtors is £9,498 (2023: £12,417) which relates to 23 (2023: 16) colleague season ticket, car, career development or home technology loans and the Cycle to Work Scheme. These are interest free and are recoverable through monthly payroll deductions. There were no executive directors (2023: none) with a loan outstanding at the balance sheet date (2023: £nil).

14. Creditors: amounts falling due within one year

	Group		Citizens Advice	
	2024 £'000	2023 £'000	2024 £'000	2023 £'000
Trade creditors	2,097	511	2,097	511
Local Citizens Advice network grants	3,680	1,313	3,680	1,313
Other creditors	1,895	1,592	1,895	1,587
Other taxation and social security	1,449	1,197	1,447	1,197
Accruals and deferred income	4,563	6,175	4,553	6,175
Total creditors amounts falling due within one year	13,684	10,788	13,672	10,783
Accruals and deferred income comprises:				
Accruals	3,756	5,024	3,756	5,019
Deferred income brought forward	1,151	1,244	1,156	1,196
Amount released from previous year	(1,026)	(1,233)	(1,026)	(1,185)
Incoming resources deferred in the year	682	1,140	667	1,185
Total accruals and deferred income	4,563	6,175	4,553	6,175

Deferred income arises where funds are recognised, but not utilised in a financial year and the funder does not require repayment of the underspends, so they are carried forward for spend in subsequent years. Typically this occurs with funding agreements

covering more than one year or where funding periods are non-coterminous with our financial year. Deferred income is generally utilised in the following financial year, but occasionally over several years.

15. Investments

The value of shares held in Citizens Advice Limited is £2 being 2 ordinary shares of £1 each which represents 100% of the issued share capital. The company is a private limited company which was incorporated on 16 July 1982. The company is incorporated in England. The company manages all forms of sponsorship opportunities and other trading activities on behalf of the parent company and covenants all profits under Gift Aid. The turnover in 2024 was £625 (2023: £47,750) but the subsidiary presented a loss after tax of £2,225 (2023: profit £29,227) and subsequently had negative net assets of £2,223 at 31 March 2024 (2023: £2). The shares are held as a fixed asset.

There were nil cash deposits held as investments at 31 March 2024 (2023: £nil) and nil were held as fixed assets (2023: £nil), but £17.5 million (2023: £10.0 million) were held in short-term deposits, maturing in 12 months or less.

16. Cash at bank and in hand

Cash and short term deposits valued at £46.5 million (2023: £42.8 million) were held as at 31 March 2024, made up of cash and cash equivalents of £29.0 million (2023: £32.8 million) and short-term deposits of £17.5 million (2023: £10.0 million). These were all held in UK accounts. Of these £1.9 million (2023: £3.3 million) has been identified in the balance sheet as a designated fund for technology investments.

17. Provisions

	Group		Citizens Advice	
	2024 £'000	2023 £'000	2024 £'000	2023 £'000
Pension provision				
Provision at 1 April	35,602	26,285	35,602	26,285
(Utilised) for deficit funding contributions	(4,750)	(2,111)	(4,750)	(2,111)
Remeasurement due to change in discount rate	(206)	(2,669)	(205)	(2,669)
Remeasurement due to new schedule of contributions	-	13,420	-	13,420
Additional provision for salary linkage	1,062	-	1,062	-
Increase /(decrease) in pension provision in SOFA	856	10,751	857	10,751
Increase due to unwinding of discount	1,482	677	1,481	677
Pension provision at 31 March	33,190	35,602	33,190	35,602
Other provisions				
Provision at 1 April	585	540	585	540
(Released) during the year	(2)	(1)	(2)	(1)
(Utilised) during the year	(445)	-	(445)	-
Additional provision	293	47	293	47
Other provisions at 31 March	431	586	431	586
Total provisions at 31 March	33,621	36,188	33,621	36,188

17. Provisions (continued)

The nature of provisions and the expected timing of resulting payments are:

Nature of provision	Amount £'000	Payment due
Dilapidations payments due on leased buildings after first break clause	95	Between 2024 and 2029
Local Citizens Advice pension liability	5	By 2027
Advice risk provision	331	Between 2024 and 2025
Pension contribution liability	33,190	See note 23
Total provisions at 31 March 2024	33,621	

18. Financial instruments

As at 31 March 2024 the Group’s financial instruments were:

	Group	
	2024 £'000	2023 £'000
Financial assets at amortised cost		
Cash	28,963	32,761
Current asset investment	17,500	10,000
Trade debtors	1,123	423
Other debtors	1,289	1,975
Accrued income	6,457	10,560
Total financial assets at amortised cost	55,332	55,719
Financial liabilities at amortised cost		
Trade creditors	2,097	511
Other creditors	1,895	1,602
Accruals	3,756	5,024
Provisions	33,190	35,602
Total financial liabilities at amortised cost	40,938	42,739

Income, expenses, gains and losses in respect of these financial instruments were:

	2024 £'000			2023 £'000		
	Income	Expense	Gains (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances and short-term deposit	1,675	-	-	528	-	-

19. Statement of funds – Group and Citizens Advice

	At 1 April 2023 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2024 £'000
Money and debt	6,443	21,436	(21,717)	-	6,162
Pensions guidance	198	10,397	(10,286)	-	309
Consumer and energy	5,906	29,924	(29,083)	-	6,747
Welfare	-	20,744	(20,744)	-	-
Wales specific services	-	13,878	(13,878)	-	-
Justice	32	11,777	(11,777)	-	32
Housing	13	55	(52)	-	16
Other	9,286	10,238	(13,887)	-	5,637
Total restricted funds	21,878	118,449	(121,424)	-	18,903
Designated funds	4,369	-	(1,400)	(128)	2,841
Unrestricted funds	21,186	44,528	(43,499)	128	22,343
Pension scheme	(35,602)	4,750	(2,338)	-	(33,190)
Total unrestricted funds including pension scheme	(10,047)	49,278	(47,237)	-	(8,006)
Total funds	11,831	167,727	(168,661)	-	10,897

Restricted funds represent that funding received with specific restrictions as to what it is spent on. The funds carried forward represent that restricted funding where income has been recognised but where the funds have not yet been spent.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent. This is split between freely available unrestricted funds and designated funds.

Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £1.9 million (2023: £3.3 million). The remaining £0.9 million (2023: £1.0 million) is a designated fund reserved for tangible and intangible fixed assets which are equal to the net book value of those assets.

The board of trustees has reviewed the reserves policy in the year and has maintained the target range of free reserves as 3 to 6 months of core operating costs. This equals £11.8 million to £23.5 million (2023: £11 million to £21 million). Free reserves are considered to be total unrestricted funds excluding pension reserve, less designated funds.

The pension reserve as at 31 March 2024 was £33.2 million (2023: £35.6 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. Further details are in note 23.

19. Statement of funds – Group and Citizens Advice (continued)

Comparative statement of funds – Group and Citizens Advice:

	At 1 April 2022 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2023 £'000
Money and debt	5,872	28,209	(27,638)	-	6,443
Pensions guidance	159	10,271	(10,232)	-	198
Consumer and energy	3,376	25,359	(22,829)	-	5,906
Welfare	-	20,100	(20,100)	-	-
Wales specific services	7	13,179	(13,186)	-	-
Justice	34	11,391	(11,393)	-	32
Housing	172	8	(167)	-	13
Other	1,370	18,793	(10,877)	-	9,286
Total restricted funds	10,990	127,310	(116,422)	-	21,878
Designated funds	6,192	-	(1,365)	(458)	4,369
Unrestricted funds	18,768	34,229	(32,269)	458	21,186
Pension scheme	(26,285)	4,780	(14,097)	-	(35,602)
Total unrestricted funds including pension scheme	(1,325)	39,009	(47,731)	-	(10,047)
Total funds	9,665	166,319	(164,153)	-	11,831

20. Analysis of net assets between funds

Group

	Unrestricted		Restricted		Total	
	2024 £'000	2023 £'000	2024 £'000	2023 £'000	2024 £'000	2023 £'000
Fund balances at 31 March 2024 are represented by:						
Fixed assets – intangible	436	837	-	-	436	837
Fixed assets – tangible assets	446	171	-	-	446	171
Current assets	33,205	31,342	24,115	26,457	57,320	57,799
Creditors: amounts falling due within one year	(8,472)	(6,256)	(5,212)	(4,532)	(13,684)	(10,788)
Provisions	(33,621)	(36,141)	-	(47)	(33,621)	(36,188)
Fund balance	(8,006)	(10,047)	18,903	21,878	10,897	11,831

Citizens Advice

	Unrestricted		Restricted		Total	
	2024 £'000	2023 £'000	2024 £'000	2023 £'000	2024 £'000	2023 £'000
Fund balances at 31 March 2024 are represented by:						
Fixed assets – intangible	436	837	-	-	436	837
Fixed assets – tangible assets	446	171	-	-	446	171
Current assets	33,193	31,337	24,115	26,457	57,308	57,794
Creditors: amounts falling due within one year	(8,460)	(6,251)	(5,212)	(4,532)	(13,672)	(10,783)
Provisions	(33,621)	(36,141)	-	(47)	(33,621)	(36,188)
Fund balance	(8,006)	(10,047)	18,903	21,878	10,897	11,831

21. Local Citizens Advice network

The financial statements record the income and expenditure of Citizens Advice. Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources and are accountable to their own members and funding bodies.

22. Operating lease commitments

At 31 March 2024 Citizens Advice and the Group were committed to making the following minimum payments in respect of non-cancellable operating leases:

	2024		2023	
	Land and buildings £'000	Other £'000	Land and buildings £'000	Other £'000
Within 1 year	694	5	1,985	23
Between 2 and 5 years	1,427	-	397	-
After 5 years	-	-	-	-
Total operating lease commitments	2,121	5	2,382	23

At the end of the year there were capital commitments of £nil (2023: £nil).

23. Pension scheme

National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991)

Citizens Advice is the principal employer of a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchased additional voluntary contributions and protected rights funds, which are not included in these disclosures.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

In accordance with the schedule of contributions in force over the 2023 to 2024 accounting year, the combined contributions to the Plan from Citizens Advice and other participating employers for the year ended 31 March 2024 were £5,218,000. This includes £4,918,000 towards the deficit, of which £4,750,000 relates to Citizens Advice, along with £300,000 as an allowance for administration expenses and all scheme levies, payable by Citizens Advice.

An FRS 102 actuarial valuation of the Plan was carried out on 31 March 2024 by a qualified independent actuary. Based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, as well as any material membership movements significantly different from those assumed (for example, transfers out).

The most recent formal actuarial valuation of the Plan was at 31 March 2022 and revealed a funding deficit of £53,536,000. In the recovery plan agreed following the valuation, Citizens Advice and the other participating employers agreed to pay deficit funding contributions of £2,918,000 per annum with

a view to eliminating the deficit by 30 September 2040. Of this, £2,750,000 relates to Citizens Advice along with £300,000 as an allowance for administration expenses and all scheme levies.

If Citizens Advice pays its annual contributions of £2,750,000 using an actuarial discount rate of 4.9% (2023: 4.8%) the net present value would be £33,190,631 (2023: £35,602,38). This is included in the balance sheet as a provision (as per note 17) and as a negative pension reserve (as per note 19).

The liabilities of the Plan are based on the current value of expected benefit payment cash flows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 11 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

23. Pension scheme (continued)

Present values of scheme liabilities, fair value of assets and defined benefit asset (liability)

	31 March 2024 £'000	31 March 2023 £'000
Fair value of plan assets	60,594	60,745
Present value of defined benefit obligation	107,082	111,169
(Deficit) in plan	(46,488)	(50,424)

The major assumptions used by the actuary were (in nominal terms) as follows:

Assumptions

Discount rate	4.90%	4.80%
Inflation assumption (RPI)	3.20%	3.30%
Inflation assumption (CPI)	2.80%	2.85%
Assumed life expectancies on retirement at age 65 are:		
Retiring today – Males	20.6	20.8
Retiring today – Females	23.4	23.6
Retiring in 20 years' time – Males	21.8	22
Retiring in 20 years' time – Females	24.5	24.7

24. Contingent liabilities

The NACAB Pension and Assurance Plan (1991) trustees are seeking clarification from the court on issues related to the Plan to resolve an uncertainty. As is standard in such proceedings, the charity (as the scheme's principal employer) acts as Defendant, but in practice seeks the same outcome as the Trustee. The case is not expected to be heard until 2025 and the financial impact remains uncertain depending on the outcome. In the event of an unsuccessful ruling the future deficit contributions payable to the Plan by the charity could be renegotiated by a material amount.

25. Related party transactions

Citizens Advice Limited is a subsidiary company owned by Citizens Advice and all Citizens Advice non-charitable trading is conducted through it. The directors are the National Association of Citizens Advice Bureaux, Matthew Swindells, Lucinda Bell and Michele Shambrook. During the year ended 31 March 2024, it made a surplus before qualifying charitable donation and tax of £828 (2023: £34,110). The company incurred a tax charge of £3,053 (2023: £4,882), resulting in a net loss after tax of £2,225 (2023: £29,228 surplus).

At 31 March 2024, Citizens Advice Limited (company number 1652053) owed £14,879 to Citizens Advice (2023: £53,096). The accounts for the year ended 31 March 2024 were approved on 24 July 2024.

Citizens Advice International is a company which was registered in Belgium on 6 December 2004. Although not a related party under FRS 102, it is included here due to the connection of name and objectives. It was established to provide support to Citizens Advice organisations throughout the world. No charge has been made for any expenditure incurred by Citizens Advice on behalf of Citizens Advice International during the year. On 31 March 2024, Citizens Advice

owed Citizens Advice International £nil (2023: £nil). Citizens Advice International is not consolidated into the accounts as it is a separate entity and Citizens Advice does not have the power to control it.

NACAB Pension Trustees Limited is a company limited by guarantee and is the corporate Trustee of the NACAB Pension and Assurance Plan (1991). Citizens Advice is the sole member of this company. This subsidiary was incorporated on 14 February 2017. There were no financial transactions or balances in the year to 31 March 2024 (2023: £nil).

The standing orders for trustee board recruitment require that at least 3 of our trustees must have local Citizens Advice expertise. As such, 2 of the trustees of Citizens Advice in the year to 31 March 2024 also had roles at a local Citizens Advice. Jonathan Mogford is Vice-Chair of Citizens Advice Wandsworth. Steve Hughes was COO at Citizens Advice SORT Group until December 2023 and is no longer employed by a local Citizens Advice. We have assessed that these do not create disclosable related party transactions, as in their Citizens Advice trustee role they are one of many trustees, and do not individually have sufficient influence over the direction of Citizens Advice.

The only other transactions with related entities in the year have been disclosed in note 4.

26. Company limited by guarantee

Citizens Advice is a registered charity and a company limited by guarantee. All local Citizens Advice are members of Citizens Advice and there are no other members. The maximum liability of each member is limited to £1. The trustees have no liability.

Appendix 1

Listed below are all the local Citizens Advice charities which have been the beneficiaries of grants payable by national Citizens Advice as summarised in note 5a:

Arun & Chichester Citizens Advice	Carmarthenshire Citizens Advice	Citizens Advice County Durham
Barnet Citizens Advice	Central & East Northamptonshire	Citizens Advice Dacorum
Barnsley Citizens Advice	Chapeltown Citizens Advice	Citizens Advice Darlington, Redcar & Cleveland
Barrow-In-Furness Citizens Advice	Charnwood Citizens Advice	Citizens Advice Denbighshire
Basingstoke Citizens Advice	Cheshire East Citizens Advice	Citizens Advice Derbyshire Districts
Bassetlaw Citizens Advice	Chesterfield Citizens Advice	Citizens Advice Doncaster Borough
Bath and North East Somerset Citizens Advice	Citizens Advice 1066	Citizens Advice Dudley & Wolverhampton
Bedford & District Citizens Advice	Citizens Advice Allerdale	Citizens Advice East Berkshire
Bedworth, Rugby and Nuneaton Citizens Advice	Citizens Advice Ashfield	Citizens Advice East Hampshire Limited
Bexley Borough Citizens Advice Bureau Ltd	Citizens Advice Birmingham	Citizens Advice East Herts
Blackpool Citizens Advice	Citizens Advice Bournemouth Christchurch and Poole	Citizens Advice East Lancashire
Bridgend County Borough Citizens Advice	Citizens Advice Bradford and Airedale and Bradford Law Centre	Citizens Advice East Suffolk Ltd
Bridport and District Citizens Advice	Citizens Advice Braintree and South Essex	Citizens Advice Elmbridge (West)
Brighton and Hove Citizens Advice	Citizens Advice Brent	Citizens Advice Esher & District
Bromley Citizens Advice Bureau Ltd	Citizens Advice Bristol	Citizens Advice Essex
Burnley and Pendle Citizens Advice	Citizens Advice Bromsgrove & Redditch	Citizens Advice Gateshead
Bury & Bolton Citizens Advice	Citizens Advice Broxtowe	Citizens Advice Gosport
Cylch Conwy District CAB	Citizens Advice Buckinghamshire	Citizens Advice Halton
Cambridge and District Citizens Advice Bureau	Citizens Advice Caerphilly Blaenau Gwent	Citizens Advice Hammersmith & Fulham
Camden Citizens Advice Bureau	Citizens Advice Calderdale	Citizens Advice Harlow
Canolfan Cynghori Ynys Mon Citizens Advice	Citizens Advice Central Dorset	Citizens Advice Hart District Ltd
Canterbury District Citizens Advice Bureau	Citizens Advice Chelmsford	Citizens Advice Havant
Cardiff and Vale Citizens Advice	Citizens Advice Cheshire West	Citizens Advice Hillingdon
Carlisle and Eden Districts Citizens Advice	Citizens Advice Cornwall	Citizens Advice in North & West Kent

Citizens Advice Leeds
Citizens Advice Leicestershire
Citizens Advice Leighton Linlade
Citizens Advice Lindsey
Citizens Advice Liverpool
Citizens Advice Manchester
Citizens Advice Medway
Citizens Advice Merton & Lambeth
Citizens Advice Mid Lincolnshire
Citizens Advice Mid Mercia
Citizens Advice Mole Valley
Citizens Advice Newcastle
Citizens Advice North East Lincolnshire
Citizens Advice North Hertfordshire
Citizens Advice North Lancashire
Citizens Advice North Lincolnshire
Citizens Advice North Somerset
Citizens Advice North Yorkshire
Citizens Advice Northumberland
Citizens Advice Nottingham & District
Citizens Advice Portsmouth
Citizens Advice Reading
Citizens Advice Reigate & Banstead Limited
Citizens Advice Rural Cambs
Citizens Advice Salford
Citizens Advice Sandwell & Walsall
Citizens Advice Sefton
Citizens Advice Services Corby & Kettering

Citizens Advice Sherwood & Newark
Citizens Advice Shropshire
Citizens Advice Solihull Borough
Citizens Advice Somerset
Citizens Advice Sort Group
Citizens Advice South East Staffordshire
Citizens Advice South Gloucestershire
Citizens Advice South Hams
Citizens Advice South Lincolnshire
Citizens Advice South Warwickshire
Citizens Advice South West Surrey
Citizens Advice Southend
Citizens Advice St Albans District
Citizens Advice Staffordshire South West
Citizens Advice Stevenage
Citizens Advice Stroud & Cotswold Districts Limited
Citizens Advice Sunderland
Citizens Advice Surrey Heath
Citizens Advice Sutton
Citizens Advice Swale
Citizens Advice Swansea Neath Port Talbot Limited
Citizens Advice Teignbridge
Citizens Advice Torfaen
Citizens Advice Watford
Citizens Advice Waverley
Citizens Advice West Northamptonshire and Cherwell
Citizens Advice West Oxfordshire (Witney)
Citizens Advice West Suffolk

Citizens Advice Westminster
Citizens Advice Wigan Borough
Citizens Advice Winchester District
Citizens Advice Wirral
Citizens Advice Wokingham
Citizens Advice Worcester & Herefordshire
Copeland District Citizens Advice
Coventry Citizens Advice
Croydon Citizens Advice Bureau
Cyngor Ar Bopeth Ceredigion Citizens Advice
Cyngor ar Bopeth Gwynedd Citizens Advice
Diss, Thetford & District Citizens Advice
Dover, Deal & District Citizens Advice
East Dorset & Purbeck Citizens Advice
East End Citizens Advice Bureau
Eastbourne Citizens Advice
Eastleigh Citizens Advice
Edenbridge & Westerham Citizens Advice
Enfield Citizens Advice
Epping Forest District Citizens Advice
Epsom & Ewell Citizens Advice
Exeter Citizens Advice
Fareham Citizens Advice
Flintshire Citizens Advice
Greenwich District Citizens Advice Bureau
Haringey District Citizens Advice Bureaux
Harrow Citizens Advice
Hartlepool Citizens Advice

Havering Citizens Advice Bureau
Hertsmere Citizens Advice Bureau
Hounslow District Citizens Advice Bureau
Hull and East Riding Citizens Advice Bureau
Ipswich & District Citizens Advice
Kensington & Chelsea Citizens Advice Bureau
Kirklees Citizens Advice and Law Centre
Knowsley District Citizens Advice
Lancashire Citizens Advice
Lewisham Citizens Advice Bureau
Luton Citizens Advice
Maidstone Citizens Advice
Maldon Citizens Advice
Mansfield Citizens Advice
Merthyr Tydfil Citizens Advice
Mid Suffolk Citizens Advice
Middlesbrough Citizens Advice
Milton Keynes District Citizens Advice Bureau
Monmouthshire County Citizens Advice
New Forest Citizens Advice Bureau
Newport Citizens Advice Ltd
Newport Isle of Wight Citizens Advice
Norfolk Citizens Advice
North & West Gloucestershire Citizens Advice
North East Derbyshire Citizens Advice
North Tyneside Citizens Advice Bureau
North Warwickshire Citizens Advice
Oxford Citizens Advice Bureau

Oxfordshire South & Vale Citizens Advice
Pembrokeshire Citizens Advice
Peterborough Citizens Advice
Plymouth Citizens Advice
Powys Citizens Advice
Preston Citizens Advice
RCJ Advice
Redbridge Citizens Advice
Rhondda Cynon Taff Citizens Advice
Richmond Borough Citizens Advice Bureau
Rotherham & District Citizens Advice
Rushmoor Citizens Advice Bureau
Rutland Citizens Advice
Sheffield Citizens Advice and Law Centre
South Lakes Citizens Advice
South Tyneside Citizens Advice
South Worcestershire Citizens Advice
Southampton Citizens Advice Bureau
Southwark Citizens Advice Bureau
St Helens Citizens Advice
Staffordshire North and Stoke-on-Trent Citizens Advice
Stockton & District Citizens Advice & Information Service
Sudbury & District Citizens Advice
Swindon Citizens Advice
Tadley Citizens Advice
Tameside District Citizens Advice
Tandridge Citizens Advice
Telford & The Wrekin Citizens Advice

Tendring Citizens Advice Bureau
Test Valley Citizens Advice
Three Rivers Citizens Advice Bureau
Torbay Citizens Advice Bureau
Torridge, North, Mid and West Devon Citizens Advice
Uttlesford Citizens Advice
Wakefield District Citizens Advice Bureau
Waltham Forest Citizens Advice Bureau
Wandsworth Citizens Advice
Warrington District Citizens Advice Bureau
Wealden District Citizens Advice
West Sussex (North,South,East)
Wiltshire Citizens Advice
Wrexham Citizens Advice
Wyre Forest Citizens Advice
York & District Citizens Advice

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



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Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.
Registered charity number 279057.

Design by nim design

THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX

England & Wales - Charity number 279057

Accounts



**A year of
breaking
unwelcome
records.**

**citizens
advice**

Annual report 2022-2023

We are Citizens Advice

We exist to shape a society where people face far fewer problems.

**They literally
saved my life.**

-Melanie

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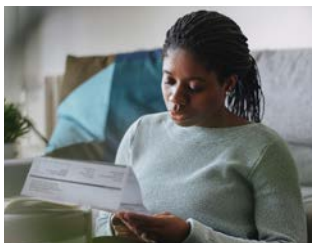
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Introduction

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service offers free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward—whoever they are, and whatever their problem.

This annual report and accounts are for the national Citizens Advice charity. We work with a network of local Citizens Advice charities, whom we've referenced throughout this report, but they are separate, independent charities. The nature of our relationship is that the national charity enables local charities to deliver their services and we jointly deliver some national services.

**When we say we're
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totally impartial.**



A message from our Chief Executive

In last year's Annual Report, I wrote briefly about the then emerging cost-of-living crisis that threatened to overwhelm many of the people we help.

In 2022 to 2023, the dam burst and hundreds of thousands of people needed our help just to get by. Many were seeking support for the first time. The scale of the hardship caused cannot be overstated.

Month after month, we broke and re-broke records for the number of people needing crisis support. The first 3 months of 2023 were the busiest on record; almost 10,000 people a day were receiving one-to-one support from our advisers.

Though, at the time of writing, inflation and energy prices have fallen from their peaks of last year, the effects of high household bills are likely to last years. We're beginning now to see the emergence of growing problems with debt. The crisis has also exposed just how precarious many people's household finances are—the proportion of our debt clients whose monthly expenditure on essentials exceeds their income is now more than half.

Sadly, we know that there are many people who need us who we're unable to support. Our staff and volunteers work tirelessly and courageously, with a dedication that belies the fact that many have worked through 3 years of almost relentless crisis, but in the face of the ever growing demand even their monumental commitment isn't enough.

We're doing what we can to help meet as much of this demand as possible. That might be through innovating and adapting our customer journey, or by building on successful partnerships—like our Help through Hardship programme with the Trussell Trust and Mind—to unlock specialist expertise and get people the help they need. We've also received very welcome donations that are helping us meet this surge in demand, from partners in the private sector and from trusts and foundations in the last year.

Notwithstanding these contributions, it's important to highlight that we face a very challenging financial and economic environment. The voluntary sector is far from immune to the pressures of high inflation and we know that many local Citizens Advice offices and their partners are finding it tough to maintain their vital work as funding is squeezed.

At a national level too, flat or reduced funding combined with high inflation is eroding the resources we have to help the people who need us. Other costs—like contributions to our historic pension fund—have increased because of economic volatility. In the coming year, we'll be placing a renewed focus on the financial sustainability of the organisation. In the context of the overwhelming demands on our services, this will mean tough choices, and we're developing the strategic capability of the organisation to better meet these challenges.

Despite all of this, our response to the cost-of-living crisis has incontestably demonstrated the value of what we do for society.

Though demand outstrips capacity, we have still helped an extraordinary number of people with advice. Over 2.6 million people have received one-to-one help and, at a time when people are presenting with more—and more complex—problems, our commitment to holistic advice that considers the whole person is more important than ever before.

One of the hallmarks of the way Citizens Advice works is the close relationship between our advice giving and our advocacy. Bringing our frontline insight to those who make policy decisions is—as we've seen through our cost-of-living data dashboard and briefings—a vital way we ensure that people face fewer problems in the future.

A striking example of our impact was the temporary ban on forced installation of pre-payment meters introduced in the early months of 2023, stimulated by our definitive data and the sobering stories of those in crisis. The cost-of-living support mechanisms put in place by the government, culminating in the Energy Price Guarantee, were also advanced by the sustained power of our advocacy. In the next year, I look forward to seeing how we bring about even closer alignment between the frontline and our advocacy work.

There is hard work ahead of us in developing a sustainable model that allows us to support the millions who need our help. The last year has shown just how important it is that we get it right.

We will face this work with a new Chair of Trustees and I would like to express the gratitude of the whole charity to Warren Buckley for his years of service as well as my personal thanks for his tireless support.

Dame Clare Moriarty
Chief Executive



A message from our Chair

It's been another deeply challenging year for the millions of people who come to us for help, for our service, and for our volunteers and staff. Coming so soon after the pandemic, the cost-of-living crisis we've been battling is the culmination of 15 years of global economic and geopolitical upheaval and austerity.

Citizens Advice is about people. We help people in local communities across Wales and England to find solutions to problems—whether that's a volunteer adviser supporting someone with unmanageable debt, or a policy researcher analysing data to recommend systemic change—and we see the whole person. I joined Citizens Advice as a trustee in 2012, and looking back on the organisation's progress over the last decade there are some truly extraordinary achievements to reflect on. We're now helping ten times more people through our national helpline, with Adviceline this year taking its 8 millionth call. We launched our dedicated Consumer Service helpline, and became the statutory consumer body for both energy and post to represent and protect people using these essential services—notably winning a package of reforms in 5 markets following our loyalty penalty super-complaint. We've launched and delivered specialist services to help people claiming

Universal Credit for the first time, advise on pensions and support witnesses in every court in England and Wales. Innovating to keep meeting peoples' changing needs, we've greatly increased our online content so people can get advice from us 24 hours a day, expanded our one to one advice channels to include webchat and email—and of course made the monumental shift to fully remote services during the pandemic. Our tireless advocacy since then has included working with government to reduce the time people wait to receive Universal Credit, with Ofgem to implement energy network price controls, and most recently we've secured new protections for people reliant on prepayment energy meters.

As our strategic framework evolves into a living strategy, supporting our services to adapt and respond more effectively than ever to peoples' changing needs, local and national Citizens Advice

are working hand in hand to strengthen our quality advice provision. Our mix of frontline experience, local community engagement and robust data and policy expertise is a powerful combination, enabling us to effect change and shape a society where people face far fewer problems.

It's been the greatest privilege of my professional life to Chair the national trustee board of Citizens Advice for the past 5 years. After a total of 11 years on the board it is now time for me to say goodbye and to thank everyone across the service and our many partners for their support, advice and help—in particular, our incredible volunteers, who strengthen our service by giving so generously with their time. Thank you.

Never has our service been needed by more people, and I look forward to seeing how Citizens Advice at a local and national level continues to play a key role in our society.

I wish all colleagues, from the Witness Service, local and national Citizens Advice, the very best for the future. I know you'll do everything you can to keep helping people to find a way forward.

Warren Buckley
Chair

After a total of 11 years on the board it is now time for me to say goodbye and to thank everyone across the service and our many partners for their support, advice and help.

About Citizens Advice

The Citizens Advice service is made up of a network of 250* independent local Citizens Advice charities across England and Wales and the national charity. Our role as the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level.

How we deliver our services

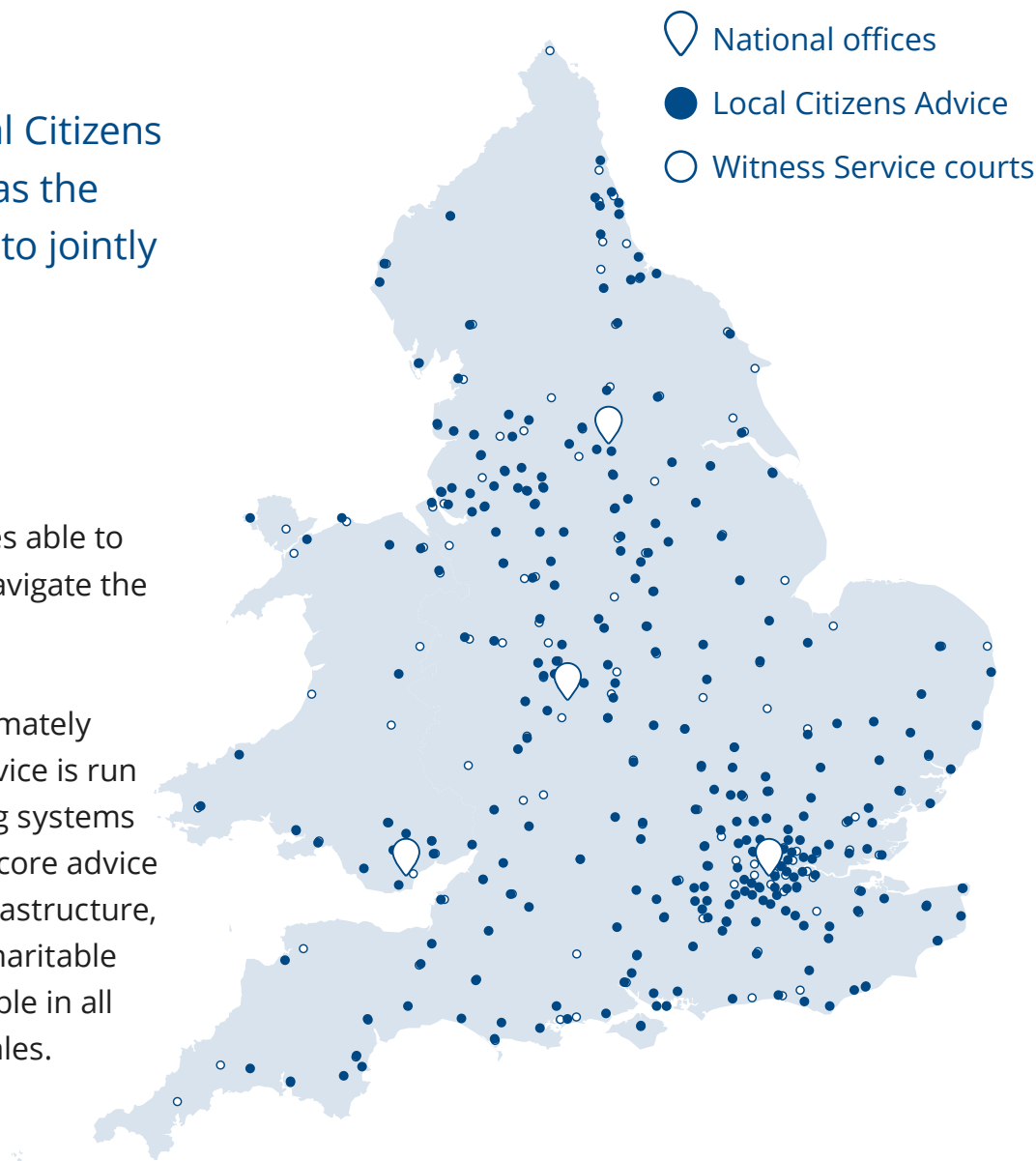
The service is delivered by our highly trained people, made up of around 16,000 volunteers and 8,843 staff.

Alongside our core advice service, together we deliver the Witness Service, Pension Wise, the Consumer Service, the Help to Claim service, debt advice funded by the Money and Pensions Service, and Advicelink across Wales, funded by the Welsh Government. We're also the consumer champion for the energy market and the statutory consumer watchdog for the postal service. People often come to us needing help with 4 or more interrelated problems, which have been growing in complexity since the pandemic began and throughout the cost-of-living crisis. We're uniquely placed to help them by offering a holistic

approach, with our core advice services able to draw on specialised support to help navigate the most complicated circumstances.

Locally, advice is offered from approximately 1,615 locations. Nationally, Citizens Advice is run from 4 offices providing the underlying systems and written resources needed for the core advice operation, as well as providing the infrastructure, content and advocacy to deliver our charitable purpose. The Witness Service is available in all criminal courts across England and Wales.

* During the financial year 2022 to 2023, there were 252 independent local Citizens Advice charities across England and Wales. The total number has decreased due to local mergers, though our geographical representation remains the same. The figure of 250 is correct at the date of publication.



Who we helped in 2022 to 2023

“I can’t really put into words... how thankful I am to Citizens Advice. If it wasn't for them I would have just given up.”

-Ray



We help millions of people every year. In 2022 to 2023 this included:



2.66 million

people helped with one-to-one advice
(up 4% from 2.55 million in 2021 to 2022)



60.6 million

pageviews of our online advice content
(up 3.8% from 58.4 million in 2021 to 2022)



1.87 million

million people helped on the phone (down 5% from 1.97 million in 2021 to 2022)



729,000

people helped by email
(up 17% from 624,000 in 2021 to 2022)



457,000

people helped face-to-face
(up 149% from 183,000 in 2021 to 2022)



166,000

people helped on webchat
(down 6% from 176,000 in 2021 to 2022)



79,000

witnesses supported
(down from 87,000 in 2021 to 2022)

In total we helped 2.66 million people one-to-one, by phone, email, webchat or face to face. Our advice website had over 60 million pageviews.

In 2022 to 2023, the number of people coming to us for help has increased again year on year, and is still significantly higher than pre-pandemic levels. The cost-of-living crisis is driving some of the most complex cases we've seen, with people on average needing advice for 4.9 issues. People are coming to us with a wider range of problems, and those problems are themselves more complicated, due to a variety of intersecting external factors. It's a crisis on a national scale, and you can read more about the variety of situations people face in our ['numbers behind the stories'](#) series.

Over half of the people we've helped with debt are now living in 'negative budgets' (which you can read more [about on page 15](#)), without enough income to cover essential outgoings like housing costs, utility bills and food, which in turn is driving a mounting debt crisis.

The end of Covid restrictions meant we were able to increase our face to face provision, more than doubling the number of people we were able to see in person. We've also seen a 17% increase in people receiving advice by email. We continue to adapt to provide help to people in a way that works for them.



4.9

the number of issues on average that people need advice with

Our value to society

We can use our data to calculate the value of our work to society as a whole. We use a Treasury-approved model that gives us a financial value for each of the outcomes we achieve for our clients. By adding up all those values, we get a total figure for the service.

In 2022 to 2023, Citizens Advice generated:

£681 million in savings to government and public services (fiscal benefits).

By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.

Additionally, £4.7 billion in wider economic and social benefits (public value).

Solving problems improves lives and this means better wellbeing, participation and productivity for the people we help.

Furthermore, £2.7 billion in value to people we help (financial outcomes following advice).

As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

The fiscal value of better mental health and well-being was £89 million and the public value—in terms of better mental health and well-being—was £1.5 billion.

For more information on how we estimate our value to society, see our [technical annex](#).

For every £1 spent on the Citizens Advice service:



government and public services save **£1.91**



the wider economic and social value is **£13.28**



our clients' financial gain is **£7.64**



Our response to the cost-of-living crisis

“Honestly Citizens Advice is such an important service at the moment. I don't think they realise just how important they are to people out there... having that extra energy and council tax help, it has taken the worry away. It takes the pressure off thinking, if the extra money hadn't come in, what would I have done?”

-Lucy

The cost-of-living crisis defined 2022 to 2023 for us and the people we help.

Financial and personal issues ballooned in number and severity for millions of people across England and Wales, against a rapidly changing geopolitical and economic landscape. People facing extreme difficulties have overwhelmed our services—this year our advisers helped each client with an average of 4.9 issues, a 14% increase on the pre-pandemic average of 4.3, and we’ve given 4% more people one to one advice than we did last year.

Our advisers have been working flat out to help people with urgent, complex problems and as a service, we’re working hard to respond quickly to people’s needs. Our robust, real-time case data combines with our frontline insights and policy expertise to make us the trusted authority on how the crisis is affecting people, and what changes are urgently needed to support those most affected.

Advocating for change

We’ve created compelling new ways to call for change across England and Wales, using our unique data to show the impact the cost-of-living crisis is having. We set up our publicly available [Cost of Living Dashboard](#) and [Wales Cost of Living Dashboard](#), where monthly consolidated data allows users to track the impact of the crisis, including key trends, how the situation differs by location, and how different demographic groups have been affected. This data has been showcased in our monthly cost-of-living data briefings, where each month more than 2,000 policy makers, civil servants, journalists and peers working across private, public and charity sectors sign up to hear our expert commentary. We’ve used the same unique insights to contribute to policy changes that have put money into the pockets of people on low incomes, including cost of living payments, additional payments for disabled people, the energy bill support scheme and benefits being raised in line with inflation in April 2023. We help to achieve

change by directly engaging with ministers and key stakeholders in Parliament and in the media. This year our insights have been publicly showcased through record levels of media coverage, with broadcast coverage up by 83% year-on-year.

As part of our commitment to working across two nations, we continued to advocate specifically on behalf of people across Wales to the Welsh Government and Senedd. Our work contributed to the Wales Fuel Support Scheme being expanded to reach 400,000 low income households. We secured additional flexibility in the crisis support available through the Discretionary Assistance Fund, and our recommendations ensuring all people receiving Council Tax Reduction were eligible for the cost of living payment were accepted.

Our work on Council Tax Reform secured a Welsh Government commitment to end the punitive full bill rule where households are liable to pay the entirety of their council tax bill for missing as little as one payment.

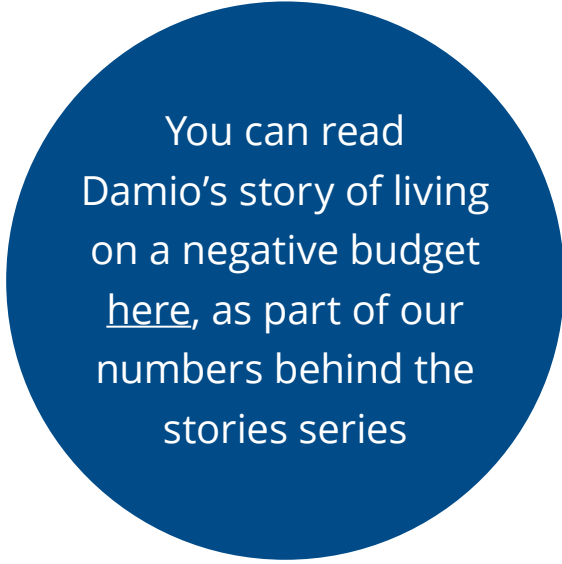
Building meaningful partnerships

We've built new partnerships to help us support as many people as possible through the crisis, which you can read about [here](#) and [here](#). Securing funding and working with partners is absolutely essential to our financial sustainability in the most challenging economic situation we've seen in a generation.

In recognition of our work helping people with the rising cost of living, we were pleased to be chosen as 1 of 2 charity partners for the Guardian and Observer's 2022 annual appeal, which raised an incredible £1.57 million and shone a light on the amazing work that Citizens Advice local offices are doing during the crisis. Funds have been directed towards our core advice services, with distribution corresponding to the spirit of the appeal and its focus on grassroots charities providing support to those in the greatest need—whether this is by telephone, webchat, our online advice content, or in person.

Amplifying the voices of the people we help

We amplify the voices of the people we help and we respect their lived experience. In March 2023 we expanded our cost-of-living data series with a new series—[the numbers behind the stories](#)—which explains how the crisis is affecting individual people we're supporting and tracks the effectiveness of the government's cost-of-living support schemes—for example, by lifting people out of 'negative budgets'. Something fundamental has changed during this cost-of-living crisis; we've seen a rapid rise in people whose income doesn't meet their essential costs (like housing, utilities and food)—even after rigorous assessment with our specialist advisers, who help to maximise incomes and cut costs as much as possible. In 2019, just over a third of our debt clients were in this situation, facing a negative budget. Today it's over 50% and the number is growing. Huge numbers of people, including people in work and homeowners, have negative budgets. We're concerned this is leading directly to a debt crisis, and our current advocacy focus includes influencing government and regulators to deal with this issue, so that people can afford their essentials without incurring debts.



You can read Damio's story of living on a negative budget [here](#), as part of our numbers behind the stories series

"Absolutely thrilled you were here, said to my family before I left "don't worry, tomorrow I'll find out where the Citizens Advice office is" and you were here, absolutely amazing, thank you!"

-Alan* - Manchester

* Names have been changed to protect anonymity



Innovating in response to people's advice needs

To help us deal with the massive demand challenge we're facing, we've added more advice to our website. Our dedicated cost-of-living content team helps people to get cross-cutting online advice at their moment of need. We've updated content on mortgages, bills, debt, money, benefits, energy, housing and consumer issues. Our 2 top cost of living pages have had over 1 million visits. The team has analysed trends across our website, Casebook (our case management system) and sought expert views to identify key issues. We identified a need for there to be a central place on the website for cost of living-related advice, and so designed 2 pages to meet these needs—[Get help if you're struggling to pay your bills](#) and [Get help with the cost of living](#), which regularly receive over 50,000 views a month. We've also tested new content signposting people to organisations for mental health support, which have become some of the most popular links on the page.

Our local offices work hard to reach out to people who need help in their local communities, who may not otherwise contact us. In Manchester, a new advice van started visiting community touchpoints in October 2022, including shopping centres, supermarkets, hospital car parks and football matches.

During the cost-of-living crisis, we and our partners have increasingly seen people with complex issues. Referral partnerships within Citizens Advice and with other organisations are key to helping people resolve their issues, and making sure that they receive the most appropriate support. We've built a set of digital tools that put people in front of the right adviser to help them quickly, securely and reliably, and early indications show that 85% of people who come to us through our referrals platforms report an improvement in their mental health. 44 local Citizens Advice currently use the platform, as well as 96 partners, including local authorities, charities, food banks and advice agencies.

We were able to discuss how Dave* could get back into work and looked for possible jobs he could apply for, helping him with a CV.

Dave's* story

Dave* had been visiting a local food bank for many years. He's had issues with alcohol and drugs and has not been able to work for several years. He had housing issues involving violence from another lodger and became homeless.

With Dave's* consent, the food bank referred him to us through our referrals platform, and we helped him to be housed temporarily by the local authority and are now helping him to find permanent accommodation. We made arrangements to meet on several occasions at the foodbank and at our local Citizens Advice office. We were able to discuss how he could get back into work and looked for possible jobs he could apply for, helping him with a CV. He was employed by one of these jobs—in a full time specialist construction role—and having completed his training is now fully employed.

Dave* requested one last food voucher to tide him over until he gets paid at the end of the month. Dave* has relied on food banks for many years but is very hopeful that he'll now be able to manage without them.

* Names have been changed to protect anonymity

How we're helping people



Local service successes: Monica's* story

Monica* has a number of medical conditions and is unable to read or write. Monica* had been receiving Personal Independence Payments (PIP) and reported a deterioration in her conditions. Her award was reviewed and it was decided she was no longer entitled to PIP. Monica* came to us for help with her appeal and was supported through the process. She was awarded the enhanced rates of daily living and mobility, receiving £10,000 in arrears, with ongoing payments of around £620 every 4 weeks.

We couldn't do what we do without our volunteers: Jeremy's* story

Volunteer adviser Caroline* was able to help Jeremy* claim over £19,000 in income-based Employment Support Allowance (ESA), backdated for over 5 years. Jeremy* was also supported in a Personal Independence Payment (PIP) reassessment, to include the higher rate as his mobility was already impaired and also deteriorating. Jeremy's* income immediately increased by over 60%, to around £180 a week. Caroline* also made sure Jeremy* received the government Cost of Living payments he was entitled to.

* Names have been changed to protect anonymity

More than 60% of the people we help with crisis support are disabled or have long term health conditions.

You can view up to date figures showing how the cost-of-living crisis is disproportionately affecting disabled people with our [live data dashboard](#).

Adviceline

Adviceline is our nationally supported remote generalist advice service—currently delivered by phone, chat and email. It has been in place for 12 years, and this year answered its 8 millionth call. We’ve seen challenges around demand and resourcing, and we continue to refine and develop the framework for remote service delivery across phones, webchat and email. Despite supporting over 1.4 million contacts, we know people are struggling to get through to us, and because people are coming to us with more urgent and complex problems, it takes our advisers longer to help them. This means that although more people are trying to get help, we’ve answered 36% fewer calls than last year.

Adviceline is a core part of our service offer, intrinsically linked to other parts of our service, and central to us offering free, impartial advice to everyone—whatever you are, whatever your problem. We’ve made significant progress to help more people get advice remotely by phone, webchat and email—from approximately 72,000 contacts in 2010 by phone only, to over 740,000 contacts in 2022 to 2023 across phone,

email and chat. The Adviceline Phones service, with its 247 local office users, migrated from our old telephony system (Kcom) to our new system (Connect, delivered by Accenture in partnership with Amazon Web Services) as planned this year, as part of a full migration of all 19 of our phone services—a major investment in improving our customer experience. We’ve also overhauled our referrals and feedback processes, supporting people to move more easily through the service as well as allowing local offices to interact with one another more effectively.

Online advice content

We strive to improve our online experience and increase the number of users of our public website. This allows people to get help as quickly as possible and ensures we save adviser time for complex cases. Our online content had over 60 million views this year.

We’ve undertaken 3 pieces of research to better understand our users, covering:

- Racial disparities on the website
- Improving findability of our content

- Users who are able to find their way forward without talking to an adviser

As a result we know which factors most influence people being able to find the advice they need, and we’ve built a programme of work around them to improve how users can get online help through our content. This will directly improve outcomes for many people who come to us for all issues. This year we’ll be looking at how we can better design content for stressed and anxious users—which will have a real impact on those facing tough times in the cost-of-living crisis.

Expert Advice provision

Our advisers work tirelessly to support the people who come to us for help, and the advice we give is curated by an expert team who provide resources and individual support to local Citizens Advice, ensuring they’re able to help people find a way forward.

In 2022 to 2023 our experts supported advisers through a mix of channels including:

- Over 3,700 queries answered to advisers seeking help on complex client cases in work, benefits and housing

- Over 6,500 advisers receiving weekly email updates with up to date information of legal changes, expert insights on emerging issues and details of other useful advice resources
- Over 30 online articles published giving advisers in depth commentary, guides and tactical advice on a variety of advice issues, particularly focusing on debt and income maximisation
- Over 3,700 advisers supported through online adviser communities including moderated peer-to-peer support and sharing of best practice
- Dedicated cost-of-living crisis briefings covering tactics to help with energy, debt and benefits issues

Supported by our centrally funded National Backup Service, and often operating their own local phone services too:



93%
of local Citizens Advice services support people through phones on Adviceline



25%
of local Citizens Advice services support people through email on Adviceline



20%
of local Citizens Advice services support people through webchat on Adviceline



680,000
Adviceline calls answered

1.4m*
Adviceline calls dealt with

34,000
Adviceline webchats answered

25,000
Adviceline emails answered

* Calls dealt with include those passed to other services or reaching our voicemail.

Consumer Service

Our Consumer Service allows us to help thousands of people a year with their consumer and energy issues and has been key to helping us to meet the huge demand for energy advice. In 2022 to 2023, we increased the service by 25 full time equivalent advisers to meet this demand. The service is provided by 8 local Citizens Advice.¹

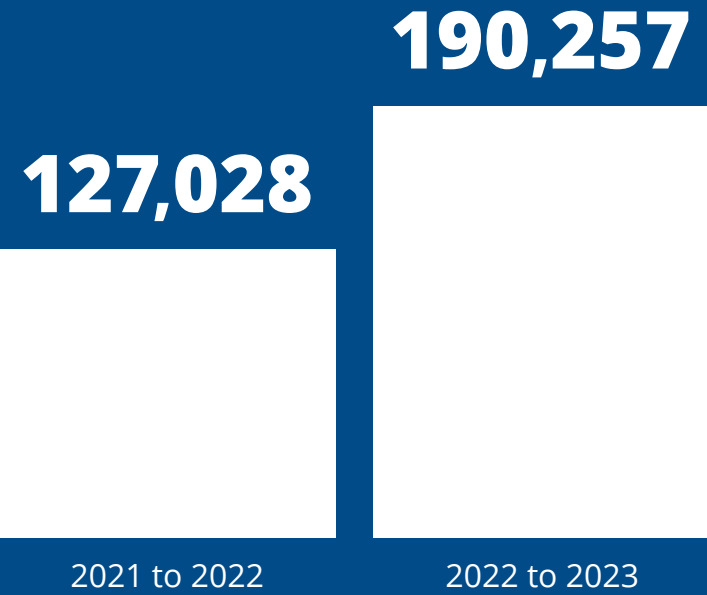
In January 2023, we began a project to transform the legacy systems that support the delivery of the Consumer Service to prevent service failure and support a smooth customer journey through technology. Development of new systems will continue throughout 2023 to 2024, with full integration into our case management system, Casebook, a core objective to improve customer experience and data collection.

We've called out practices where businesses have been overcharging or ripping off consumers in the middle of the cost-of-living crisis. We've focused in particular on hidden mid-contract price rises in the telecommunications market and the manipulative design practices consumers encounter when shopping online, which cost consumers significant sums of money at a time when household budgets are most squeezed. We know that markets need to change to better protect consumers, which is why we've also carried out research on how best to develop outcomes focused regulation and effective social tariffs.

Our research effectively identified harmful business practices in consumer markets and encouraged decision makers to take action. In response to finding that mid-contract price rises were likely to cost consumers over £2.5 billion in 2023, Ofcom called for a change in the way telecoms firms calculate price rises. The regulator also announced that they will conduct a review into inflation linked telecoms price rises.

¹ The local offices delivering the Consumer Service are Citizens Advice Caerphilly, Citizens Advice Cardiff and Vale, Citizens Advice Gateshead, Citizens Advice Lindsey, Citizens Advice Manchester (who sub grant some of the service to Citizens Advice Sheffield in a partnership), Citizens Advice Staffordshire North and Stoke-on-Trent, and Citizens Advice Torfaen who deliver advice through phone, webchat and email, and is funded by the Department for Business and Trade, formerly Department for Business, Energy and Industrial Strategy

Energy contacts



93%
of people we helped were either highly satisfied or satisfied

Despite the significant pressures on the service, we still maintained very high client satisfaction rates

Following our investigation into harmful online design practices, focusing on high risk areas like gambling and Buy Now Pay Later, there has been significant improvement in the regulation of digital design across the markets we focused on. The government has published a consultation and a white paper that looks at the design of online products as well as including measures to tackle these issues in the new Digital Markets, Competition and Consumer Bill.

Energy

The energy crisis continues to have a huge impact on people’s lives and household budgets. We’ve concentrated efforts across many advice services, content generation and advocacy to address both the root causes and end results of the massive increase in costs people have been facing.

In addition to the energy support provided by our Consumer Service, we are funded by external partners to deliver a number of energy advice initiatives, which we do through 85 local Citizens Advice services. These funded programmes help people with everything from understanding energy bills to carbon monoxide safety tips.

We also gave out 90,174 fuel vouchers, supporting people with no means to top up their prepayment meters. When people call us for energy support, we see the whole person—we look into their circumstances and offer advice on benefits and income maximisation, often able to help people realise they are entitled to discounts on other utilities and additional support.

 Energy Advice Programme helped **12,091** people

 Energy Outreach Programme helped **29,776** people

 Carbon Monoxide Advice Project helped **16,800** people

 Warmer Wales 2 helped **4,076** people

Our adviser helped Aled* get an increased benefit entitlement of £14.62 per week (£760 a year), and expected savings on Aled's* water bill and energy bills would be over £300 a year.

Aled's* story

Aled* is of pension age, and has health conditions which need to be carefully managed. He lives in council rented accommodation. He has a prepayment meter and tops up £90 per fortnight, which he's struggling to afford. Aled* contacted us as he had no credit on his meter and couldn't afford to top up. He also wanted to find ways to reduce his energy costs. He was worrying about how to make ends meet and how to keep himself warm.

We were able to help Aled* in several ways. First we provided him with a fuel voucher. Then, our adviser carried out a benefit entitlement calculation to check Aled* was getting all the benefits he's entitled to. The calculation showed that he was eligible for council tax reduction and attendance allowance, so our adviser helped with this application and also arranged a call with his council. We also found he could get a reduction on his water bill through his supplier's social tariff.

Aled* wasn't on the Priority Services Register so we signed him up and explained how it works. We checked Aled* had received his Warm Home Discount payment and energy bill support scheme payments, and gave energy efficiency advice aimed at reducing energy bills from behavioural changes such as shutting the curtains and adjusting the heating thermostat.

Our adviser helped Aled* get an increased benefit entitlement of £14.62 per week (£760 a year), and expected savings on Aled's* water bill and energy bills would be over £300 a year.

* Names have been changed to protect anonymity

Our website has continued to be a valuable source of support and information, reaching a wide audience. We had 5.66 million unique page views on our Energy webpages.

We responded to the evolving energy crisis by developing new tools to tailor our advice to someone’s personal circumstances, like our [interactive energy calculator](#) and advice on [how to use in home displays](#) (IHDs, or smartmeters), which promotes the availability of Accessible IHDs for people with visual impairments and other disabilities.

We’ve created advice on energy efficiency, funded by National Grid, which sits within the Consumer advice section of our website and allows users to more easily understand what energy efficiency measures they can take and what grants are available to cut the costs of their bills. We will experiment with new content formats, with impacts relating to EDI central to this work—research suggests marginalised communities are most affected by energy bill rises and have the highest levels of stress and the most urgency to move their problems forward.

We’re the statutory consumer advocate for energy, and have successfully influenced how much money electricity distribution network companies are allowed to recover through energy bills. We scrutinised and challenged both company business plans and Ofgem proposals. Through reduced company profits and tougher targets on efficiency and performance, we now expect the companies to be able to deliver the increased investment required to deliver net zero without network costs to consumers increasing in real terms.

Our website has continued to be a valuable source of support and information, reaching a wide audience. We had 5.66 million unique page views on our Energy webpages.

By the end of December 2022 we'd seen more people who couldn't afford to top up their prepayment meter—and were left without heat, light or hot water as a result—than in the whole of the last 10 years combined.

Advocacy spotlight: How we drove a ban on the forced installation of prepayment meters

For years we've called for improved protections for people who are forced onto prepayment meters because they can't afford their energy bills. In autumn and winter 2022 the situation became increasingly urgent, as a huge spike in the cost of energy meant that energy bills were unaffordable for low income households, leading to a record number of people coming to Citizens Advice for help.

Our policy and external affairs teams worked to raise the profile of the issue and force action. We commissioned research which uncovered the true scale of the issue, finding that more than 2 million people were disconnecting from their energy supply at least once a month because they were unable to afford to top up their meter. One of the most concerning findings was that 130,000 households, including a disabled person or someone with a long-term health condition, were being disconnected from their energy supply at least once a week because they couldn't afford to top up. We combined these numbers with lived

experiences drawn from the Consumer Service and local Citizens Advice, in a hard-hitting report. The report secured widespread news coverage on the day, including the Today Programme, BBC News, Sky News and the front page of the Guardian. We also saw a huge response on Twitter, trending as many MPs and journalists shared our report. The scale of public attention on the issue led to parliamentarians from across the political spectrum making interventions in Parliament and in public. We provided parliamentary briefings and one to one meetings with a number of parliamentarians. We also worked in partnership with local Citizens Advice, providing briefing materials to enable them to contact their own MPs and ask them to take action. Graham Stuart, Minister for energy security and net zero, hosted a number of roundtables attended by Ofgem, energy suppliers and Citizens Advice to discuss the issue and the actions which urgently needed to be taken.

2 weeks later our campaign gained further momentum when an undercover investigation by The Times exposed bad practice by bailiffs, who were forcefitting prepayment meters on behalf of British Gas. This expose led to renewed national media attention which heavily quoted our research, and our Citizens Advice spokespeople were interviewed across a range of outlets including BBC News, Sky News and LBC.

Grant Shapps, the Secretary of State for Energy Security and Net Zero, picked up the issue and demanded that Ofgem and energy suppliers take urgent action to address the harmful practices highlighted in our research and the Times Investigation.

On 2 February 2023 Ofgem announced a temporary ban on the forced installation of prepayment meters until additional consumer protections were

in place—one of our key campaign asks. Ofgem also announced it was launching a market compliance review to understand whether energy suppliers had been breaching regulations. As part of this review Ofgem and Citizens Advice collaborated to set up a public call for evidence, asking people to submit their experience of having a prepayment meter fitted. The phonenumber and webform were hosted by Citizens Advice Stevenage.

In April 2023 Ofgem launched a new voluntary Code of Practice for forced prepayment installations, which energy suppliers will be required to sign up to in full before they can start force fitting prepayment meters again, giving consumers substantial additional protections before, during and after having a prepayment meter installed. Ofgem intends to enshrine these new protections in fully enforceable regulation before winter 2023.

We commissioned a 9 month project, conducted by the Social Market Foundation and Public First, to understand whether some consumers would need long-term, lasting support with their energy bills, and if so, who and how. Our findings and proposals were driven by what the public wants and needs, informed by both opinion polling and focus groups. We also worked with charities, suppliers and think-tanks to find consensus and workable ways forward. As we neared publication of our final proposals, the government announced that it would consider the case for social tariffs. Our final report set out credible, costed proposals to provide enhanced, targeted support to consumers struggling with their energy bills. It was widely welcomed by industry and other charities as a constructive contribution to finding a way forward.

Years of low home insulation rates have left people in the UK ill-prepared for high energy prices. Making our homes more energy efficient has never been more crucial, with those in the least efficient homes able to save nearly £950 a year. Our report, Insulation Nation, called on government to implement a Great British

Energy Efficiency scheme to rapidly upgrade the least efficient homes, and protect households from the instability of global gas markets. Our asks were echoed in a letter from the chair of the Climate Change Committee, Lord Deben. And since its publication, the government has announced the Great British Insulation Scheme which aims to deliver energy efficiency upgrades to 300,000 homes, saving households £300-£400 per year on energy costs.

Every year, we run an energy saving campaign to reach consumers with relevant energy advice to help them understand their bills and save energy. Prior to this year, the campaign focused on a week of activity in winter to encourage people to check if they could save money by changing energy supplier. Changes to the energy market meant that switching supplier was no longer relevant messaging and we had to rethink, so this year we moved to a more flexible year-round campaign to allow us to reach more people and change the messaging depending on what was relevant to the energy market at any given time. We run the campaign in partnership with the Energy Saving Trust and this year, our content was seen over 40 million times across various channels including adverts in buses

and newspapers, radio spots and social media including TikTok, to reach as broad a demographic as possible. We also worked with the Post Office and PayPoint to increase our reach and deliver messaging to priority audiences, such as people topping up prepayment meters, and in partnership with the Trussell Trust we delivered 10,000 leaflets about the Energy Bills Support Scheme to people receiving food parcels.

Debt

Our Money and Pensions Service funded Debt Advice Project provides free debt advice across England through a national free phone service, webchat and face to face provision in over 100 community based advice agencies. In addition we provide a national centre for the processing of Debt Relief Orders (DROs). We're at the forefront of the emerging debt crisis, as people struggle with the cost of living.

We've supported over 200,000 people through the cost-of-living crisis by providing our service over multiple channels, so people can get advice in a way that works for them.

We supported 111,000 people in 113 local areas through the work of 101 local Citizens Advice and 12 independent advice agencies. We were successful in securing a new 3 year contract which will eventually support over 190,000 people a year. In the first 2 months of this service we supported 17,000 people and advised on over £39 million of personal debt.

This year our DRO Hub supported people in debt to submit over 3,000 successful applications covering over £46 million of debt. Once again we were successful in securing one of the 2 new national DRO contracts which will eventually support over 7,000 applications a year.

Over the year we worked with Money and Pensions Service on a new peer assessment quality assurance process and have achieved the quality mark in all of our services.

Alongside our cost of living advocacy work, we've been exploring the risk that [ongoing financial pressures lead to an increasing number of people falling into debt](#). In the context of the cost-of-living crisis it's even more important that there is an effective system in place to help people facing problem debt get back on their feet.

But our research has instead found a wild west—with [rogue bailiffs breaking rules](#) when collecting debts, profit-making firms preying on people in debt and pushing them towards [individual voluntary arrangements](#) (IVAs—the most expensive and risky form of debt solution) and [upfront fees locking people out of alternative forms of debt relief](#), like bankruptcy and Debt Relief Orders.

We’ve made the case that the government needs to take action in each of these areas to ensure people who fall into debt do not find their problems made worse by the systems meant to support them, securing supportive media coverage and meetings with parliamentarians and regulators to discuss our recommendations.

Advicelink Cymru and our services in Wales

As part of our commitment to working across 2 nations, we offer specific services and advocacy for people we support across Wales, including giving advice in Welsh.

Advicelink Cymru

Advicelink Cymru is a Citizens Advice Cymru targeted service for people most in need of advice services, funded by the Welsh Government under its Single Advice Fund.

Advicelink Cymru offers a quality assured advice service across Wales, covering the following advice areas:

- welfare benefits
- debt and financial capability
- housing
- employment and discrimination
- education

This year, Advicelink secured over £49 million additional income for people we helped, and wrote off over £10 million of debts. Throughout the year we’ve seen an increase in people who can’t afford essentials, such as food and energy, leading to an increase in requests for food and fuel vouchers.



Advicelink supported people with **391,326** issues over the year—a 15% increase from **339,944** issues in 2021 to 2022.

Benefits and tax credits, including Universal Credit, was the top issue for the people we helped in 2022 to 2023, followed by debt and financial services & capability.

Of those surveyed, 8 in 10 people said they would not have been able to find a way forward without Advicelink.

Advicelink is made up of a number of services delivered in 6 regions across Wales by a network of local Citizens Advice offices and funded advice partners. As well as regional community and specialist services, a pan-Wales remote phone line, Advicelink also delivers:

Claim What's Yours

Claim What's Yours is a Welsh Government funded income maximisation and benefit take up campaign, providing free and confidential advice about benefits people may be entitled to. The dedicated helpline is promoted via TV, radio and online advertising campaigns by the Welsh Government.

Private Rented Sector Debt Helpline

The Private Rented Sector Debt Helpline is a bespoke service that is dedicated to helping private rental tenants in Wales who are struggling with debt issues.

The aim of the service is to help people who may be feeling helpless and overwhelmed to move towards feeling empowered to get on top of their finances and ultimately, remain in their homes. The service is provided by a dedicated helpline which provides free, impartial and confidential advice.

Mental Health Breathing Space

Mental Health Breathing Space is a targeted debt advice service for clients in mental health crisis. The service is able to provide enhanced protection from creditor action for people, in a mental health crisis, supported by an Approved Mental Health Professional, for as long as they are in crisis for longer than 30 days.

Basic Income Pilot for care leavers

The Welsh Government basic income pilot for care leavers provides a monthly payment of £1,600 to young people leaving care at 18 years old. Our Citizens Advice Cymru service provides direct advice to young people and 'second tier' advice and support to local authority professionals working with young people.

This includes advice at all stages, from working through a pre-pilot 'better-off calculation' to budgeting advice or financial crisis support. Care leavers are able to access impartial advice tailored to their individual circumstances.

Citizens Advice Cymru Partnership Working

Partnerships are a fundamental element of our work in Wales, especially through our Advicelink

funding. Advicelink is a targeted service, ensuring that we specifically focus on providing advice to under-served communities by partnering with organisations who have existing relationships with those communities and increasing their awareness of advice and making warm referrals into Local Citizens Advice. The benefits to partnership working are:

- Reaching out to people through partners, to get advice services to those most in need of them before they are in crisis
- Working together so the advice journey is as simple as possible and the support best fits the person's needs
- Working to strengths: quality-assured advice with wraparound support for people from partners. Support from partners could be practical, emotional, clinical or social

This year saw a growth in our partnership working across Wales, with more partners signed up to our online referral platform. We had over 90 partners actively making 5,155 referrals, bringing the total number of referrals to over 15,556 referrals made since the project's inception in 2020.

Help through Hardship

Help through Hardship is a partnership between Citizens Advice, Mind and the Trussell Trust. Together, we aim to tackle the underlying causes of hardship, including mental health problems, by offering joined-up advice and support services for people on the lowest incomes. Our primary service is the Help through Hardship helpline which is available for people throughout England and Wales, and delivered by 17 local Citizens Advice. We’ve run successful pilot projects including a ‘call back service’ for people who’d been identified as suitable for a follow up call, a pilot offering people free SIM cards providing access to mobile data and credit and a referral service to Gingerbread, the leading national charity working with single parent families. The service is funded through contributions from fundraising efforts by the Trussell Trust and Citizens Advice, as well as local investment and in-kind support provided by Mind, and won the Third Sector Award for Charity Partnership of the year in 2022.



46,000
calls handled



63,000
food vouchers issued



£35 million
in identified income gains
for the people who used
the service



44,000
people helped



128,000
parcels distributed

The service was externally evaluated by ICM—some key findings were:



Almost all callers had taken action or planned to do so as a result of contacting the service



Two-thirds of callers reported that the advice they were given helped them in the short-term, and almost half said the advice helped them in the long-term



Two-thirds of callers reported they have increased trust in support services generally because of contacting the service

Help to Claim

The Help to Claim service supports people in the early stages of a Universal Credit claim, from their application, through to their first correct payment. We’re funded by the Department of Work and Pensions to deliver the service remotely by phone and chat to people across England, Scotland and Wales. We deliver through 60 local offices and Citizens Advice Scotland who sub-grant to bureaux in their network. We also have coverage within all Jobcentre Plus Districts (31 in England and Wales and 8 in Scotland) and our community and partnership function works to maintain and extend the reach of the service at a local level.

We supported over **134,000** people, including:²



Over **3.7 million** page views on the website



Over **230,000** phone calls answered



Over **89,000** webchat sessions

As well as securing funding for year 5 of the service, highlights for 2022 to 2023 include:

- We introduced a community and partnership programme to build relationships with Jobcentre Plus contacts and engage local community organisations to raise awareness of Help to Claim. These partnerships facilitate signposting and referrals into the service and enable more people to access the support they need
- We’ve been testing potential models for delivery of Help to Claim support via video, with a view to improving accessibility
- We started an in depth research study aimed at improving the experiences of people with English as an additional language
- We improved our online content for people moving to Universal Credit from legacy benefits

² 2022 to 2023 was the first year that we also had responsibility for delivery in Scotland, via a sub grant arrangement. These figures represent England, Scotland and Wales.

Pension Wise

Pension Wise is dedicated to empowering individuals aged 50 or over with free, impartial guidance on accessing their defined contribution pension savings, ensuring well-informed decisions and finding a way through financial challenges. The service is available across England, Wales and Northern Ireland, delivered in partnership with 36 local Citizens Advice offices. Our guidance is available through phone and, from August 2022, face-to-face appointments.



During this period, the reintroduction of face-to-face appointments helped us reach a broader client base. Our post-appointment survey revealed that 26% of clients report opting for a face-to-face appointment because it better suits their accessibility needs. Moreover, 76% of face-to-face clients reported that they were better able to process complex pensions information when it was delivered in person. This feedback highlights the importance of offering a range of delivery channels to cater to the varying needs of our clients.

Amid the cost-of-living crisis, we’ve seen a growing interest in accessing pension savings early. Guider feedback suggests more individuals are considering tapping into their pension pots before retirement to address financial pressures. We’re committed to offering guidance to affected people, helping them understand the implications of this decision and presenting the available options if they choose to go ahead. We also direct people to additional resources to help them manage financial challenges.

In a key development this year, the “Stronger Nudge” initiative, pension providers are now required to refer all individuals seeking access to their pensions to Pension Wise. This has significantly

broadened the number and diversity of clients using the service while also helping raise awareness with new audiences. The introduction of the Stronger Nudge not only emphasises the value of our guidance but also further ensures that people make well-informed decisions about their pension savings. Looking forward, we’re reviewing the accessibility of our face-to-face service locations and streamlining our booking process, while analysing data to better understand our growing client base.

Scams Action

Our Scams Action service closed in September 2022, at the end of a funding period provided by Facebook. The service was delivered by phone, webchat and email, and through content provided online. The service also provided an innovative approach for Citizens Advice—by developing the ‘[Scams Action Tool](#)’, an online self-help tool to help people identify scams. During its time running the service we collaborated on campaigns with partners like the Finance Conduct Authority and National Cyber Security Centre, reached tens of millions of people through online platform advertising and social channel partnerships and content, and helped 250,000 people through phone, web-chat and email channels. 1.8 million people viewed our online advice pages.

Action on Gambling Harm

People come to us for all kinds of support, and the issues they face are often interconnected. As a holistic service, we're used to exploring people's problems and helping them find a way forward.

We support millions of people every year with financial difficulties like debt and housing problems. Sometimes these issues can be connected to gambling harm. And we're here to help.

Our advisers are completely impartial and supportive. If we find that gambling could be the underlying cause of someone's financial difficulties then we sensitively guide them to the right specialist support services to help them find a way through their problems.

We're also taking action. We'll continue to build and use our data to influence decision-makers to make gambling safer for everyone. And more than anything we're working to break down the stigma that surrounds gambling harm and to help those affected.

We have support from GambleAware to build on our existing work, helping all our advisers to feel confident in talking about gambling with our clients.

We're developing our learning and advice content, producing guidance and support materials for our volunteers and staff and talking honestly and openly about gambling harm to all our audiences. We're here to help anyone who is experiencing or is at risk of gambling harm.

Post

6.2 million people missed important mail like health appointment letters in December 2022 and January 2023 due to Royal Mail delays. Using media and parliamentary engagement, we put pressure on Ofcom—the regulator responsible—to investigate the issue and take tougher enforcement action. We also published our second annual parcels league table in November 2022, which showed parcel firms still failing to deliver for consumers. As a result of our league table in 2021, Ofcom announced it would bring in new guidance regarding complaints processes and accessibility features. This year we've worked with Ofcom and parcel companies to make sure that new guidance will improve consumer outcomes, particularly for disabled people and those in vulnerable circumstances.

More than anything
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Social prescribing

Social prescribing is a healthcare approach that aims to improve a patient's overall well-being by addressing their non-medical needs. This approach recognises that health outcomes are influenced not only by medical treatments, but also by social, economic, and environmental factors. Social welfare law advice plays a vital role in social prescribing as significant numbers of patients are referred to us for support.

To understand the scale and nature of social prescribing referrals to our local services, we commissioned the National Association of Link Workers (NALW) to lead a piece of research, which made the following recommendations:

- Commissioners, academics, and social prescribing service managers should consider the entire patient/service user journey, including social prescribing link workers and community-based support services, such as Citizens Advice, in their service design or research

- Social prescribing key performance indicators must include the entire patient/service user pathway (including social prescribing link workers and community-based support)
- Resources should be made available to enable data to be captured in the whole patient journey, including funding for the entire patient/service user journey and recruiting more social prescribing link workers

We know that financial difficulties and money worries have a negative effect on mental health, and mental health difficulties can also increase problems in managing finances. There is evidence that money advice can improve mental health difficulties. We also know that psychological services such as the NHS Talking Therapies have a beneficial effect, but that recovery is affected for people who have debt problems. An obvious solution would be to provide more effective money advice and psychological treatment services.

We're running a study in cooperation with NHS Talking Therapies, King's College London and Money and Mental Health Policy Institute, funded by Guy's and St Thomas' Foundation. Our pilot programme is building the evidence for the service starting with feasibility and acceptability and then testing the working model in a series of cases, and will be developed in the coming year.

Witness Service

We provide free and independent support for witnesses and victims in every criminal court in England and Wales, to help them give their best evidence. Our service recognises that victims and witnesses often have other problems that intersect with their worries about attending court, and we work closely with other organisations—including local Citizens Advice—to help them get the support they need.

Funded by the Ministry of Justice, the Witness Service provides support for both prosecution and defence witnesses in every criminal court in England and Wales. Our trained volunteers worked tirelessly to give witnesses the practical information and emotional support they needed to feel more confident when giving evidence. This year we:

- supported almost 80,000 witnesses to give their best evidence
- provided enhanced support for 23% of vulnerable and intimidated witnesses through our outreach service
- made 5,700 referrals to other services for additional support, including local Citizens Advice
- met all or most of the needs of 95% of witnesses who received support from us

In addition to our work on the front line, we also completed a number of key projects to enhance our service delivery and better meet the needs of witnesses:

- Transforming our volunteering function to have a more strategic focus and better meet our volunteer recruitment needs, including a new volunteer management system and enhanced volunteering team structure
- Improving how we understand, advocate for and address witnesses' needs by introducing a new process for gathering witnesses' feedback on their experience with us
- Increasing witnesses' ability to access pre-trial support by developing our innovative 'virtual pre-trial visit' product, to launch in 2023 to 2024
- Beginning our journey to becoming a trauma-informed service, so we can better support our volunteers, staff and witnesses

Alex* told the team leader that they had no food, no heating and no lock on their front door, and they were being evicted.

Alex's* story

Sam*, a Witness Service team leader and their team supported a very anxious witness. Alex* was attending court for a domestic violence case. It was clear that it had taken a lot of time and care to ensure Alex* felt able to come to court.

On the actual day of support Sam* had built up a great rapport with Alex*, so when asked Alex* felt able to disclose some more issues that the Witness Service could support them with.

Alex* told the team leader that they had no food, no heating and no lock on their front door, and they were being evicted. Sam* started the onward referral process and resolved this situation the same day, firstly arranging for a food parcel to be delivered, with ongoing help from the charity. Sam* arranged via the police officer in the case to get a new lock fitted so Alex* felt safe returning home. Sam* then rang the local council (with permission) to start the process of securing emergency accommodation. Alex* was informed that within a week a new property would be available, out of area, which further helped Alex* feel safe due to the nature of their trial.

* Names have been changed to protect anonymity

Our Strategy



Our Vision

Our Future of Advice strategy, 2019 to 2023, set the direction and provided the parameters within which we've continued to innovate, improve and adapt to provide people with the help they need.

To keep delivering on our ambitions, we continually transform the way we do things, adapt to meet the changing needs of our clients, keep pace with rapid technological advances, and stay ahead in an increasingly challenging funding environment.

Originally the Future of Advice strategy was intended to run from 2019 to 2022, and we made the decision to extend this framework for an extra year to give us the time necessary to develop a new strategy for the whole service. During the lifetime of that strategy we achieved transformational impact across the service. This included, amongst many other achievements, establishing our partnership with the Trussell Trust to help those in crisis, successfully helping almost 200,000 people a year to claim Universal Credit through our Help to Claim service, and responding to an unprecedented pandemic which saw us have to redesign our service

model virtually overnight. You can see more about our specific focus and achievements in the final year of this strategy below.

Looking ahead, we want to build on our experience of using strategic frameworks, rather than traditional strategies, to create something which is genuinely responsive to the changing environments that we operate and the people we support live in. As a result in 2022 to 2023 we've been developing a living, or adaptive, strategy, to be adopted in 2023. This has seen us dig deep into our fundamentals: our purpose, identity, methods and missions to act as anchors when we're making challenging decisions both day-to-day and in the medium and longer term. It's been a collaborative, cross-organisation effort and there's more to do through 2023 and 2024 to really bring it to life for our colleagues, the people we help and our partners and funders.

**We exist to shape
a society where
people face far
fewer problems.**

Our ambitions

For 2022 to 2023 we set ourselves a number of ambitious priorities:

- Developing a clear Advice Strategy, enabling us to understand and maximise our place in the advice sector, working with partners to deliver high-impact services
- Improving the infrastructure that supports advice-giving across the service, including procuring a new remote advice platform
- Building our strategy and transformation capabilities to set us up to deliver our next strategy
- Taking tactical steps to improve our local support offer, focussed on creating the conditions for everyone at Citizens Advice to be at their best
- Continuing our progress on Equity, Diversity and Inclusion (EDI) with a particular focus on improving access, EDI capability and workforce disparities

Many of these are multi-year priorities and will therefore continue into 2023 to 2024, where we have been equally ambitious in pursuit of the best possible service for those who need our help.

Equity, Diversity and Inclusion

Equity, diversity and inclusion (EDI) is integral to all we do as a service, not only for the people we help, but also for our volunteers and staff. We seek to research and understand how issues in society impact our volunteers, staff and the people we help in different ways, and we aim to ensure that the diversity of needs among our clients, particularly those from marginalised groups, is taken into account.

Our research shows that groups marginalised by society are disproportionately affected by issues such as benefits, housing, employment and household finances. The pandemic shone a light on these pre-existing inequalities and made some of them worse. Because of these social inequalities and the worsening cost-of-living crisis, we know that marginalised communities are more likely to need our advice, support and advocacy.

This year we've begun compiling regular EDI data briefings, focusing on equality disparities in various aspects of our organisation and the service. These briefings support our leadership team to think about actions they can take to close gaps in client and staff experiences and outcomes. We've also

developed tools to enhance our organisational EDI capability, which is more important than ever during the cost-of-living crisis. We've:

- Launched our Race Matters work to create a service that challenges systemic racism. This included undertaking qualitative research to better understand the barriers faced by communities of colour accessing our online content and developing a series of toolkits outlining our anti-racist principles and how staff and volunteers across the service can work together to ensure equitable opportunities and outcomes for everyone
- Built on our toolkit for advisers supporting disabled clients. We began to measure the impact of meeting clients' access needs during their advice journey. We found that when asked about access needs, clients gave accessibility and problem resolution scores of over 80%, compared to 63% where they hadn't been asked

We want to prioritise equitable and inclusive practices at all levels of our organisation, developing a culture where all of our volunteers and staff belong. We believe a greater diversity of identity, experience and thought within our workforce,

including at senior management and trustee level, will mean we collectively understand our clients better and are better able to meet their needs.

Business development and income generation

Financial sustainability is key to our future delivery. We continue to work towards securing longer term funding for the whole service, including moving towards multi-year agreements with national funders.

As with other charities, it is also critical that we ensure our funding is flexible enough to cover the full range of our costs and activities across the service, not only the delivery of our frontline services and advocacy, but the infrastructure that is needed to underpin this work and collectively achieve our goals. We continue to work to improve this position, and recognise a need to continuously assess our activities against the strategy to maintain a sustainable unrestricted reserves position. We're developing and growing our income generation function with a strategic

focus on funding partnerships. Income generation, outside of statutory sources, is still in its infancy within the organisation, however we're committed to embedding this function now and in the future so we can diversify our funding.

More stable funding enables us to plan further into the future and ensures financially sustainable and resilient services. At the end of the financial year, just over half of our nationally secured funding is now through agreements longer than 1 year.

In 2022 to 2023, we:

- submitted bids of over £100 million, working directly with 52 local Citizens Advice, with a win rate of 83%
- successfully negotiated an extension to the national Help to Claim project, helping people to claim Universal Credit
- maintained our funding relationship with the Department for Business, Energy, and Industrial Strategy and, following its split in February 2023, the newly created Department for Energy Security and Net Zero and Department for Business and Trade
- maintained our grant agreement with the Welsh Government on the Single Advice Fund project

- maintained our agreement with the Money and Pensions Service, to deliver the Pension Wise service across England, Wales and Northern Ireland, helping people with the right pensions guidance
- maintained our agreement with the Ministry of Justice to deliver the Witness Service
- successfully re-secured our regional debt advice funding from the Money and Pensions Service, and successfully bid to deliver a Debt Relief Order Unit and national debt advice hub
- maintained our funding relationship with GambleAware to deliver the Action on Gambling Harm programme, that aims to give advisers the confidence to talk to clients about gambling harm, helping people affected find a way forward
- increased the amount of funding to local services who are part of a pilot to test a combined intervention of money advice and talking therapy in NHS mental health services. The pilot is being evaluated by Kings College London
- continued to explore individual giving opportunities, through small-scale campaigns on our social media channels and by partnering with Crowdfunder and The Big Give on cost-of-living campaigns. We started the process of improving the supporter journey on our website so we can

make the experience more accessible, intuitive and enjoyable for those who would like to donate to us via our website

- continued to build relationships with Trusts and Foundations, whose valued support enables us to continue helping the people who most need our services
- worked with our network of local Citizens Advice to explore how we can support them to fundraise locally within their communities

Partnerships and supporters

We're proud to work with many organisations from both the corporate and third sectors, who support us to continue helping as many people as possible. Over the last year, demand for our main phone service Adviceline has more than tripled, and people are struggling to get through to us as we tackle the challenge of so much more demand. We work hard and smart with the resources we have, and we're always looking for ways to increase our capacity. We're grateful for every penny of support that helps us do this.

Aviva

Aviva pledged £7 million towards increasing capacity of our service, growing both our adviser availability and our ability to deliver advice through our website —providing key resources for people before their problems become a crisis.

BP

We received a donation of £3 million from BP to aid us in helping people find a way forward, through providing good quality and independent advice online, over the phone and in person.

Macmillan

We've been partnering with Macmillan Cancer Support for over 15 years, providing welfare benefits advice to people with a cancer diagnosis. There are more than 45 Macmillan/Local Citizens Advice specialist benefits services across England and the partnership aims to improve the finances of people living with cancer, together with their immediate family and carers. This year, the partnership secured over £100 million in new or revised benefit gains for the people accessing the service.

Mind

Mind joined our Help through Hardship partnership in September 2021. Together with the Trussell Trust, the partnership aims to tackle the underlying causes of poverty, including mental health problems, by offering joined-up advice and support services for people on the lowest incomes and campaigning for a more just support system. Advisers on the Help through Hardship helpline can refer callers to Mind's Infoline for mental health support, and local Citizens Advice work with local Mind services to provide holistic support to people experiencing both money and mental health problems.

NatWest Group

NatWest has been supporting a referral service for their customers in partnership with Citizens Advice Southend for a number of years. In 2020 we launched a national pilot to expand this service, helping even more people. This service has continued to provide vital support during the past financial year.

National Grid

National Grid pledged £10 million in January 2023 as we launched a strategic partnership with them, helping to alleviate financial distress caused by rising energy costs and support our front line services during the cost-of-living crisis.

As part of our partnership with National Grid we’ve also created a meaningful programme of corporate volunteering activity centred around direct advice delivery and pro bono projects. This mutually beneficial programme supports Citizens Advice and delivers employee skills, development and engagement for National Grid.

Shell

In 2022 Shell funded £2.55 million, helping us to increase our capacity to support people coming to us for advice on issues including debt, benefits and utilities.

The Trussell Trust

In March 2020, right at the beginning of the Covid pandemic, Citizens Advice and the Trussell Trust launched the Help through Hardship helpline, with Mind joining the partnership in 2021. The free helpline offers personalised, holistic support to people who don’t have enough money for essentials, and can also connect people with a wider range of services and support, like a referral to the Trussell Trust foodbank network for emergency food. We’ve expanded our partnership to support local connections and use our shared voice to campaign for a more just support system for people facing poverty and mental health problems.

TSB

TSB have supported us with corporate volunteering, where their colleagues have shared skills and expertise through mentoring and workshop delivery to local Citizens Advice colleagues.

Yorkshire Building Society

We continued our innovative partnership with Yorkshire Building Society (YBS), expanding the provision in March 2023 to increase our reach in local communities, with 14 local Citizens Advice services delivering appointments in 18 YBS branches. Our advisers offer independent advice in private meeting rooms within YBS branches assisting both YBS customers and the wider community to find a way forward.

Our structure, governance and management

Our trustee board sets the vision and gives strategic direction to national Citizens Advice. The 12 members are trustees under charity law and directors of the charitable company.

There are 6 formal trustee board meetings each year, along with other meetings and events, to help trustees shape the organisation's strategic direction and develop as a team. Our Chief Executive, working with the executive team, is responsible for delivering the strategy and for day-to-day operations.

The trustee board is committed to high standards of corporate governance and complies with the principles and practices set out in the Charity Governance Code.

Our trustees

Warren Buckley (Chair) retired from his role as Retail Director at Thames Water in January 2023. Previously, he was Global Head of Contact Centres for HSBC Plc and prior to this held several positions at BT, Openreach, Orange, Avaya, Lucent Technologies and Vodafone. Warren is also Chair of the chairs' committee.

Lucinda Bell (Treasurer) is currently a non-executive director of Derwent London, Man Group and Crest Nicholson. She is also Chair of the audit and risk committee at Man Group and Chair of the audit committee at Derwent London. Lucinda is Chair of the audit and risk committee and a member of the chairs', nominations and people committees.

Bevis Watts is the Chief Executive of Triodos Bank UK Ltd. Bevis has spent his whole career working in sustainability in the public, private and voluntary sectors. He was previously Head of Business Support at WRAP (Waste & Resources Action Programme) and CEO of Avon Wildlife Trust. Bevis is a member of the audit and risk committee.

Janine La Rosa is the Chief People officer at a large London hospital. Prior to this Janine held a key role in London's Covid response, working to help close the equity gap in vaccine screening. She previously worked in the UK and overseas, delivering high-value infrastructure and transformation programmes.

Mark Allen retired from Cancer Research UK in 2021, having spent 5 years as Executive Director for HR. Mark has been a trustee and Chair of several final salary pension schemes and Deputy Chair of governors for a large FE college. He is currently a trustee of AQA, the examinations organisation. Mark is Chair of the people committee and a member of the chairs' and nominations committees.

Steve Hughes is a Chief Officer in a large Greater Manchester based local Citizens Advice service. Alongside his role in the Citizens Advice service, Steve is a Non-Executive Director at L&Q Homes and a Cabinet Member at Rossendale Borough Council. Steve is a member of the equality committee and people committee.

Jabbar Sardar (Deputy Chair) is Global HR director for BBC Studios, the commercial subsidiary of the BBC which oversees TV production, channels and distribution globally. Jabbar is chair of the nominations committee and a member of the chairs’ committee.

Ann-Marie Harkin is the Executive Director for Audit Services at Audit Wales. She has won both the Leading Wales 'Women in Leadership' award and the CIPFA Wales 'Public Finance Professional of the Year' award. Ann-Marie is Chair of the Cymru advisory committee and a member of the audit and risk and chairs’ committees.

Finola McDonnell joined the Financial Times in 2018 as chief communications and marketing officer. A member of the FT Group executive board, Finola oversees global communications, brand management, commercial marketing and partnerships and events.

Previously, she worked for US news outlet CNBC, holding the position of Vice President of international communications and marketing. Finola is a member of the technology committee.

Jonathan Mogford brings an insight from the wider Citizens Advice national network—he is Vice-Chair at Citizens Advice Wandsworth. His civil service career includes 25 years of healthcare and life sciences policy experience including 10 years at the Medicines and Healthcare products Regulatory Agency. Jonathan is Chair of the equality committee and a member of the chairs’ committee.

Sarah Wilson is Chair of The Barnes Fund, a grant making trust; and sits on the Advisory Board of Oxfam’s Enterprise Development Programme. She has held non-executive positions in higher and further education and early years, and was a senior executive at the Financial Services Authority and at Voluntary Service Overseas. Sarah is a member of the audit and risk committee.

Will Cavendish is Arup’s Global Head of Digital Services, and previously a senior leader at DeepMind and in various roles in government. Will is Chair of the technology committee and a member of the chairs’ committee.

Trustee committees

The following committees support the trustee board in its work:

Audit and risk committee

Advises the trustee board on risk management, internal controls, internal and external audit and financial reporting. This committee is constituted to contain 3 independent co-opted members. These are currently vacant and recruitment is underway.

Chairs’ committee

Acts as a sounding board for the Chair of the trustee board in carrying out their responsibilities. This includes the planning of the board’s agendas and shaping and agreeing the board’s business.

Cymru advisory committee

Advises the board on matters relating to Welsh policy, public affairs and equality issues, as well as on strategy development and business planning in the Welsh context. The committee also carries a brief to assure the board that we are meeting our duties under current Welsh language legislation.

Equality committee

Gives expertise and guidance on equity, diversity and inclusion to the board and the service, making sure promoting equity and tackling discrimination for clients is at the heart of our advice and policy work. This committee is constituted to contain 2 members that represent the local Citizens Advice network and 3 independent co-opted members.

Nominations committee

On behalf of the trustee board, leads the process for board appointments, ensuring plans are in place for orderly succession to both the board and committee positions, and oversees the development of a diverse pipeline for succession. The committee has responsibility for the trustee board having the knowledge and skills it needs to lead Citizens Advice.

People committee

Supports the trustee board through its oversight of Citizens Advice national people strategy, including inclusive employer priorities, and has responsibility for the policies and practices associated with the people strategy being consistent with organisational behaviours and culture. It also monitors and provides feedback on our pay and reward strategy and advises the Chair on the appointment, appraisal and pay

Trustee board members, year of appointment and committee involvement

Trustee	Appointed	Audit and risk	Chairs'	Cymru advisory	Equality	Nominations	People	Technology
Warren Buckley	11 Oct 2018	—	✓	—	—	—	✓	—
Jabbar Sardar	29 Apr 2020	—	✓	—	—	✓	—	—
Lucinda Bell	11 Oct 2018	✓	✓	—	—	✓	✓	—
Ann-Marie Harkin	28 Feb 2018	✓	✓	✓	—	—	—	—
Bevis Watts	1 Nov 2022	✓	—	—	—	—	—	—
Finola McDonnell	31 Mar 2020	—	—	—	—	—	—	✓
Janine La Rosa	1 Nov 2022	—	—	—	—	—	—	—
Jonathan Mogford	25 Jul 2018	—	✓	—	✓	—	—	—
Mark Allen	1 Nov 2022	—	✓	—	—	✓	✓	—
Sarah Wilson	1 Nov 2022	✓	—	—	—	—	—	—
Steve Hughes	22 June 2022	—	—	—	✓	—	✓	—
Will Cavendish	22 Aug 2017	—	✓	—	—	—	—	✓

of the Chief Executive and executive directors. This committee is constituted to contain 2 independent co-opted members.

Technology committee

Responsible for helping to shape, monitor and give feedback on the technology strategy. This committee is constituted to contain 1 member that represents the local Citizens Advice network and 2 independent co-opted members.

Recruitment, induction and training of national trustees and committee members

We recruit trustees and committee members through an open, competitive process. We use national media, recruitment agencies and our network to find talented individuals who have the skills and perspectives we need to provide good leadership and make sound decisions.

Trustees can serve for up to 2 consecutive terms of 3 years, but must then step down. A trustee who holds office as Chair, Deputy Chair or Treasurer may not hold office in that capacity for more than 6 consecutive years, but at the end of that period a Deputy Chair or Treasurer may be appointed as Chair. No trustee may hold office for more than 12 consecutive years. After the end of this period, 2 further years must pass before any former trustee may be re-appointed.

During 2022 to 2023, we recruited 4 new trustees to the trustee board, filling a number of roles that had been carried over from 2021 to 2022. Recruitment to replace our outgoing Chair started in June 2023 and is still underway. It’s important to ensure we get the right chair for the next phase of our strategic journey.

New trustees and committee members receive a full induction, when they meet the Chair, agree their role and meet key members of national Citizens Advice staff. Inductions are tailored to meet individual needs and interests. Trustees and committee members are unpaid volunteers, but are reimbursed for reasonable expenses which this year have been £1,555.

Section 172 (1) statement

All charitable companies have a duty to act in accordance with Section 172 of the Companies Act 2006 (“Duty to promote the success of the company”).

The trustees consider they have complied with their duties when reviewing the aims and objectives of Citizens Advice, in planning activities and setting policies and priorities for the year ahead. Our charitable objects:

- promote any charitable purpose for the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress; and
- ensure in carrying out its objects and in all aspects of its work, Citizens Advice is committed to promoting equity and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems they face and to improve the policies and practices that affect people’s lives.

The trustees act in good faith to make decisions, the outcome of which they consider will be most likely to promote the success of the charity for the benefit of its charitable purposes as a whole, both in current periods and in the long term.

In discharging their duties above, the trustees carefully consider, amongst other matters, the impact on and interests of clients, volunteers, staff, funders and suppliers, and factor these into their decision-making process.

Clients

The trustees put considerable time, effort and resources into understanding and responding to the needs of our clients, which are reflected in our response to the cost-of-living crisis, rising energy market and global inflation. This year was truly unprecedented and 3 years on from the first Covid lockdown, our clients need us more than ever. Originally our Future of Advice strategy was intended

to run from 2019 to 2022. Trustees made the decision to extend our strategy for another year, to allow time to develop a strategy for the whole service.

Volunteers and staff

Trustees receive information on staff physical and mental well-being and are committed to promoting a healthy workforce. They support the current work to build an inclusive culture and, as such, are committed to attracting and retaining diverse, high-calibre talent which volunteer and staff development helps support. Senior leaders have engaged with staff to hear staff voice on key organisational developments, change and decisions through a number of mechanisms, including all-staff Town halls, staff conference, directorate meetings, our staff community platform Workplace and our twice yearly staff survey.

Funders

The trustees closely monitor our funder relationships and receive regular reports on how we are meeting funder requirements. Our ‘who we’ve helped’ and our ‘how we’re helping people—our services across England and Wales’ section of this report demonstrate how we’re providing services that deliver a high value-for-money offer for our funders.

Suppliers

The trustees have established procedures to ensure that external suppliers are individually verified to ensure they meet with health and safety, regulatory and financial security standards required by the Charity. Day-to-day this function is undertaken by the executive and trustees are responsible for reviewing the policy. The role of the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level.

Community and the environment

The Charity recognises the importance of its environmental responsibilities and has measures in place to monitor and control its impact on the local environment and its compliance with any regulatory environmental standards. The Charity seeks to implement policies aimed at reducing any potential harmful environmental impact of its activities. See the 'energy disclosures' section for more details.

Standards and conduct

The Charity has various policies regarding ethical standards and the conduct of business. Trustees also requested that an external review of their effectiveness took place, which was completed in January 2023 and reported to trustees in March 2023. The recommendations from the review will be implemented in the 2023 to 2024 financial year, but overall the headline conclusion was that the trustee board has some features of an effective board, but there are areas to be developed to increase its effectiveness and the board are looking to implement these recommendations.

Statement of trustees' responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Report (including the Strategic Report) and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). 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 group and charity and of the incoming resources and application of resources, including the income and expenditure, of the group 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 applicable Charities SORP;
- make judgements and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements;

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

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

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the trustees. The trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.

So far as each of the Trustees at the time this report is approved are aware:

- there is no relevant audit information of which the auditor is unaware;
- they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Delegation of duties

Our scheme of delegation outlines decision-making responsibilities within national Citizens Advice. It lists issues reserved for the board and areas which may be delegated to the executive team. The standing financial instructions form the basis of the delegation of financial functions by the Citizens Advice trustee board to staff and are being reviewed as part of a wider governance review. Our procurement policy sets out authority levels for purchasing decisions.

Executive team

Our executive team is responsible for delivering the trustee board’s vision and for the day-to-day operation of Citizens Advice. The executive directors who served during the reporting period are as follows:

Chief Executive

Dame Clare Moriarty

Interim Executive Director of Commercial

Andrew Seager (until 4 November 2022)

Executive Director of Advice and Advocacy

James Plunkett (until 31 March 2023)

Executive Director of Operations

Michele Shambrook

Executive Director of People

Angela Buxton

Interim Executive Director of Strategy and Transformation

Maz Hamilton (until 6 October 2022)

Executive Director of Finance and Commercial

Karen Bass (from 7 November 2022)

Executive Director of Strategy and Transformation

Tracey Waltho (from 30 November 2022)

Our people

Our colleagues remain passionate about the work we do and it’s their dedication that powers everything we’re able to achieve. We’ve continued to invest in our people so they can reach their full potential and so we can be the kind of employer that people aspire to work for.

Wellbeing

In 2022 the work we did during the pandemic to take care of colleagues’ wellbeing and what we’ve done since to develop our approach to wellbeing won us Gold in the Wellbeing category and saw us named Overall Winners at the Employee Experience Awards.

In the last year the focus has been on working collaboratively across the organisation to develop ‘human-centred’ products, processes and ways of working which ultimately protect and promote colleagues’ wellbeing; this has included bringing a wellbeing lens to this years’ organisational business planning round. We’ve also been working to scope the feasibility of a shorter working week

and to understand the potential impacts it could have not only on the wellbeing of our people, but also in contributing to a thriving and sustainable organisation. We've maintained our support offer to our colleagues, which now includes workplace Mental Health First Aid.

In the coming year we'll continue our scoping work on the shorter working week and partnering with the business to 'build wellbeing in' as part of projects and business as usual. Wellbeing will move to sit with our EDI and culture functions, putting it at the centre of our commitment to our people, and we'll continue to gain insights to support the evolution of wellbeing support for our colleagues.

Equity, diversity and inclusion

We understand the importance of being able to bring your full self to work and having an employer that actively challenges disparities and barriers to inclusion. We're proud of the workforce diversity we have and seek to better reflect the communities that we exist to help.

Our national team profile shows that 70% of colleagues are women and 27.4% men. 25.3% of employees have identified themselves as being

disabled or having a long-term health condition and 14.6% are People of Colour. 15.3% are Lesbian, Gay or Bisexual. 2.5% of colleagues are Trans or Non-Binary.

Outputs in 2022 to 2023 included:

- Developing a Race Matters workforce theory of change to articulate how we will address race disparities for staff of colour at national Citizens Advice. This document shows how our work in the people directorate, and beyond, can support a long-term change to enable us to recruit, retain and enable staff of colour to thrive in the organisation.
- Embedding EDI in our new talent acquisition model to ensure we're attracting diverse talent at all levels of the organisation.
- Growing our network EDI community of practice, which discusses how local offices can make sure our services are accessible to everyone, by focusing on a range of topics including race equity, engaging staff and volunteers with EDI work, and disability inclusion.
- Sharing information on how to apply gender analysis in all of our work, with a spotlight on gendered violence and abuse.

- Building our trans inclusion work to support colleagues and clients by publishing a trans inclusion statement and supporting the network with work in this area.

Our ambition is that Citizens Advice recruits, retains and enables marginalised people to thrive in the organisation and service-wide. Our Race Matters theory of change outlines how we'll drive forward race equity in the workplace, and as part of this we launched the Race Matters Development Programme to support staff of colour, their line managers and senior sponsors to work together and overcome barriers to progression and development. EDI scores on the National Citizens Advice staff engagement survey have continued to increase across all related questions which is a sign that our ongoing work is having a positive impact. However we know that disparities still exist and will continue to monitor the staff engagement survey through an EDI lens. We've continued to support and strengthen our 4 staff Equity Groups (REACH*, Disability, LGBTQ+ and Trans and Nonbinary) and have launched an executive sponsorship programme for Equity Group chairs.

* Race, Ethnicity and Cultural Heritage

Next year we'll continue to focus on race and disability equity, embed EDI concepts service-wide, and continue to address workforce equality disparities to ensure all colleagues can bring their full selves to work, and that we better understand and represent the communities we support.

Whistleblowing

In August 2022, following a review, we released an updated whistleblowing policy. We want to encourage and foster a culture where colleagues feel safe to challenge things they think may be going wrong. Organisations that take a transparent approach to this difficult employee relations issue can gain so much by viewing whistleblowing positively. Accepting that our practices and behaviours may be challenged and knowing that we are resilient in the face of those challenges ensures continuous learning and growth.

We communicated our change of approach to colleagues via Workplace posts and via email at the time of launch and have shared periodic reminders with them since. More recently, we launched a Whistleblowing Awareness training video on Skillbook, which helps colleagues to understand what types of concerns can be raised and what reporting channels are available to them.

Remuneration policy

We evaluate all new roles using our industry-standard job evaluation scheme, allocating roles to grades. To attract the right talent, we benchmark against the mid-point between lower quartile and market median salaries. All national Citizens Advice employees are paid more than the Living Wage and, for those who live in the capital, the London Living Wage. Executive team remuneration is the responsibility of the trustee board's people committee, which sets pay levels on the basis of job evaluation outcomes and comprehensive benchmarking. The annual pay award is effective from 1 April 2023. The pay award was agreed with our recognised Trade Union, Unite in July 2023 and is effective from 1 April 2023. This award consists of a consolidated increase of between 3.7% and 7.2% with higher percentage increases going to those on the lower salary grades, including a consolidated flat payment of £950. There are also non-consolidated payments of between £350-£850 distributed across our senior officer, officer and support grades.

In line with the legislation, we calculate and [publish our annual gender pay gap](#) in April each year. Our mean gender pay gap in April 2022 was 14.6% (2021: 15.9%) and median 16.1% (2021: 16.1%).

Current statutory requirements for gender pay gap reporting mean we legally have to report in a binary way. But we recognise that this approach does not differentiate pay data for colleagues with other gender identities.

Our most recent gender pay gap report (GPGR) showed our median pay gap has remained the same this year at 16.1%. This median pay gap continues to be driven by the proportion of women in each of our pay grades. 42% of our colleagues sit in our lowest two pay grades which are often frontline facing roles (for example those in our Witness Service). These offer a combination of local and part-time working and have historically attracted a larger proportion of women. Currently 89% of these frontline facing roles are undertaken by women.

We continue to have a progressive pay approach, so those on lower pay receive a larger percentage increase compared to those on higher salaries. This will help us to narrow our pay gap. We've seen a year-on-year increase in the number of women joining our relatively highly-paid technology and digital teams. We now have a team with 51% women, up significantly over the last 3 years. We're continuing work to attract a diverse workforce into senior leadership roles and developed a market salary benchmarking policy to help ensure our pay policy remains effective and objective.

Volunteers

Volunteers are at the heart of how we deliver the Citizens Advice service. This year, many thousands of volunteers have enabled us to help people find a way forward. As well as giving advice and helping witnesses, volunteers have continued to support the service in other roles—as trustees, undertaking research and campaigns, fundraising and providing general administration. Whatever their role and wherever they carry it out, we thank all our volunteers for their dedication, skills, energy and

support to the service. We couldn't do what we do without them.

Recruiting and retaining sufficient numbers of volunteers remains a challenge for many of our services. The apparent trend towards a long term decline in frequent, formal volunteering alongside the impact of Covid-19 recovery and the cost-of-living crisis have combined to make a changed and often challenging landscape for volunteering. In response, in 2022 we launched a transformation programme for volunteering. This included the establishment of a Volunteering Task force to work in partnership with stakeholders across our network to explore and better understand the tactical and strategic challenges facing volunteering and co-design solutions and recommendations for future ways of working. Adapting our volunteering models to better suit the needs of volunteers whilst supporting quality service delivery is at the heart of the Task Force's purpose.

We've also invested in a significant piece of research into the Value of Volunteering at Citizens Advice. This research, to be delivered in 2023, will help us to understand the cost and value of a range

of volunteering models and support the strategic development of volunteering in our service. Whatever direction the volunteering transformation takes, the principle of local people supporting members of their community will remain key to our volunteering programme and to the wider success of our service. Alongside this work, we've continued to build on our existing corporate volunteering offer to create opportunities for corporate partners to share their time, skills and expertise to benefit Citizens Advice.

Volunteering in the Witness Service

1,800 volunteers supported 79,000 witnesses last year, giving practical information and emotional support to help them feel more confident when giving evidence. As with local offices, the Witness Service experienced a drop in volunteer numbers following the pandemic as many volunteers chose to step away from volunteering. In the past year we've continued to focus on recruitment to build our volunteer base to pre-pandemic numbers.

As part of these efforts and to enable a more consistent approach to recruitment, the Witness Service introduced a new centralised volunteering staff model which consists of a Volunteering

Manager, 3 Volunteering Coordinators and a Volunteering Administrator. We've embedded our new volunteering management system (Volunteero) which has helped to streamline processes and provide a more accurate reporting function.

This year's annual volunteer survey has given us valuable insights into our volunteers, and how we can improve their experience. Of those surveyed, 78% of volunteers would recommend us as a great place to volunteer with the main reason for their volunteering 'to make a difference to the lives of witnesses'. 74% of volunteers felt they had the opportunity to develop their skills and knowledge as part of their role, showing we can make some improvements to our volunteer learning offer for the people who are looking for further development.

Volunteer adviser Claire’s journey with us:

“I have been with Citizen's Advice for one year now and enjoyed every minute! The thing I enjoy most about my role is knowing that I am helping someone when I give advice.

“I had been tempted to apply for a volunteer role at Citizens Advice for a long time then I decided to go for it. I was a bit worried if I would be accepted because I have Cerebral Palsy. I was delighted to find out that this was no problem at all.

“I was surprised at the different ways that clients can access advice. I originally thought it was just telephone advice. I was so happy that I could be an adviser and give advice via email.

“Volunteering has made a huge difference to me. I really enjoy the routine of volunteering and I am more happy, confident and it has really helped me with my reading abilities.”

"I was a bit worried if I would be accepted because I have Cerebral Palsy. I was delighted to find out that this was no problem at all."

Volunteer Kathy’s journey with us

“I was very closed-in while caring for my husband and I wanted to volunteer. I started giving people food at a foodbank and I would listen to stories. I am on benefits myself but wanted to know more to be able to help people in desperate need. I volunteer at Citizens Advice 1 day a week and I absolutely love it! I now give face-to-face advice. Clients come to the office, we introduce ourselves and listen to their problems such as energy, housing, benefits, employment. We use resources available to look up the advice to be given and check with a supervisor before giving the advice to people.

“What I enjoy the most is the fact that there is not a day that goes past that I do not learn anything—I love that! I also love it because you know you are in the right place to help and clients always thank you. People in the office are brilliant and so genuine. Sometimes I have episodes and forget things but there is always someone to help. There are people from all walks of life but we feel we are all in the same boat. It is so safe!

“Volunteering gave me the confidence to help people. You surprise yourself with how much you can learn and I feel good that I live in the area and I am helping my own community.

“Volunteering has helped me with my mental health. It makes me get up, get ready and go out. I feel really good going in and I had a confidence boost for being accepted at Citizens Advice. I can help Citizens Advice and they help me—it is a 2-way thing.”

"Volunteering gave me the confidence to help people. You surprise yourself with how much you can learn and I feel good that I live in the area and I am helping my own community."

Risk and internal controls

Our trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating well.

Throughout the year, risk owners regularly reviewed directorate and strategic risks to assess the likelihood, impact and appetite for each risk, the plans for managing them and the adequacy of those plans. Risks are regularly reported to the executive, and our strategic risks are reported to the Audit and Risk Committee and discussed by the board every quarter. Our system and procedures are captured in our Risk Management Strategy which is approved by the board annually. We operate a robust system of internal financial controls which is regularly reviewed by management and internal audit, and compliant with Charity Commission guidance and good practice. The executive team and trustee board agree annual budgets and review our financial reports. Internal audit plans are informed by an analysis of the organisation's risk profile. The Audit and Risk Committee keeps a record of audit recommendations and monitors progress.

Our strategic risks, along with summaries of the plans to mitigate and manage them, are set out below.

Financial sustainability

Risks

Risks that would have an impact on our financial resilience.

Mitigation and management

We continue to mitigate the risk to our financial health through measures such as a refreshed income generation strategy, which will explore new markets, reviewing our cost base and developing a new multi-year financial strategy to recognise changes to our operating environment, including short term funding arrangements, a real terms decline in some of our largest grants and external economic factors which have led to increases in our pensions contributions.

Pension liability

 Risks

Risk that it will continue to increase.

 Mitigation and management

The national charity is the principal employer in a defined benefit pension scheme, which was closed to future accrual from 2008. The deficit in the scheme is significant and there is a risk that it will continue to increase. The next triennial valuation is as at March 2025. In line with accounting standards, Citizens Advice includes its share of future payments rather than the deficit in its balance sheet.

The last triennial revaluation took place as at March 2022 and showed the scheme had an actuarial deficit of £50.4 million. To reduce the risk for the scheme Citizens Advice agreed to increase future annual deficit contributions to £2.75 million per year (from £2.11 million per year) and extend the payment period to 31 September 2040 (from 31 March 2037).

The next valuation will need to be agreed with the Pensions Scheme Trustees and submitted to The Pensions Regulator by June 2026. Future contributions will be impacted by the performance of the assets and liabilities up until this time. The scheme has a professional pension chair, a board of trustees and professional advisers to help mitigate any risks the scheme has.

System Governance

 Risks

Risks that would fail to make the most of service wide opportunities.

 Mitigation and management

We have a range of mitigations in place that reflect our commitment to working collaboratively across the service. This includes building common purpose around opportunities and challenges and working together to address them, progressively determining how to evolve our system and our strategic partnerships with and for clients.

People

 Risks

Risk that would impact on having the volunteers and staff we need to develop and deliver the range of services we offer.

 Mitigation and management

We are operating in a highly competitive labour market, need to recruit people with specialist skills and have to adapt to the changing profile of volunteers.

We have a range of mitigations to ensure we attract, retain and develop our staff and volunteers. As part of our strategic priorities for 2023 to 2024 we will carry out work to improve employee experience and develop a new volunteering model.

Cyber security

 Risks

Cyber security incidents and risks that would lead to a loss of data and affect our ability to operate.

 Mitigation and management

Our primary national systems are well designed and built, and we have robust policies and procedures in place. During the year, we have taken steps to significantly bolster our cyber security capacity and capability. We increased engagement with the network of local offices to improve their security controls. In 2023 to 2024 we will increase the proportion of Local Citizens Advice that have had a Technology Service Review and that have Cyber Essentials accreditation.

Compliance

 Risks

Risk of poor service compliance across a range of measures.

 Mitigation and management

Compliance here includes: safeguarding, confidentiality, information governance, data security and protection, legal and regulatory requirements.

Our Information Governance team works with national and local teams to improve controls over data privacy. A new privacy strategy has been recently agreed.

We created a working group and continued to spread awareness and training for safeguarding policies and procedures.

We continue to provide network facing support and monitor the performance and sustainability of local offices.

Organisational strategy

 Risks

Risks that would impact on our ability to deliver our living strategy.

 Mitigation and management

We made progress in 2022 to 2023 in defining our co-produced strategy ‘fundamentals’ and agreeing a set of priorities as a basis of performance management. Further progress is being made in 2023 to 2024 to define the organisation’s missions and enablers, and in developing our Advice and Systems Strategy.

A new Strategy and Transformation directorate was established in April 2023 to strengthen these organisational capabilities.

Service delivery

 Risks

Risk of service disruption caused by a technology platform failure.

 Mitigation and management

If there was a failure of one of our systems that took platforms offline, it would have a huge impact on our ability to deliver services.

Our systems are hosted in cloud environments and designed for high availability. We operate monitoring systems to alert technical teams to system behaviour that falls outside predefined limits, or if systems become unavailable, so colleagues can investigate and resolve performance or availability issues.

Organisational change

 Risks

Risk that high levels of change hamper performance.

 Mitigation and management

We continue to manage change risks through regular communications, reviews and annual planning.

We are improving our recruitment capability and building a central portfolio and performance team to identify and track areas of change across the organisation.

Energy disclosures

Climate change and Citizens Advice

As an organisation, we recognise the impact of climate change and our responsibility to take action to contribute to the safeguarding of the natural environment for present and future generations. We take steps across a number of our areas of operation to reduce our environmental impact, and to work in the least environmentally harmful way possible.

We're committed to reducing energy use and carbon emissions in our operations, and to raise awareness of the need to do the same amongst our staff and suppliers. We've started a project with Carbonxgen to understand our carbon emissions and have created a draft plan to reduce our emissions.

Our carbon strategy for 2023 to 2024

Citizens Advice is mainly an office-based organisation. We work to reduce our carbon emissions through a focus on:

- **Office energy use**
working with our landlords on improving energy efficiency and waste reduction

- **Travel**
promoting public transport and more sustainable travel use and encouraging video conferencing where appropriate

Office energy use

We will continue to work with our landlords to reduce Citizens Advice's share of energy consumption in office buildings.

Both gas and electricity usage have decreased this year—due to a full year of our Liverpool office closing, downsizing of our Leeds office and efficiency actions taken in Birmingham. Some additional actions we took during the year to reduce our emissions further are:

Leeds

The landlord buys 100% of electricity through a renewable tariff that is backed by a REGOs certificate and is from offshore wind.

Birmingham

- Reviewed the times of operation of the HVAC system and reduced the hours
- Reviewed the temperature in the server room enabling one of the two split units to be switched off
- Switch off HVAC in rooms not being used

London:

- Reviewed the PIR's and reduced 'on time' from 30 mins to 15 mins
- Reviewed the times of operation of HVAC system and further reduced the hours of operation from 6am to 5pm
- The landlord buys 100% of electricity through a renewable tariff that is backed by a REGOs certificate

Citizens Advice will be auditing our offices under the ESOS scheme in 2023 and will be creating a more detailed action plan from the findings for both buildings and transport emissions.

Travel

As the figures demonstrate travel related emissions since the pandemic continue to increase but remain below pre-pandemic levels. Staff are still encouraged to work in a blended approach, using remote conferencing and online collaboration where possible, but travel has slowly increased where face-to-face meetings, networking and conferences are critical to relationships and an inclusive organisational culture.

Methodology

Emissions are related primarily to our offices, travel and overnight stays at hotels. Citizens Advice national offices are all based in landlord-managed buildings. Meter readings are taken from sub-meters or from the whole building and pro-rated. Travel and hotel emissions are calculated based on information from our suppliers and government guidance on emissions. (Flights, trains, other public transport and hotel stay are part of SECR Scope 3 category and therefore, by reporting on emissions associated with them, Citizens Advice is going above and beyond the requirements of SECR).

Gas consumption is calculated using pro rata space allocation of the whole of the 200 Aldersgate building.

Building landlords provide the meter readings to Citizens Advice. We have used Carbonxgen, an independent company, to calculate the CO2e with standard UK Government methodology and to verify the numbers presented in this report.

Greenhouse gas emissions due to UK energy use

Emission Source	Tonnes CO2e 2019-20	Tonnes CO2e 2020-21	Tonnes CO2e 2021-22	Tonnes CO2e 2022-23
Natural gas combustion	25.76	25.34	31	19
Total electricity	79.91	50.69	52.2	49.7
UK travel including: - Scope 3 (staff mileage claims, flights, rail, tube, taxis, and hotel stays)	324	25	61	115
Total tonnes	429.67	100.94	144.2	184
Total CO2e Tonnage per employee (intensity ratio)	0.452	0.101	0.144	0.183
Total energy usage (electricity and gas)	459,741 kWh	355,255 kWh	350,629 kWh	361,185 kWh

Financial review

Understanding Citizens Advice’s finances

The Citizens Advice service is made up of a network of 250 independent local Citizens Advice charities across England and Wales alongside the national charity. Each of our local Citizens Advice charities are separate independent legal entities each with their own board of trustees that are accountable to their beneficiaries for their respective charitable objectives. As such we do not consolidate our accounts and our accounts and the following financial review section of our annual report only includes the results of the national organisation.

In this section, years written ‘2022’ and ‘2023’ refer to the financial year ending in March. For example, ‘2023’ covers the months of April 2022 to March 2023.

Income

In 2023, the total income for the national charity increased by 8% to £166.3 million from £153.6 million in the previous year.

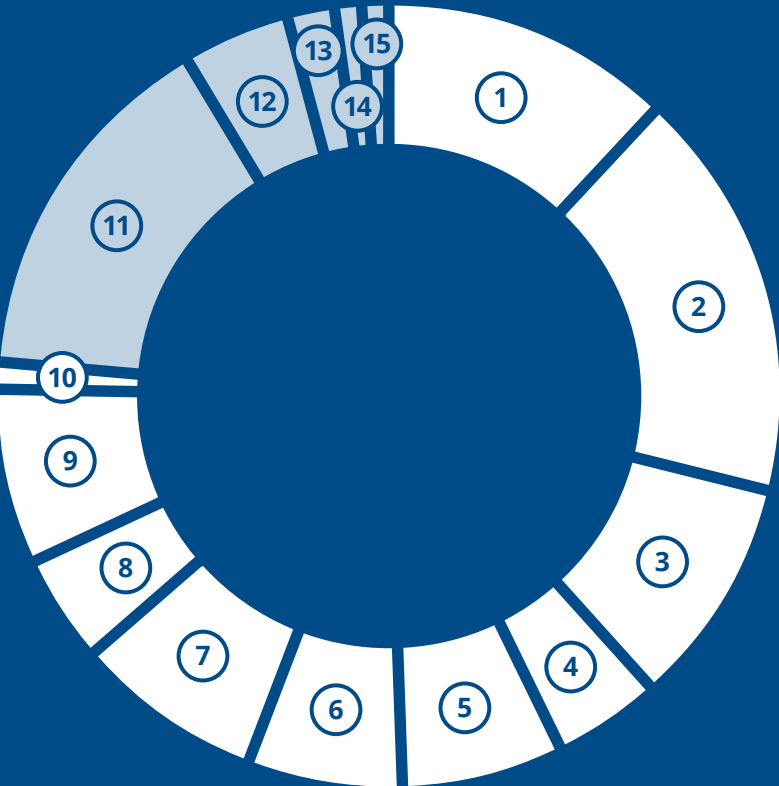
This reflects an increase in restricted income to £127.3 million (2022: £124.8 million), and an increase in total unrestricted income to £39.0 million (2022: £28.8 million). The increase in unrestricted income is due to the increase in unrestricted donations from corporates and to a small extent from individual giving and legacies to £7.4 million (2022: £0.6 million).

The most significant unrestricted funding continues to be that provided by Department for Business and Trade (formerly BEIS) to support our core activities. This was largely unchanged this year at £25.1 million (2022: £25.3 million).

The chart below shows where our income came from this year.

In 2023, the total income for the national charity increased by 8% to £166.3 million from £153.6 million in the previous year.

Our main sources of income



166.3 million
Income 2022 to 2023
(2022: £153.6 million)

Restricted

- 1 £20.1 million**
Department for Work and Pensions
—Help to Claim (2022: £33.1 million)
- 2 £28.0 million**
Money and Pensions Service
(2022: £32.0 million)
- 3 £15.9 million**
Department for Business and Trade
—Consumer (2022: £16.8 million)
- 4 £7.3 million**
other grant income—restricted
(2022: £5.4 million)
- 5 £11.4 million**
Ministry of Justice—Witness Service
(2022: £11.1 million)
- 6 £10.3 million**
Money and Pensions Service
—Pension Wise (2022: £9.8 million)
- 7 £13.2 million**
Welsh government (2022: £11.3 million)
- 8 £7.3 million**
Trussell Trust (2022: £4.4 million)

- 9 £12.2 million**
corporate donations (2022: £0.2 million)
- 10 £1.7 million**
other income—restricted (2022: £0.7 million)

Unrestricted

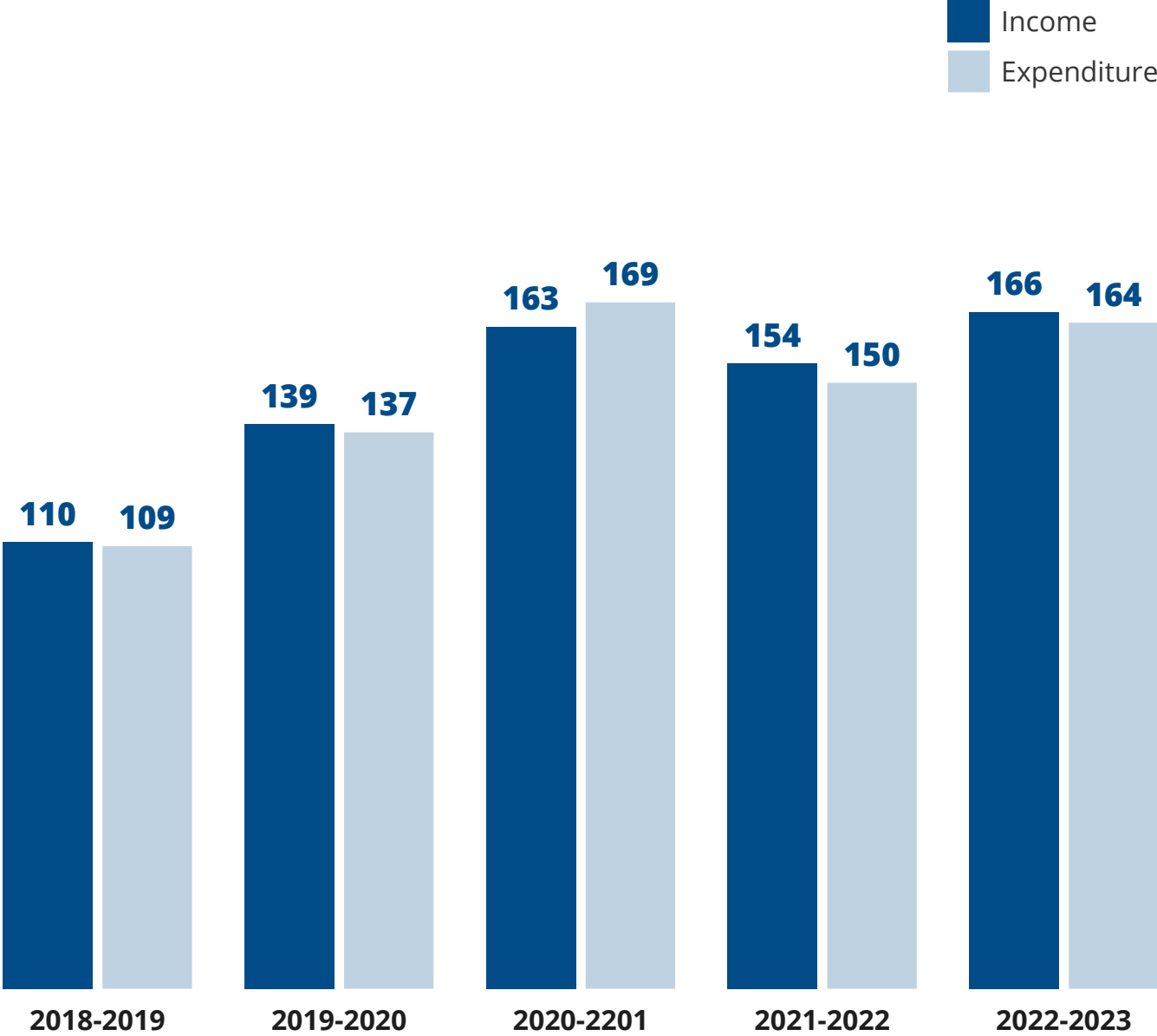
- 11 £25.1 million**
Department for Business and Trade
—core (2022: £25.3 million)
- 12 £7.4 million**
corporate donations, individual giving
& legacies (2022: £0.6 million)
- 13 £3.2 million**
other income—under contracts (2022: £nil)
- 14 £1.8 million**
other income—from the network
(2022: £2.0 million)
- 15 £1.5 million**
other income—unrestricted (2022: £0.9 million)

5-year snapshot of our income and expenditure (£millions)

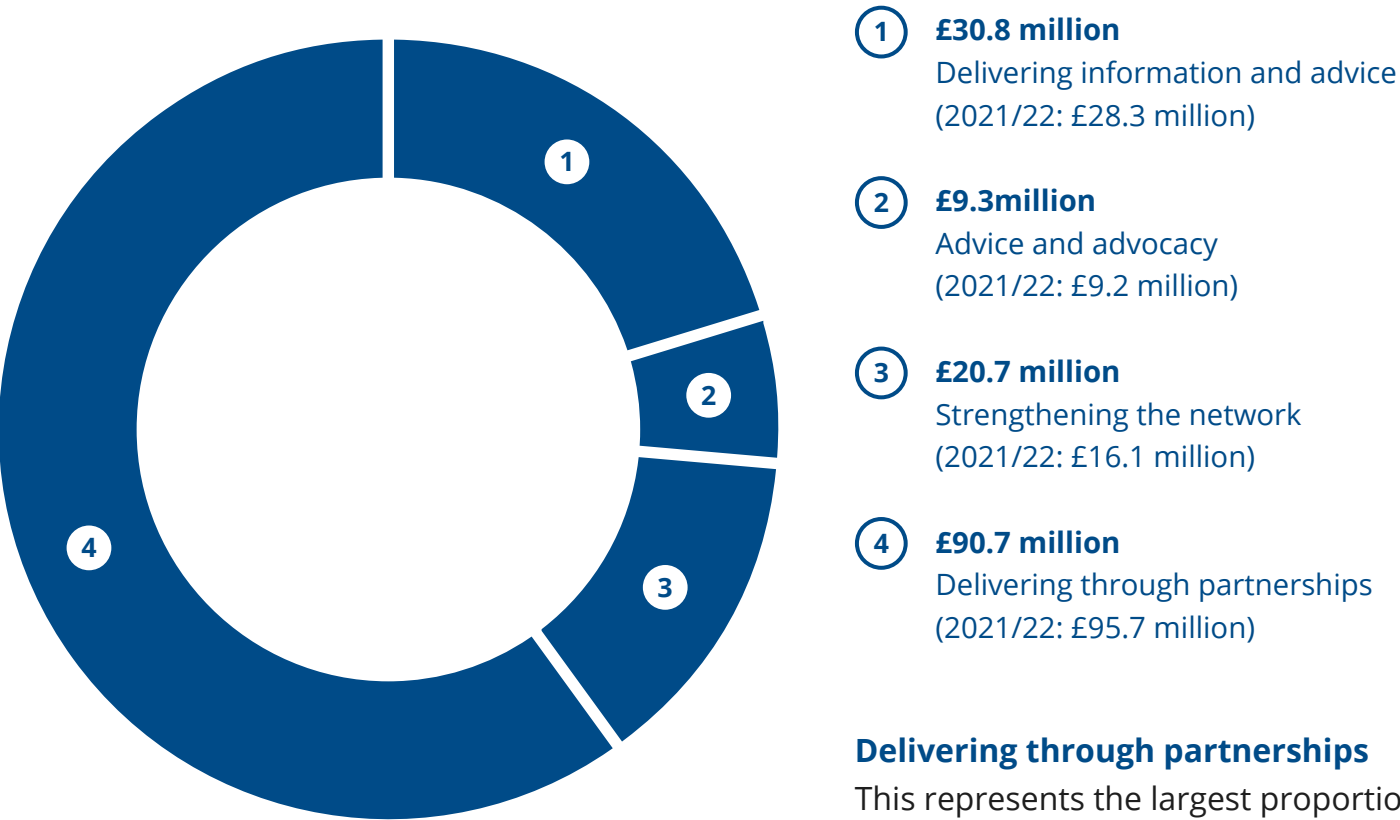
The majority of our funding is awarded through funding agreements and is restricted to a particular area of activity and relates to a specific financial year. Therefore, where restricted income grows, there will tend to be a corresponding increase in expenditure in the same year. This is reflected in the 5-year snapshot of income and expenditure below.

We have seen a period of significant growth over the last few years with our income growing by over 51% from £110 million in 2019 to £166 million in 2023. The growth in income in 2021, and decline in income in 2022 was largely as a result of additional one-off funding in 2021 to support our response to the Covid-19 pandemic. The return to income growth in 2023 is largely a result of growth in restricted corporate donations to £12.2 million (2022: £0.2 million) and of unrestricted donations to £7.4 million (2022: £0.6 million).

The 2022 to 2023 figures include the recognised cost of the agreed increase in future pension payments to the closed defined pension scheme. This is discussed further in the pensions section below. We’ve benefited from a higher than usual income in recent years as we’ve taken on delivery of more services. In the coming year we will continue to focus on maintaining existing key funding streams, while looking for ways to diversify our income as a service, so that we can continue to meet our charitable objectives and expand and improve our services for the people we help, recognising the demand challenges we’re facing.



Expenditure against our 4 areas of charitable activity



153.4 million
Expenditure before pension
movements 2023
(2022: £151.1 million)

- 1 **£30.8 million**
Delivering information and advice
(2021/22: £28.3 million)
- 2 **£9.3million**
Advice and advocacy
(2021/22: £9.2 million)
- 3 **£20.7 million**
Strengthening the network
(2021/22: £16.1 million)
- 4 **£90.7 million**
Delivering through partnerships
(2021/22: £95.7 million)

Delivering through partnerships
This represents the largest proportion of our expenditure at £90.7 million (2022: £95.7 million). This includes a significant part of the funding to the local Citizens Advice network and other organisations, which decreased to £78.9 million (2022: £84.5 million). The key driver of the decrease was the reduced grant funding received for Help to Claim at £20.1 million (2022: £33.1 million) resulting in lower funding to the local Citizens Advice network.

This was partially offset by an increase in grants related to the cost of living from corporate donations, with more due to be paid out in 2024.

Delivering information and advice
Our spending on information and advice in 2023 was £30.8 million (2022: £28.3 million). This includes the direct delivery of services by Citizens Advice. The main areas of expenditure cover our consumer service, the Witness Service and the continued investment in our online and digital services for clients.

Strengthening the network
In 2023 we spent £20.7 million (2022: £16.1 million) on this area. This covers our core network support services, information services, systems support, training and quality assurance costs.

Advice and advocacy
Our expenditure in 2023 on advice and advocacy was £9.3 million (2022: £9.2 million). This includes the delivery of our energy and post-statutory duties in line with our agreed work plan, as well as expenditure on policy and influence from our unrestricted funds to support our other key areas of advice work.

Pensions

National Citizens Advice is the principal employer of a defined benefit multi-employer pension scheme. The other employers in this scheme are a small number of local Citizens Advice offices in London. The scheme was closed to new members and to future accrual in 2008. Each year these employers make contributions to the scheme towards the deficit. We remain committed to meeting our obligations in relation to the scheme and work closely with the pension scheme trustee board and its advisers.

Preliminary results, received in October 2022, of our triennial valuation as at 31 March 2022 showed a scheme deficit of £58.3 million and a funding level of 64%. We and the Pension Trustee were however advised that subsequent changes in market conditions were on a scale that required them to be taken into account before the triennial could be concluded. In particular, the extreme stresses experienced by the UK government bond market during September and October 2022, where gilt yields rose very rapidly and unexpectedly, led to Bank of England intervention as funds such as ours that operated a liability-driven investment (LDI) hedging strategy needed rapidly to liquidate assets in order to provide collateral.

As shown below, while both liabilities and assets fell, the impact for the concluded valuation was a slight decrease in the scheme deficit at 31 March 2023 to £50.4 million but a very marked adverse shift in the funding level reducing from 66% at 31 March 2022, to 55% at 31 March 2023.

Pension scheme position	31 Mar 2023 £'k	31 Mar 2022 £'k
Fair value of plan assets	60,745	101,872
Present value of defined benefit obligation	111,169	155,408
(Deficit) in plan	(50,424)	(53,536)
Funding level	54.6%	65.6%

Given the funding level changes, the recovery plan contributions in place were no longer expected to remove the deficit based on the estimated position as at 30 March 2023, and later at 31 May 2023. The main reason for this was that, although the deficit has reduced, the significant fall in the Plan's assets means the impact of allowing for investment outperformance is much lower.

A pensions working group of Citizens Advice trustees and executives worked through June—August 2023 to support the negotiations with the Pension Trustee. Agreement on the 31 March 2022 triennial valuation was concluded with the terms submitted to The Pensions Regulator in August 2023. In the revised recovery plan, the employers will make total contributions of £2.918 million from 1 April 2024 (of which national Citizens Advice pays £2.75 million), from £2.279 million previously (of which national Citizens Advice paid £2.111 million). In addition national Citizens Advice will pay one off contributions of £2 million and £0.639 million on finalisation of the agreement, the latter effectively tops up the 2023 to 2024 year from £2.111 million to £2.750 million. These contributions are to be payable until the year ending 31 March 2040 and will remain fixed (reflecting the flat nature of its core unrestricted funding). For the six months commencing on 1 April 2040, national Citizens Advice will pay contributions of £1.375 million and the other participating employers will pay £84,000.

As a result of these changes, the negative pensions reserve as at 31 March 2023 increased to £35.6 million (2022: £26.3 million) and represents the provision in the accounts for future committed

payments to a closed defined benefit pension scheme. This negative balance will be reduced by the annual contributions over the payment period. The overall liability and the level of this reserve will vary based on the discount rate applicable to future contributions and periodic revaluations.

The overall liability and the level of this reserve will be subject to the triennial revaluation of the pension liability and any subsequent change to the agreed repayment plan. The next triennial revaluation will be at 31 March 2025 and will need to be agreed with the Pensions Scheme Trustees and submitted to The Pensions Regulator subsequently.

Citizens Advice operates a defined contribution scheme. New staff are automatically enrolled into the scheme and employer contributions are charged as they are incurred.

Reserves policy

At Citizens Advice we recognise the importance of investing funds in the growth of the charity, while retaining sufficient levels of available reserves to provide a prudent level of cover to meet future obligations and guard against unforeseen contingencies on a going concern basis.

Total funds at Citizens Advice comprise restricted funds, unrestricted funds and a negative pensions reserve. At 31 March 2023, total funds were £11.8 million (2022: £9.7 million) as detailed in the table below.

Reserves held at 31 March	2023 £'m	2022 £'m
Restricted funds	21.9	11.0
Unrestricted funds excluding pension reserve, of which:	25.5	25.0
<i>Free reserves</i>	21.2	18.8
<i>General funds – designated</i>	3.3	4.7
<i>Designated funds – fixed assets</i>	1.0	1.5
Total reserves excluding pension reserve	47.4	36.0
Pension reserve	(35.6)	(26.3)
Total funds	11.8	9.7

Restricted funds

Restricted funds total £21.9 million at 31 March 2023 (2022: £11.0 million). The restricted surplus for the year of £10.9 million (2022: £0.1 million deficit) reflects a significant amount of income unspent in 2022 to 2023. We received £11 million of donations in the last 4-5 months of the year, the majority of which will fund activities over 24 months and this has inflated our restricted reserves temporarily.

Unrestricted funds

Unrestricted funds excluding pension reserve represent funding where there is no restriction applied by funders as to how the funding is spent.

Unrestricted funds excluding pensions reserve total £25.6 million at 31 March 2023 (2022: £25.0 million). This is split between free reserves of £21.2 million (2022: £18.8 million) and designated funds of £4.4 million (2022: £6.2 million). Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £3.3 million (2022: £4.7 million), and a designated fund reserved for tangible and intangible fixed assets which is equal to the net book value of those assets of £1.0 million (2022: £1.5 million).

The negative pensions reserve as at 31 March 2023 increased to £35.6 million (2022: £26.3 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. This negative balance will be reduced by the annual contributions over the payment period. The overall liability and the level of this reserve will vary based on the discount rate applicable to future contributions and periodic revaluations. Further details are in the pensions section on [page 66](#).

The increase of the FRS 102 pension liability contributes to negative total unrestricted funds of £10.0 million (2022: negative £1.3 million). The pension liability mostly reflects payments which will not crystallise in the short to medium term, and Citizens Advice has factored these contributions into our cash flow projections based on future activities.

Reserves Policy and Free Reserves

Each year, our trustee board reviews our reserves policy and considers the appropriate level of reserves for the organisation to hold. It considers the level appropriate for the current size and complexity of the organisation, the economic environment we're operating in, the risks we're currently managing and known investment plans above and beyond annual budgeted costs. Trustees also consider our current risk profile, balancing the need to reflect that risk, while making sure we're not holding funds unnecessarily at the expense of committing funds to meet our charitable objectives.

As a result of this year's review, the trustee board, advised by the Audit and Risk Committee and considering Charity Commission published guidance, decided to leave the basis of the reserves

policy unchanged, and commissioned a full review of the reserves policy in 2023 to 2024. The policy as it stands is to hold in free reserves the equivalent of 3 to 6 months' core operating costs. This means the target range is £11 million to £23 million (2022: £10 million to £20 million).

Free reserves are defined as total unrestricted funds excluding pension reserve, less designated funds. As of 31 March 2023, our free reserves totalled £21.2 million (2022: £18.8 million). Whilst this is close to the top of our target range at March 2023, the impact of increased pension contributions in 2023 to 2024 and beyond mean free reserves are likely to return to the middle of the range.

The Trustees have reflected on the contrast between the level of free reserves, being the total unrestricted funds excluding the pensions reserve, less any designated funds, and the negative total unrestricted funds position, calculated by taking account of the pension reserve. They concluded that there was not a significant risk that the pension liability would crystallise in the short to medium term, and that reserves were therefore available to meet other contingencies over this time period.

Investments

We continue to benefit from a strong cash flow supported by our funders. The total cash and short term deposits balance at the year-end was £42.8 million (2022: £37.6 million).

As required in our Memorandum, National Citizens Advice has the power to invest monies not immediately required for its purposes in or upon such investments, securities or property as may be thought fit.

Citizens Advice’s investment strategy is to manage the charity’s cash flows and investments, controlling the associated risks to maximise income with minimal risk. At the year end all cash and current asset investments are held as fixed-term cash deposits, notice accounts or immediately available cash and are held in UK-based institutions with strong credit ratings. Where risk or return is not negatively impacted, we hold funds as “green” treasury deposits. Our investment policy is reviewed at least annually.

Grant-making policy

National Citizens Advice awards grants to local Citizens Advice (and other local charities and organisations) in line with our grant requirements with funders to meet the needs of our clients. Funds either come directly from national Citizens Advice for developmental opportunities that enhance our service to clients (including piloting or testing new ways of meeting needs or reaching more people) or as a result of funding awards to national Citizens Advice for specific services. These are then passed on to the local offices for delivery, in a range of ways depending upon the requirements of the specific grants.

In 2023, we continued our more data-led approach to our grants, allowing us to be more efficient and transparent about how we choose our delivery partners in the network. The grant application process is published on the Citizens Advice intranet so applicants are aware of the methodology. Evaluators are trained in-house and include members of the network to ensure transparency and objectivity, as well as a clear appeals process. In 2023, £78.9 million in grants has been passed through to the network of local Citizens Advice and other organisations from funding sources including:

- Department for Business and Trade for the Consumer Service
- Money and Pensions Service for delivery of money and debt advice in England and Wales
- Money and Pensions Service for the delivery of pensions guidance through Pension Wise
- Department for Work and Pensions for the provision of support to help people make a Universal Credit claim
- Ministry of Justice funding for 2 contact centres for the Witness Service
- Energy companies for energy advice and education programmes
- Welsh government for the delivery of face-to-face and telephone advice
- GambleAware for providing training, information and awareness on gambling-related harm

Fundraising policy

In 2023, Citizens Advice continued to test and develop fundraising activities. During the year, Citizens Advice did not use professional fundraisers or commercial participants to act on its behalf.

However, in line with our ethics, data security and complaints policies, we did conduct individual giving pilots on Facebook and Instagram during October and November 2022.

We also continued to actively develop long-term partnerships with companies, trusts and foundations to support our strategic aims and long-term sustainability.

We recognise the need to protect people in vulnerable situations and other members of the public from undue pressure and any intrusion of privacy. This is reflected in the non-invasive fundraising activities we carried out in 2023.

Given that we expect such activities to continue into 2024, we will ensure that, in compliance with our policies and general approach, we continue to protect the public's interests. We remain registered with the Fundraising Regulator and in compliance with its voluntary regulation scheme, our fundraising policies and practices align with the Code of Fundraising Practice, in addition to relevant marketing regulations and legislation.

We didn't receive any complaints related to fundraising during this period.

Going concern

The financial position and performance have been outlined in the financial review. The Trustees have assessed our position and concluded that Citizens Advice is suitably placed to meet our liabilities as they fall due for the foreseeable future and to manage the business risks we face. In doing so we have taken into particular consideration the additional cash flow pressure and longer-term impact of the increased defined benefit pension contributions and associated provision. On the basis of the cash flow forecasts prepared, the Trustees consider that there is no material uncertainty that would cast doubt on the charity's ability to continue as a going concern. The accounts are therefore prepared on the going concern basis, having concluded that we will continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements.

The key factors in our going concern assessment are:

- Cash forecasts, starting from the £43 million cash and short term deposits held at the balance sheet date, which despite increased pension contributions, demonstrate adequate liquidity and contingency in case of temporary reductions in income or other impacts.
- We had increased success in fundraising throughout 2023, particularly through corporate donors, raising £19.6 million in donations and legacies (against £0.8 million in the prior year), including £7.4 million in unrestricted donations.
- Whilst there is always some uncertainty over future funding (such as funding being recommissioned), key funding relationships, including with DBT (formerly BEIS) are strong, and funding is forecast to continue at the same level. All our major funding streams are confirmed for 2024, and some are already confirmed into 2025.
- There is a comprehensive approach to address the pension deficit, through ongoing negotiations with pension trustees, and other measures within our control.

- Trustees are engaged in a major strategic finance review to map out a sustainable long-term financial model for Citizens Advice. By proactively addressing our financial sustainability, we aim for a revised financial foundation from which to continue achieving our charitable mission.
- We have a Trustee Board with financial expertise and appropriate management capability. Our robust financial controls, including planning, reporting and modelling procedures allow us to deal with changing assumptions to ensure that the charity spends within its available resources.
- With respect to the future planned defined benefit pension contributions, the trustees see the pension scheme deficit as a long-term liability, where the payments required by the pension plan will need to be met from forecast future cash flows. There is not a significant risk that the pension liability would crystallise in the short to medium term, which allows for proper planning over cash flows.

Approval

This annual report of the trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the board of trustees on 19 September 2023, including approving in their capacity as company directors the strategic report, and is signed as authorised on the board's behalf by:



Warren Buckley
Chair

Our funders

Citizens Advice enjoys support from a wide range of funders and we obtain the maximum value for every pound we spend. We would like to thank all of the organisations that have supported us during 2022 to 2023. We look forward to working with all of you in future years.

Government funders

Department for Business and Trade
Department of Health and Social Care
Department for Work and Pensions
Ministry of Justice
Welsh government

Other public bodies

Money and Pensions Service
The Insolvency Service
Competition & Markets Authority
Office for Product Safety and Standards

Other Major Funders

AB Charitable Trust
Aviva
Barclays
British Gas Energy Trust
bp
Cadent Gas
Cadent Foundation
Clifford Chance
Energy Saving Trust
E.ON Next
Facebook
GambleAware
Guardian appeal
Kessler Foundation
Kings College London
Legal Education Foundation
Lloyds

Money Advice Trust
Moondance Foundation
National Grid
Nationwide Foundation
NatWest Group
Northern Gas Networks
Post Office
Rausing Foundation
Shell Energy
Shell
Southern Gas Networks
OVO (SSE Electricity)
Trussell Trust
TSB
Virgin Media O2
Wales & West Utilities
Yorkshire Building Society

Legal and administrative details

Legal status

National Citizens Advice is a registered charity and a company limited by guarantee. It is incorporated in the United Kingdom and the registered office of the charity is in England. All independent local Citizens Advice are members of the national Citizens Advice charity and there are no other full members. The maximum liability of each member is limited to £1. Citizens Advice is governed by its Memorandum and Articles of Association as amended in October 2000, September 2009 and September 2010.

The registered name of the charity is The National Association of Citizens Advice Bureaux. From 6 January 2003, the charity has used the operating name of Citizens Advice. The charity was incorporated as a company limited by guarantee on 13 July 1979.

The charity has an active trading subsidiary, Citizens Advice Limited (formerly Advice Services Information Limited). Consolidated accounts have been prepared. The basis of consolidation is set out in the accounting policies note. The charity also has a subsidiary pension trustee company, NACAB Pension Trustees Limited.

Registered office

Citizens Advice

3rd Floor North
200 Aldersgate
London EC1A 4HD
Telephone: 03000 231231
citizensadvice.org.uk

Registered charity number: 279057

Company number: 1436945

Company Secretary

Nicola Clarke

Advisers

Independent auditor

BDO LLP

55 Baker Street
London W1U 7EU

Internal auditor

Mazars LLP

30 Old Bailey
London EC4M 7AU

Bankers

Barclays Bank PLC

1 Churchill Place
London E14 5HP

Lloyds Bank PLC

25 Gresham Street
London EC2V 7HN

Solicitors

Bates, Wells and Braithwaite

10 Queen Street Place
London EC4R 1BE

Independent auditor's report to the members of The National Association of Citizens Advice Bureaux

Opinion on the financial statements

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the Parent Charitable Company's affairs as at 31 March 2023 and of the Group's incoming resources and application of resources 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.

We have audited the financial statements of The National Association of Citizens Advice Bureaux ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 31 March 2023 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheet, the Consolidated 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 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).

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 believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remain independent of the Group and the Parent 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.

Conclusions related 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 Group and the Parent 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 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. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Other Companies Act 2006 reporting

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

- the information given in the Trustees’ Report, which includes the Directors’ Report and the Strategic report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic report and the Directors’ Report, which are included in the Trustees’ Report, have been prepared in accordance with applicable legal requirements.

In the light of the knowledge and understanding of the Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Strategic report or 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 by the Parent Charitable Company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Parent Charitable Company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors’ 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, 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 Group’s and the Parent 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 Group or the Parent 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

We have been appointed as auditor under the Companies Act 2006 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

Extent to which the audit was capable of detecting irregularities, including fraud

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:

Non-compliance with laws and regulations

As part of designing our audit, based on our understanding of the sector in which the Group operates, we assessed the risks of material misstatement in the financial statements, including how fraud may occur. We considered management and Those Charged with Governance's own assessment of the risks that irregularities may occur either as a result of fraud or error, and obtained an understanding of the policies and procedures regarding compliance with laws and regulations.

We considered management's incentives and opportunities for fraudulent manipulation of the financial statements (including revenue recognition and the risk of override of controls), and determined that the principal risks were related to posting inappropriate journal entries to manipulate financial results and management bias in accounting estimates. We also considered financial performance, key drivers for performance targets and the risks of non-compliance with other requirements imposed by the Charity Commission or Companies House. We considered the extent to which non-compliance might have a material effect on the Group's financial statements.

In addition, the Trustees are subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. We identified the following areas as those most likely to have such an effect: Data Protection and Health and Safety Legislation, compliance with the Companies Act 2006, UK GAAP, FRS 102 Charities SORP and tax legislation.

In order to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, we made enquiries of management and Those Charged With Governance about whether the entity is in compliance with such laws and regulations, and we inspected any relevant regulatory and legal correspondence. Note that auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of Those Charged With Governance and other management, and inspection of regulatory and legal correspondence if any.

We also completed the following procedures:

- Performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud. Areas of identified risk were then tested substantively;
- Held a discussion among the engagement team as to how and where fraud might occur in the financial statements. We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit;
- In addressing the risk of fraud through management override of controls, we tested journal entries and other adjustments for inappropriate or unusual journals outside of our expectations, as well as for any significant transactions outside the normal course of business, taking into consideration the scope for management to manipulate financial results, for example, through the timing of the recognition of income;
- Undertook discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations;

- Completed a review of the minutes of meetings of Those Charged With Governance, as well as relevant Committee meetings, a review of internal audit reports and a review of correspondence with relevant regulators to identify any actual or potential frauds or any potential weaknesses in internal control which could result in fraud susceptibility;
- Reviewed the financial statement disclosures and agreed disclosures to supporting documentation to assess compliance with applicable laws and regulations;
- Challenged the assumptions made by management in their significant accounting estimates in relation to classification of restricted funds, allocation of costs, going concern and appropriateness of the treatment of the pension scheme.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC'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.

Jill Halford (Senior Statutory Auditor)

For and on behalf of BDO LLP, statutory auditor
London, UK

Consolidated statement of financial activities

For the year ended 31 March 2023 (Incorporating an income and expenditure account)

	Note	Unrestricted		Restricted		Total	Total
		2023 £'000	2022 £'000	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Income							
Donations and legacies	2	7,420	595	12,164	156	19,584	751
Income from charitable activities:							
Grants	3	25,100	25,300	113,443	123,904	138,543	149,204
Delivery of services		4,427	1,820	1,699	704	6,126	2,524
Training and support		530	488	-	-	530	488
Other income:							
Other incoming resources		1,004	611	4	33	1,008	644
Investment income		528	13	-	-	528	13
Total income		39,009	28,827	127,310	124,797	166,319	153,624
Expenditure:							
Expenditure on raising funds	6	1,543	1,519	217	197	1,760	1,716
Expenditure on charitable activities:							
Delivering information and advice	6	5,603	4,969	25,235	23,321	30,838	28,290
Advice and advocacy	6	2,618	2,471	6,726	6,773	9,344	9,244
Strengthening the local Citizens Advice network	6	16,895	12,845	3,839	3,221	20,734	16,066
Partnerships	6	10,321	4,400	80,405	91,337	90,726	95,737
Charitable expenditure before pension movements		36,980	26,204	116,422	124,849	153,402	151,053
Charitable expenditure: movement in pension provision	17	10,751	(1,203)	-	-	10,751	(1,203)
Total expenditure		47,731	25,001	116,422	124,849	164,153	149,850
Net (expenditure)/income		(8,722)	3,826	10,888	(52)	2,166	3,774
Net movement in funds		(8,722)	3,826	10,888	(52)	2,166	3,774
Reconciliation of funds:							
Total funds brought forward	19	(1,325)	(5,151)	10,990	11,042	9,665	5,891
Total funds carried forward	19	(10,047)	(1,325)	21,878	10,990	11,831	9,665

All activities derive from continuing operations. The statement of financial activities includes all gains and losses recognised in the year.

Consolidated and charity balance sheet

At 31 March 2023

	Note	Group		Citizens Advice	
		2023 £'000	2022 £'000	2023 £'000	2022 £'000
Fixed assets					
Intangible assets	10	837	1,240	837	1,240
Tangible assets	11	171	227	171	227
Current assets					
Stocks	12	84	90	84	90
Debtors	13	14,954	8,202	15,007	8,417
Short term deposits	15	10,000	-	10,000	-
Cash and cash equivalents	16	32,761	37,611	32,703	37,348
Creditors: amounts falling due within one year	14	(10,788)	(10,880)	(10,783)	(10,832)
Net current assets		47,011	35,023	47,011	35,023
Total assets less current liabilities		48,019	36,490	48,019	36,490
Provisions for liabilities and charges	17	(36,188)	(26,825)	(36,188)	(26,825)
Total assets less all liabilities		11,831	9,665	11,831	9,665
Funds					
Restricted funds	19	21,878	10,990	21,878	10,990
Unrestricted funds	19	25,555	24,960	25,555	24,960
Pension Reserve	19	(35,602)	(26,285)	(35,602)	(26,285)
Total unrestricted funds		(10,047)	(1,325)	(10,047)	(1,325)
Total funds		11,831	9,665	11,831	9,665

The charity has taken exemption from presenting its unconsolidated statement of financial activities under s408 of the Companies Act 2006.
The unconsolidated surplus for the year is £2.2 million (2022: £3.8 million surplus).

The financial statements were approved and authorised for issue by the trustee board on 19 September 2023 and signed on their behalf by:


Warren Buckley
Director (Chair)


Lucinda Bell
Director (Treasurer)

Company Number: 1436945

Consolidated statement of cash flows

Year ended 31 March 2023

	2023 £'000	2022 £'000
Cash flows from operating activities		
Net movement of funds	2,166	3,774
Adjustments for:		
Amortisation of intangible assets	403	402
Depreciation of property, plant and equipment	56	94
Interest receivable	(528)	(13)
Decrease/(Increase) in stock	6	(90)
(Increase) in debtors	(6,752)	(121)
(Decrease) in creditors	(92)	(1,992)
Increase/(Decrease) in provisions	9,363	(2,880)
Net cash generated by / (used in) operating activities	4,622	(826)
Cash flows from investing activities		
Purchase of intangible assets	-	(211)
Purchases of tangible assets	-	(285)
Interest received	528	13
Purchase of short term investments	(10,000)	-
Net cash used in investing activities	(9,472)	(483)
Net decrease in cash and cash equivalents	(4,850)	(1,309)
Cash and cash equivalents at the beginning of the year	37,611	38,920
Cash and cash equivalents at the end of year	32,761	37,611

Notes:

a) Analysis of changes in net debt	At 1 Apr 2022 £'000	Cash flows £'000	At 31 Mar 2023 £'000
Cash at bank and in hand	37,611	(4,850)	32,761
Total changes in net debt	37,611	(4,850)	32,761

Notes to the financial statements

Year ended 31 March 2023

Citizens Advice is a public benefit entity registered as a charity in England and Wales and a company limited by guarantee. It was incorporated on 13 July 1979 (company number: 1436945) and registered as a charity on 21 January 1980 (charity number: 279057). The registered office of Citizens Advice is: 3rd Floor North, 200 Aldersgate, London, EC1A 4HD. The consolidated financial statements are prepared in sterling, being the functional currency of the company, and are rounded to the nearest thousand pounds.

1. Accounting policies

a) Accounting convention

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) and the

Companies Act 2006. Citizens Advice 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 note(s). The principal accounting policies, which have been applied consistently, except where noted are set out below.

b) Consolidation

Citizens Advice Limited, a trading subsidiary controlled by Citizens Advice has also been consolidated within the accounts on a line-by-line basis. The net incoming resources for Citizens Advice alone were £2,166,000 (2022: £3,774,000 net incoming).

A separate statement of financial activities for the charity is not presented because the charity has taken advantage of the exemptions afforded by Section 408 of the Companies Act 2006. The charity has taken advantage of the exemption in FRS 102 from the requirements to present a charity-only cash flow statement and certain disclosures about the charity's financial instruments.

Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources, are accountable to their own members and funding bodies, and are not controlled by Citizens Advice.

c) Going concern

The financial statements have been prepared on the going concern basis. Detailed financial budgets are presented and approved by the trustee board on a 12-month basis together with forecasts and projections over a three year period. Our planning processes, including financial projections and scenario planning, take into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure.

We acknowledge our pension fund obligations, and the impact of the 2022 triennial valuation on our contributions, and have a clear strategy to manage the deficit, which includes a deficit reduction plan and new Schedule of Contributions which was agreed with the pension scheme trustee board in August 2023.

c) Going concern (continued)

We also acknowledge the impact this has had on our reserves, which now show negative total unrestricted funds, but the negative pension reserve reflects payments which will not crystallise in the short to medium term, and Citizens Advice has factored these contributions into our cash flow projections based on future activities.

After reviewing the group’s forecasts and projections, the trustees consider that the group is well placed to manage the business risks it faces. This position is supported by a sufficient level of liquid reserves to cover business continuity and development plans, a good relationship with our key funders, existing funding agreements and contracts in place and proven ability to retain and secure new services.

The trustees therefore have a reasonable expectation that the group has sufficient resources to continue in its operational existence for the foreseeable future and believe that there are no material uncertainties that call into doubt the ability of the group to continue as a going concern.

d) Fixed assets

Fixed assets are recognised in the balance sheet on initial acquisition, in accordance with FRS 102. Only assets over £1,000 are capitalised. Depreciation is charged on a straight-line basis on the cost of assets less residual value over their estimated useful life. A full year’s depreciation is charged in the year of acquisition. Fixed assets are assessed for impairment at the balance sheet date.

The estimated lives of the assets are as follows:

Office and computer equipment—3 years.

Infrastructure software—between 3 and 8 years, depending on the duration of licence.

Software development costs and infrastructure purchased and developed in-house have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce future benefits. Once brought into use, they will be amortised on the straight-line basis over the anticipated life of the benefits arising from the completed project, usually expected to be between 3 and 8 years.

Fixtures and fittings—5 years.

e) Stocks

Stocks are goods donated and held for distribution to local Citizens Advice. They are measured at fair value at the balance sheet date. Due to the nature of the goods and the availability of selling prices for comparable items, the fair value is based on market value of equivalent items and assessed for impairment at the balance sheet date.

f) Cash, cash equivalents and short term investments

Cash and cash equivalents are short term highly liquid investments and include cash in hand and deposits with banks not held for investment purposes. Short term investments are fixed term deposits held in excess of 3 months and hence not included in cash and cash equivalents.

g) Leases

Annual rentals are charged to the statement of financial activities on a straight-line basis over the term of the lease. Rent-free periods are accounted for over the lease period.

h) Pension costs

The National Association of Citizens Advice Bureaux (NACAB) Pension and Assurance Plan (1991) is a multi-employer defined benefit scheme which was closed to future accrual during the financial year ended 31 March 2008. Having taken advice from the scheme's actuary, Citizens Advice cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The disclosures under FRS 102 in this circumstance are shown in note 23. The expected cost of providing pensions is calculated periodically by a professionally-qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred as required by FRS 102. A provision is recognised for future funding contributions in accordance with the accounting policy for provisions.

On 1 April 2005, Citizens Advice introduced a defined contribution pension, the Citizens Advice Group Personal Pension Plan operated by Scottish Widows. From April 2014, staff are automatically enrolled unless they opt out of the scheme. The employer's contributions are charged to the statement of financial activities in the period in which they were incurred. Some Consumer Futures members who transferred in April 2014 retain participation in the Civil Service scheme.

i) Financial instruments

Citizens Advice has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise the group's debtors excluding prepayments.

Financial liabilities held at amortised cost comprise the group's short- and long-term creditors excluding deferred income and taxation payable.

Investments in subsidiary undertakings are held at cost less impairment.

j) Grants payable and receivable

Grants payable are made to local Citizens Advice and other bodies, and the liability is recognised when the obligation arises although the grant may not be due.

Grants receivable are recognised when entitlement is established, in particular, where performance-related obligations have been achieved, there is probability of receipt and the amount can be reliably measured. Any unexpended grant is carried forward in reserves.

If any grant has been provided for a stated purpose, it is carried forward as restricted funds. Any unused grants not able to be used for the purpose determined by the funder are returned in accordance with the funding agreement.

k) Deferred income

Deferred income relating to subscriptions is shown within the balance sheet. Other deferred income relates to restricted funding received in advance but where the related expenditure can only take place in a future accounting period.

l) Legacies and donations

Legacies are recognised when they are received or when probate is given and a reliable estimate of the amount is available, whichever is sooner. Donations are recognised when the income recognition criteria are met, which is usually upon receipt. If there is entitlement, receipt is probable & the value can be reliably measured donations have been recognised prior to receipt.

Gifts in kind are valued at a reasonable estimate of the value to Citizens Advice, which is normally equal to the market value. They are recognised when the income recognition criteria are met, typically when the goods or services have been received.

m) Delivery of services

The trading activities of Citizens Advice, including the local Citizens Advice membership fees, the sale of information products and delivery of advice services under contract, are exercised in the course of carrying out the primary purpose of the charity.

The income and expenditure is shown in the statement of financial activities as delivery of services and strengthening the network respectively.

Income from annual membership and subscriptions to information products is recognised evenly in line with the period of provision of the service.

Services delivered under contract are recognised as unrestricted. Income is recognised in line with the productivity (measured as time spent providing the service), alongside agreed recovery of implementation costs incurred.

Any activities that are not for the primary purpose of the charity are accounted for in Citizens Advice Limited and this subsidiary has been consolidated into the Statement of financial activities. The income and expenditure is also shown in the statement of financial activities as delivery of services and strengthening the network respectively.

n) Training and support

The training and support activities comprise income from the provision of training courses in debt, employment, welfare benefits and consumer issues as well as contributions towards the cost of providing insurance cover on behalf of the network in England and Wales.

o) Other income

Income for the supply of services is recognised in line with the extent to which the service has been delivered, typically based on time spent providing the service, at which point there is entitlement and receipt is probable.

Goods donated for distribution are recognised as income at fair value which is the market value and held as stocks until distributed, at which point they are included under the charitable expenditure at the same value.

p) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under the charitable expenditure activity headings with reference to activities performed in the year.

Costs of generating funds are those costs relating to fundraising for new donors or new projects.

Staff costs are all emoluments incurred. Other direct costs are non-staff costs incurred by each principal activity.

Governance costs are those incurred in connection with the administration of the charity's constitutional and statutory duties.

Irrecoverable VAT is treated as resources expended in the principal activity that incurred the original VAT.

Support costs, including premises, fundraising, central administration, IT support, human resources costs, governance and finance costs (staff and other costs), which are not directly attributable to a particular principal activity, have been fully allocated to departments and activities based on direct staff costs of the principal activity as shown in note 7.

q) Reserves

Unrestricted funds represent funds raised or grants awarded for no specified project which are expendable at the discretion of the trustees in furtherance of the charity’s objectives. There are no carry-forward restrictions on unrestricted funds. Transfers to and from designated funds are subject to the approval of the trustees.

Restricted funds are awarded for a specified programme as declared by the funder, or restricted with their authority or with a restriction created by a legal process. The scope of the programme is still within the wider objectives of the charity. Income may be awarded in one year for expenditure in that or a subsequent year on a specified programme.

r) Provisions

Provisions for future liabilities are recognised when Citizens Advice has a legal or constructive financial obligation that can be reliably estimated and for which there is an expectation that payment will be made.

The provisions include Citizens Advice’s pension liability in compliance with FRS 102. This provision has been calculated as the discounted value of

future pension contributions as agreed per the latest Schedule of Contributions.

s) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity’s accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects the current and future periods.

The key judgements and estimates that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Income recognition – Due to the range and complexity of the group’s funding streams, income recognition is deemed to be an area that requires judgement to appropriately apply the income accounting policies. In particular, consideration has been given to ensuring the correct classification between income from grants and income from contracts. Income from contracts is recognised when the entitlement is established, there is probability of receipt and the amount can be reliably measured. Income from contracts is recognised as unrestricted income where there is no requirement to pay back any surplus to the funders, and the surplus can be spent on any purpose. The charity has seen an increase in such income this year as part of the Money and Pension Service debt advice activities switched from grant funded to contract funded as of 1 February 2023.

Pension scheme – The charity is part of a closed defined benefit multi employer scheme alongside 15 local Citizens Advice. During the period the scheme operated there were many staff who moved between working for the different entities involved in the scheme and full records of these movements are unavailable. As a result of these incomplete records, and after taking professional advice, the charity has determined that the scheme is unable to properly differentiate the liability between the scheme members. As a result, Citizens Advice accounts for the scheme as a defined contribution plan, recognising on the balance sheet the present value of the future committed payments. Further information is contained within note 23.

Pension liabilities – The charity recognises a liability relating to future deficit contributions as determined by the current Schedule of Contributions. Under accounting requirements, the liability shall be measured at the present value of the contributions payable, calculated using a discount rate. The discount rate used is 4.8% (2022: 2.8%), and this represents a key accounting estimate. In order to determine the appropriate discount rate at each balance sheet date, the charity engages a firm of actuaries to provide expert advice about this

assumption and the consequent effect on the pension liability. Further information is contained within note 23.

t) Events after the end of the reporting period
Events that occur between the reporting date and the date of signing of which impact the financial

statement are assessed as either adjusting or non-adjusting events. This is determined by whether they provide evidence of conditions that existed at the reporting date or those that arose after the reporting date respectively. Material adjusting events are reflected in the values in the financial statements, whilst non-adjusting events are reflected in the disclosures only.

2. Donations and legacies

	2023 £'000	2022 £'000
Legacies	1	107
Donations - corporate donors	19,099	163
Donations - gifts in kind	113	401
Donations - individual giving	371	80
Total donations and legacies	19,584	751

There has been a significant increase in corporate donations, which are typically one-off in nature. Donations in 2023 included £4.3 million from Aviva (2022: £nil), £6.0 million from National Grid (2022: £nil), £3.0 million from BP (2022: £nil) and £2.6 million from Shell (2022: £nil).

Gifts in kind includes professional services to the value of £nil (2022: £292,226) provided by Thoughtwork Social Change Lab and £20,551 (2022: £24,408) provided by 2020 Trustee Services, along with advertising credits for use on Google to the value of £91,896 (2022: £84,248). Goods donated for distribution to beneficiaries were received from DEFRA to the value of £nil (2022: £97,716).

3. Grants

a) Government grants

Funder	2023 £'000	2022 £'000	Purpose
Government department grants			
Department for Business, Energy and Industrial Strategy (BEIS) unrestricted	25,100	25,300	Core charitable objectives
BEIS restricted	9,744	10,383	Consumer service
BEIS restricted	6,122	6,067	Consumer (levy funded)
BEIS restricted	50	-	Product safety
BEIS restricted	2,871	2,465	Big Energy Saving Week/Network and energy advice
Department of Health	4	7	Membership of the Health and Wellbeing Alliance
Department of Work and Pensions	20,100	33,104	Universal Support: Help to Claim
Ministry of Justice	11,391	11,095	Court-based Witness Service
HM Treasury	-	41	Debt advice for veterans and emergency services personnel
Home Office	-	30	Windrush interim hardship support services
Competition & Markets Authority	22	22	Consumer policy
Welsh government			
Welsh government	9,788	7,189	Advice service
Welsh government	3,375	3,856	Debt and housing advice
Welsh government	16	237	Discrimination advice
Total government grants	88,583	99,796	

3. Grants (continued)

b) Grants from other public bodies

Funder	2023 £'000	2022 £'000	Purpose
The Insolvency Service	72	80	Debt relief orders
Money and Pensions Service	10,271	9,829	Pension guidance
Money and Pensions Service ¹	27,998	32,021	Money and debt advice and debt relief orders
Total grants from other public bodies	38,341	41,930	

c) Other grants

Purpose (funder)	2023 £'000	2022 £'000
Online scams awareness (Facebook)	474	647
Energy advice (various)	1,917	1,484
Specialist support (various)	1,149	360
Food banks (Trussell Trust)	7,303	4,359
Money advice (various)	776	628
Total other grants	11,619	7,478
Total grants	138,543	149,204

A list of grant funders is available in the strategic report.

1 Part of the Money and Pensions Service grant funding ended on 1 January 2023. From 1 February 2023 part of this is now delivered under a contract and as such is not included in the figures above. This income is now included in unrestricted Delivery of Services in the Consolidated Statement of Financial Activity.

4. Information regarding directors and employees

The trustees of Citizens Advice are the non-executive directors of the charitable company. No emoluments were paid to any non-executive directors (2022: £nil). Expenses of £1,555 (2022: £nil) were reimbursed, or paid directly to third parties for 7 (2022: 0) of the non-executive directors during the year in respect of expenses for travel, accommodation and subsistence incurred in the course of executing their duties. Trustee indemnity insurance up to the value of £10 million was in place for the duration of the reporting period as part of a wider policy purchased to provide cover for Citizens Advice and the network.

Employee costs during the year:

	2023 £'000	2022 £'000
Wages and salaries	39,756	38,184
Social security costs	4,436	4,030
Pension costs	3,342	2,457
Temporary staff	1,317	1,772
Total employee costs	48,851	46,443

Wages and salaries above include £876,277 (2022: £898,693) for redundancy and settlement costs. Of these payments £54,865 (2022: £nil) were payable to key management personnel. Redundancy payments were made in line with our contractual terms.

Pension costs shown above relate to amounts accrued in the year with £nil (2022: £314,055) included in other creditors at year end. Payments totalling £2.4 million (2022: £2.2 million) were made to the Citizens Advice Group Personal Pension Plan and £57,000 (2022: £102,000) to the Civil Service Pension scheme for Consumer Futures staff who transferred to Citizens Advice in April 2014. In addition to the pension costs disclosed above, contributions totalling £2.9 million (2022: £2.4 million) were made to the NACAB Pension and Assurance Plan (1991) which closed on 27 March 2008 with £2.1 million (2022: £2.1 million) of this paid from the existing pension liability provision.

The number of employees who received employee benefits (excluding employer pension costs but including compensation for loss of office) in excess of £60,000 is analysed below:

	2023 Number	2022 Number
£60,000 to £69,999	54	43
£70,000 to £79,999	21	21
£80,000 to £89,999	11	8
£90,000 to £99,999	3	4
£100,000 to £109,999	-	2
£110,000 to £119,999	3	2
£120,000 to £129,999	2	1
£160,000 to £169,999	-	1
£180,000 to £189,999	1	-

Citizens Advice has identified the key management personnel as the executive team, as outlined in the strategic report. The total remuneration for key management personnel was £934,462, including remuneration as included in table below, plus Employers NI of £97,294 (2022: £662,480 plus £80,128 relating to Employers NI). This includes pension contributions of £35,147 (2022: £24,597). In addition, the key management personnel were reimbursed £1,193 (2022: £1,000) for travel and out-of-pocket expenses incurred in the course of executing their responsibilities.

4. Information regarding directors and employees (continued)

Key management team remuneration for the year, including basic pay, pension and benefits was as follows:

Notes	Role	Remuneration to 31 March 2023			Remuneration to 31 March 2022
		Salary	Pension	Total	
1	Chief Executive	£180,840	-	£180,840	£169,476
2	Acting Chief Executive	-	-	-	£83,254
	Executive Director of Advice and Advocacy	£119,779	£7,395	£127,174	£117,794
	Executive Director of Operations	£113,763	£7,395	£121,158	£116,849
3	Executive Director of Financial and Commercial	£51,547	£2,646	£54,193	-
3.1	Interim Director of Commercial	£127,026	£4,407	£131,433	£119,394
4	Executive Director of People	£123,175	£8,006	£131,181	£52,583
5	Executive Director of Strategy and Transformation	£38,694	£1,243	£39,937	-
5.1	Interim Executive Director of Strategy and Transformation	£48,124	£3,128	£51,252	£3,130

1. Dame Clare Moriarty has been Chief Executive since 26 April 2021.

2. Alistair Cromwell was our Deputy Chief Executive between 26 April 2021 and 30 September 2021, having been Acting Chief Executive from 25 October 2020 to 25 April 2021. This Deputy post no longer exists.
3. Karen Bass has been our Executive Director of Financial & Commercial since 7 November 2022. Andrew Seager was our Interim Executive Director of Commercial until 4 November 2022.

4. Angela Buxton has been our Executive Director of People since 1 November 2021.
5. Tracey Waltho has been our Executive Director of Strategy and Transformation since 30 November 2022. Maz Hamilton was our Interim Executive Director of Strategy and Transformation from 21 March 2022 to 6 October 2022 and was only included in the above comparative from that point, having moved from their role as Programme Director for Content Strategy and Delivery.

4. Information regarding directors and employees (continued)

Pension contributions for key management personnel in the scheme are paid at the same rate as for all staff. The maximum employer contribution available under the staff scheme is 6.5%.

On 1 April 2022 all staff received a flat rate pay increase of £1,400. Other salary changes were a result of role changes and re-valuations. The remuneration policy is set out in the strategic report.

The average number of people employed in each activity during the year was:

	2023 Number	2022 Number
Raising funds	17	17
Charitable activities		
Delivering information and advice	350	348
Advice and advocacy	132	143
Strengthening the local Citizens Advice network	273	244
Partnerships	237	272
Average number of persons employed	1,009	1,024

5. Grants payable

Grant payments were made to local Citizens Advice members in the financial year:

a) Grants to local Citizens Advice members

Purpose	2023 Total no.	2023 £'000	2022 £'000
Money and debt advice	174	21,326	24,102
Pensions guidance	16	7,426	7,085
Consumer advice	7	6,526	5,843
Universal credit: Help to Claim	61	13,606	26,336
Welsh Government funded projects	19	11,025	9,387
Energy advice	181	2,471	1,942
Witness services	2	672	592
Online scams awareness	8	109	217
Gambling support service	76	39	35
Debt relief orders	163	47	51
Help through Hardship	16	5,013	3,011
Cost of living	252	3,810	-
Various projects	5	915	1,680
Total local Citizens Advice network grants	980	72,985	80,281

Grants are received for the above purposes and distributed amongst local Citizens Advice members. The local Citizens Advice members who received a grant in the year are shown in Appendix 1.

5. Grants payable (continued)

b) Grants to other bodies

78 grants (2022: 93 grants) were paid to non local Citizens Advice network participants in delivery of national projects, funded by partner organisations.

Purpose	Recipient	2023 Total no.	2023 £'000	2022 £'000
Debt advice	Better Leeds Communities	1	93	125
Debt advice	Birmingham Settlement	1	327	351
Various	Citizens Advice Scotland	3	2,411	90
Debt advice	Ebor Gardens Advice Centre	1	194	217
Energy	Fuel Bank Foundation	1	508	430
Debt advice	Homemaker Southwest	2	154	193
Debt advice and financial capability	Ipswich Housing Action Group	2	3	131
Debt advice	Mind Salford	1	109	106
Debt line	Money Advice Trust	1	545	1,271
Debt advice	Norfolk Community Law Service	2	58	87
Debt advice	North Bristol Advice Centre	1	98	-
Various	Shelter	1	428	412
Various	SNAP Cymru	1	128	123
Debt advice	St Vincent's Centre	2	107	146
Various	Miscellaneous grants (2022: 73)	58	769	534
Total grants to others		78	5,932	4,216
Total grants		1,058	78,917	84,497

6. Total resources expended before pension movements

Total resources expended for the year ended 31 March 2023:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2023 £'000
Costs of generating funds	668	-	754	338	1,760
Charitable objectives					
Delivering information and advice	13,427	8,088	4,329	4,994	30,838
Advice and advocacy	5,062	63	1,661	2,558	9,344
Strengthening the local Citizens Advice network	10,499	47	4,881	5,307	20,734
Partnerships	9,083	70,719	7,978	2,946	90,726
Total resources expended	38,739	78,917	19,603	16,143	153,402

Total resources expended for the year ended 31 March 2022:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2022 £'000
Costs of generating funds	631	-	822	263	1,716
Charitable objectives					
Delivering information and advice	12,977	6,773	3,146	5,394	28,290
Advice and advocacy	5,335	-	1,692	2,217	9,244
Strengthening the local Citizens Advice network	9,114	80	3,085	3,787	16,066
Partnerships	10,149	77,644	4,782	3,162	95,737
Total resources expended	38,206	84,497	13,527	14,823	151,053

7. Support cost breakdown by activity

Support costs are allocated across activities based on direct staff costs. The amounts below represent the allocated staff and other allocated costs in note 6. Support costs breakdown by activity for the year ended 31 March 2023:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2023 £'000
Costs of generating funds	62	59	90	75	52	338
Charitable objectives						
Delivering information and advice	513	1,178	745	1,505	1,053	4,994
Advice and advocacy	469	444	681	567	397	2,558
Strengthening the local Citizens Advice network	973	921	1,413	1,177	823	5,307
Partnerships	531	518	772	662	463	2,946
Total support cost	2,548	3,120	3,701	3,986	2,788	16,143

Support costs include governance costs of £1.4 million (2022: £1.2 million). These costs include internal and external audit fees (see note 9), costs incurred in supporting the work of the trustees and an apportionment of executive team costs.

Support costs breakdown by activity for the year ended 31 March 2022:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2022 £'000
Costs of generating funds	45	40	54	76	48	263
Charitable objectives						
Delivering information and advice	924	826	1,114	1,561	969	5,394
Advice and advocacy	380	339	458	642	398	2,217
Strengthening the local Citizens Advice network	648	580	782	1,096	681	3,787
Partnerships	542	484	653	915	568	3,162
Total support cost	2,539	2,269	3,061	4,290	2,664	14,823

8. Corporation tax

Citizens Advice is a registered charity and accordingly is exempt from taxation on income and gains where they are applied for charitable purposes. Citizens Advice Limited covenants all distributable profits to the main charity each year under Gift Aid and does not typically incur any tax liability.

9. Net expenditure

Net outgoing resources for the year are stated after charging:

	2023 £'000	2022 £'000
Operating lease costs		
Property	1,608	1,675
Office equipment	23	12
Amortisation	403	402
Depreciation	56	94
External auditor's remuneration		
External audit fee	106	89
Tax advisory and compliance fees	9	-
Internal auditor's remuneration	76	50

10. Fixed assets – intangible assets

The fixed assets of Citizens Advice are the same as those of the group, as stated below. Assets have been split between intangible and tangible assets in accordance with FRS102 and the Charities SORP 2019. Intangible fixed assets include computer licences and software purchases.

	Operational Infrastructure software £'000	Total £'000
Cost		
At 1 April 2022	3,509	3,509
At 31 March 2023	3,509	3,509
Amortisation		
At 1 April 2022	2,269	2,269
Charge for the year	403	403
At 31 March 2023	2,672	2,672
Net book value at 31 March 2023	837	837
Net book value at 31 March 2022	1,240	1,240

The amortisation charge is reallocated over all charitable activities.

11. Fixed assets – tangible assets

This includes capitalised fixtures, fittings and equipment.

	Fixtures, fittings and equipment £'000	Total £'000
Cost		
At 1 April 2022	486	486
At 31 March 2023	486	486
Depreciation		
At 1 April 2022	259	259
Charge for the year	56	56
At 31 March 2023	315	315
Net book value at 31 March 2023	171	171
Net book value at 31 March 2022	227	227

12. Stocks

	Group		Citizens Advice	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Donated goods held for distribution	84	90	84	90
Total stocks	84	90	84	90

Stocks held are donated refurbished tablets & mobile phones which Citizens Advice distribute to local Citizens Advice.

13. Debtors

	Group		Citizens Advice	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Trade debtors	423	321	423	321
Other debtors	1,975	2,843	1,975	2,843
Prepayments and accrued income	12,556	5,038	12,556	5,038
Subsidiary undertakings	-	-	53	215
Total debtors	14,954	8,202	15,007	8,417

Included in other debtors is £12,417 (2022: £15,700) which relates to 16 (2022: 17) staff season ticket, car or career development loans and the Cycle to Work Scheme. These are interest free and are recoverable through monthly payroll deductions. There were no executive directors (2022: none) with a loan outstanding at the balance sheet date (2022: £nil).

14. Creditors: amounts falling due within one year

	Group		Citizens Advice	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Trade creditors	511	1,605	511	1,605
Local Citizens Advice network grants	1,313	893	1,313	893
Other creditors	1,592	2,471	1,587	2,471
Other taxation and social security	1,197	1,125	1,197	1,125
Accruals and deferred income	6,175	4,786	6,175	4,738
Total creditors amounts falling due within one year	10,788	10,880	10,783	10,832

Accruals and deferred income comprises:

Accruals	5,024	3,542	5,019	3,542
Deferred income brought forward	1,244	1,775	1,196	1,775
Amount released from previous year	(1,233)	(1,149)	(1,185)	(1,149)
Incoming resources deferred in the year	1,140	618	1,145	570
Total accruals and deferred income	6,175	4,786	6,175	4,738

15. Investments

The value of shares held in Citizens Advice Limited is £2 being 2 ordinary shares of £1 each which represents 100% of the issued share capital. The company is a private limited company which was incorporated on 16 July 1982. The company is incorporated in England. The company manages all forms of sponsorship opportunities and other trading activities on behalf of the parent company and covenants all profits under Gift Aid. The turnover in 2023 was £47,750 (2022: £32,000) which generated a profit of £29,227 (2022: profit £8,616). Net assets were £2 in 2023 (2022: £2). The shares are held as a fixed asset.

There were no cash deposits held as investments at 31 March 2023 (2022: £nil) and none were held as fixed assets (2022: £nil), but £10.0 million (2022: £nil) were held in short term deposits, maturing in 12 months or less.

16. Cash at bank and in hand

Cash and fixed-term deposits valued at £32.8 million (2022: £37.6 million) were held as at 31 March 2023. These were all held in UK accounts. Of these £2.9 million (2022: £4.7 million) has been identified in the balance sheet as a designated fund for technology investments.

17. Provisions

	Group		Citizens Advice	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Pension provision				
Provision at 1 April 2022	26,285	29,034	26,285	29,034
(Utilised) for deficit funding contribution	(2,111)	(2,111)	(2,111)	(2,111)
Remeasurement due to change in discount rate	(2,669)	(1,203)	(2,669)	(1,203)
Remeasurement due to new schedule of contributions	13,420	-	13,420	-
Increase /(decrease) in pension provision in SOFA	10,751	(1,203)	10,751	(1,203)
Increase due to unwinding of discount	677	565	677	565
Pension provision at 31 March 2023	35,602	26,285	35,602	26,285
Other provisions				
Provision at 1 April 2022	540	671	540	671
(Released) during the year	(1)	(44)	(1)	(44)
(Utilised) during the year	-	(87)	-	(87)
Additional provision	47	-	47	-
Other provisions at 31 March 2023	586	540	586	540
Total provisions at 31 March 2023	36,188	26,825	36,188	26,825

17. Provisions (continued)

The pension provision has increased significantly as a result of the most recent triennial actuarial valuation, which then led to agreement on a new Schedule of Contributions with increased annual deficit funding contributions and a one off cash contribution to be paid in September 2023. See note 23 for more detail.

The nature of provisions and the expected timing of resulting payments are:

Nature of provision	Amount £'000	Payment due
Dilapidations payments due on major repairs on leased buildings after the first break clause	530	Between 2023 and 2025
Local Citizens Advice pension liability	9	2027
Advice risk provision	47	Between 2023 and 2024
Pension contribution liability	35,602	See note 23
Total provisions at 31 March 2023	36,188	

18. Financial instruments

As at 31 March 2023 the Group’s financial instruments were:

	Group	
	2023 £'000	2022 £'000
Financial assets at amortised cost		
Cash	32,761	37,611
Current asset investment	10,000	-
Trade debtors	423	321
Other debtors	1,975	2,843
Accrued income	10,560	3,749
Total financial assets at amortised cost	55,719	44,524
Financial liabilities at amortised cost		
Trade creditors	511	1,605
Local Citizens Advice network grants	1,313	853
Other creditors	1,592	2,471
Accruals	5,024	3,581
Provisions	36,188	26,825
Total financial liabilities at amortised cost	44,628	35,335

Income, expenses, gains and losses in respect of these financial instruments were:

	2023 £'000			2022 £'000		
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances and short term deposit	528	-	-	13	-	-

19. Statement of funds – Group and Citizens Advice

	At 1 April 2022 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2023 £'000
Money and debt	5,872	28,209	(27,638)	-	6,443
Pensions guidance	159	10,271	(10,232)	-	198
Consumer and energy	3,376	25,359	(22,829)	-	5,906
Welfare	-	20,100	(20,100)	-	-
Wales specific services	7	13,179	(13,186)	-	-
Justice	34	11,391	(11,393)	-	32
Housing	172	8	(167)	-	13
Other	1,370	18,793	(10,877)	-	9,286
Total restricted funds	10,990	127,310	(116,422)	-	21,878
Designated funds	6,192	-	(1,365)	(458)	4,369
Unrestricted funds	18,768	34,229	(32,269)	458	21,186
Pension scheme	(26,285)	4,780	(14,097)	-	(35,602)
Total unrestricted funds including pension scheme	(1,325)	39,009	(47,731)	-	(10,047)
Total funds	9,665	166,319	(164,153)	-	11,831

Restricted funds represent that funding received with specific restrictions as to what it is spent on. The funds carried forward represent that restricted funding where income has been recognised but where the funds have not yet been spent.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent. This is split between freely available unrestricted funds and designated funds.

Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £3.3 million (2022: £4.7 million). The remaining £1.0 million (2022: £1.5 million) is a designated fund reserved for tangible and intangible fixed assets which are equal to the net book value of those assets.

The board of trustees has reviewed the reserves policy in the year and has maintained the target range of free reserves as 3 to 6 months of core operating costs. This equals £11 million to £21 million (2022: £10 million to £20 million). Free reserves are considered to be total unrestricted funds excluding pension reserve, less designated funds.

The pension reserve as at 31 March 2023 was £35.6 million (2022: £26.3 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. Further details are in note 23.

19. Statement of funds – Group and Citizens Advice (continued)

Comparative statement of funds

	At 1 April 2021 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2022 £'000
Money and debt	4,935	32,239	(31,302)	-	5,872
Pensions guidance	159	9,829	(9,829)	-	159
Consumer and energy	3,376	19,832	(19,832)	-	3,376
Welfare	100	33,104	(33,204)	-	-
Wales specific services	12	11,282	(11,287)	-	7
Justice	34	11,125	(11,125)	-	34
Housing	172	51	(51)	-	172
Other	2,254	7,335	(8,219)	-	1,370
Total restricted funds	11,042	124,797	(124,849)	-	10,990
Designated funds	6,192	-	-	-	6,192
Unrestricted funds	17,691	27,281	(26,204)	-	18,768
Pension scheme	(29,034)	1,546	1,203	-	(26,285)
Total unrestricted funds including pension scheme	(5,151)	28,827	(25,001)	-	(1,325)
Total funds	5,891	153,624	(149,850)	-	9,665

20. Analysis of net assets between funds

Group

	Unrestricted		Restricted		Total	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Fund balances at 31 March are represented by:						
Fixed assets – intangible	837	1,240	-	-	837	1,240
Fixed assets – tangible assets	171	227	-	-	171	227
Current assets	31,342	29,597	26,457	16,306	57,799	45,903
Creditors: amounts falling due within one year	(6,256)	(5,564)	(4,532)	(5,316)	(10,788)	(10,880)
Provisions	(36,141)	(26,825)	(47)	-	(36,188)	(26,825)
Fund balance	(10,047)	(1,325)	21,878	10,990	11,831	9,665

Citizens Advice

	Unrestricted		Restricted		Total	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Fund balances at 31 March are represented by:						
Fixed assets – intangible	837	1,240	-	-	837	1,240
Fixed assets – tangible assets	171	227	-	-	171	227
Current assets	31,337	29,549	26,457	16,306	57,794	45,855
Creditors: amounts falling due within one year	(6,251)	(5,516)	(4,532)	(5,316)	(10,783)	(10,832)
Provisions	(36,141)	(26,825)	(47)	-	(36,188)	(26,825)
Fund balance	(10,047)	(1,325)	21,878	10,990	11,831	9,665

21. Local Citizens Advice network

The financial statements record the income and expenditure of Citizens Advice. Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources and are accountable to their own members and funding bodies.

22. Operating lease commitments

At 31 March 2023 Citizens Advice and the group was committed to making the following minimum payments in respect of non-cancellable operating leases:

	2023		2022	
	Land and buildings £'000	Other £'000	Land and buildings £'000	Other £'000
Within 1 year	1,985	23	1,945	12
Between 2 and 5 years	397	-	2,224	-
After 5 years	-	-	-	-
Total operating lease commitments	2,382	23	4,169	12

At the end of the year there were capital commitments of £nil (2022: £nil).

23. Pension scheme

National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991)

Citizens Advice is the principal employer of a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchased additional voluntary contributions and protected rights funds, which are not included in these disclosures.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

In accordance with the schedule of contributions in force over the 2022 to 2023 accounting year, the combined contributions to the Plan from Citizens Advice and other participating employers for the year ending 31 March 2023 were £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The most recent formal actuarial valuation of the Plan was carried out on 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, as well as any material membership movements significantly different from those assumed (e.g. transfers out).

This valuation concluded on 31 August 2023 (see note 25) and revealed a funding deficit at 31 March 2022 of £53,536,000 and at 31 March 2023 of £49,034,000. A new schedule of contributions has been agreed with the Pension Trustees, with the view to eliminating the deficit by September 2040. In accordance with the new schedule of contributions, the combined contributions to the Plan from Citizens Advice and other participating employers

for the year from 1 April 2024 is to be £3,218,000, which includes £2,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. Of this, £2,750,000 towards the deficit and £300,000 for administration expenses relates to Citizens Advice.

Citizens Advice has also agreed to a one-off contribution of £2.639m to be paid in 2023-24. If Citizens Advice pays its annual contributions of £2,750,000, and its one-off contribution as planned, using an actuarial discount rate of 4.8%, the net present value would be £35,602,388 (2022: £26,285,388 and 2.8% discount rate). This is included in the balance sheet as a provision (as per note 17) and as a negative pension reserve (as per note 19).

The liabilities of the Plan are based on the current value of expected benefit payment cash flows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 12 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk. This is a last man standing scheme.

23. Pension scheme (continued)

Present values of scheme liabilities, fair value of assets and defined benefit asset (liability)

	31 March 2023 £'000	31 March 2022* £'000
Fair value of plan assets	60,745	101,872
Present value of defined benefit obligation	111,169	155,408
(Ddeficit) in plan	(50,424)	(53,536)

The major assumptions used by the actuary were (in nominal terms) as follows:

Assumptions

Discount rate	4.80%	2.80%
Inflation assumption (RPI)	3.30%	3.70%
Inflation assumption (CPI)	2.85%	3.25%
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	20.8	21.3
Retiring today - Females	23.6	24.2
Retiring in 20 years time - Males	22.0	22.6
Retiring in 20 years time - Females	24.7	25.7

* restated based on the completion of the 2022 triennial valuation

24. Contingent liabilities

Together with the trustee of the NACAB Pension and Assurance Plan (1991), the charity is considering a Court case to seek clarification on issues related to the Plan. The case is not expected until 2024 and the financial impact is uncertain as it could have a minimal or material impact depending on the outcome. Further details will be provided when available.

25. Related party transactions

Citizens Advice Limited is a subsidiary company owned by Citizens Advice and all Citizens Advice non-charitable trading is conducted through it. The directors are the National Association of Citizens Advice Bureaux, Warren Buckley, Lucinda Bell and Michele Shambrook. During the year ended 31 March 2023, it made a surplus before qualifying charitable donation and tax of £34,110 (2022: £8,616).

At 31 March 2023, Citizens Advice Limited (company number 1652053) owed £53,096 to Citizens Advice (2022: £204,534). The accounts for the year ended 31 March 2023 were approved on 4 September 2023.

Citizens Advice International is a company which was registered in Belgium on 6 December 2004. Although not a related party under FRS 102, it is included here due to the connection of name and objectives. It was established to provide support to Citizens Advice organisations throughout the world. No charge has been made for any expenditure incurred by Citizens Advice on behalf of Citizens Advice International during the year.

On 31 March 2023, Citizens Advice owed Citizens Advice International £nil (2022: £nil). Citizens Advice International is not consolidated into the accounts as it is a separate entity and Citizens Advice does not have the power to control it.

NACAB Pension Trustees Limited is a company limited by guarantee and is the corporate Trustee of the NACAB Pension & Assurance Plan (1991). Citizens Advice is the sole member of this company. This subsidiary was incorporated on 14 February 2017. There were no financial transactions or balances in the year to 31 March 2023.

Two of the trustees at Citizens Advice also have roles at a local Citizens Advice; Jonathan Mogford is Vice-Chair at Citizens Advice Wandsworth, Steve Hughes was COO at Citizens Advice SORT Group. We have assessed that these do not create disclosable related party transactions, as in their Citizens Advice trustee role they are one of many trustees, and do not individually have sufficient influence over the direction of Citizens Advice.

The only other transactions with related entities in the year have been disclosed in note 4.

26. Events after the end of the reporting period

Citizens Advice recognises the impact of the agreement with pension scheme Trustee on 31 August 2023 about future contributions to the defined benefit contributions scheme (see note 17 and note 23).

These changes, following the triennial actuarial valuation, result in an increase in future pension contributions, and are accounted for as an adjusting event after the end of the reporting period. This increase in future contributions is driven by conditions existing before the end of the reporting period, in particular the deficit and funding position of the pension scheme. The revised schedule of contributions finalised on completion of the triennial actuarial valuation therefore provides the best estimate of the amount required to settle the obligation. As such, the pension provision and negative pension reserve, have been revised with the movement recognised in the Statement of Financial Activities.

26. Events after the end of the reporting period (continued)

The pensions provision and associated negative pension reserve and in the 2021-22 accounts was £26.3m. Had there been no change to the schedule of contributions the pensions provision and negative pension reserve would have been £22.2 million. As a result of the revised agreement with the Pension Trustees, the pensions provision and negative pension reserve are £35.6 million.

27. Company limited by guarantee

Citizens Advice is a registered charity and a company limited by guarantee. All local Citizens Advice are members of Citizens Advice and there are no other members. The maximum liability of each member is limited to £1. The trustees have no liability.

Appendix 1: Grants payable to local Citizens Advice Network

Listed below are all the local Citizens Advice charities which have been the beneficiaries of grants payable by national Citizens Advice as summarised in note 5:

Arun & Chichester Citizens Advice	Canolfan Cynghori Ynys Mon Citizens Advice	Citizens Advice South Essex	Citizens Advice West Suffolk
Barking & Dagenham Citizens Advice Bureau	Canterbury District Citizens Advice Bureau	Citizens Advice South Gloucestershire	Citizens Advice Westminster
Barnet Citizens Advice	Cardiff and Vale Citizens Advice	Citizens Advice South Hams	Citizens Advice Wigan Borough
Barnsley Citizens Advice	Carlisle and Eden Districts Citizens Advice	Citizens Advice South Lincolnshire	Citizens Advice Winchester District
Barrow-In-Furness Citizens Advice	Carmarthenshire Citizens Advice	Citizens Advice South Somerset	Citizens Advice Wirral
Basingstoke Citizens Advice	Central & East Northamptonshire	Citizens Advice South Warwickshire	Citizens Advice Woking
Bassetlaw Citizens Advice	Citizens Advice Northumberland	Citizens Advice Southend	Citizens Advice Wokingham
Bath and North East Somerset Citizens Advice	Citizens Advice Nottingham & District	Citizens Advice St Albans District	Citizens Advice Worcester & Herefordshire
Bedford & District Citizens Advice	Citizens Advice Portsmouth	Citizens Advice Staffordshire South West	Copeland District Citizens Advice
Bedworth, Rugby and Nuneaton Citizens Advice	Citizens Advice Reading	Citizens Advice Stevenage	Coventry Citizens Advice
Bexley Borough Citizens Advice Bureau Ltd	Citizens Advice Reigate & Banstead Limited	Citizens Advice Stroud & Cotswold Districts Limited	Croydon Citizens Advice Bureau
Blackpool Citizens Advice	Citizens Advice Rossendale and Hyndburn	Citizens Advice Sunderland	Cyngor Ar Bopeth Ceredigion Citizens Advice
Braintree, Halstead & Witham Citizens Advice Bureau	Citizens Advice Rural Cambs	Citizens Advice Surrey Heath	Chapelton Citizens Advice
Bridgend County Borough Citizens Advice	Citizens Advice Salford	Citizens Advice Sutton	Charnwood Citizens Advice
Bridport and District Citizens Advice	Citizens Advice Sandwell & Walsall	Citizens Advice Swale	Cheshire East Citizens Advice
Brighton and Hove Citizens Advice	Citizens Advice Sefton	Citizens Advice Swansea Neath Port Talbot Limited	Chesterfield Citizens Advice
Bromley Citizens Advice Bureau Ltd	Citizens Advice Services Corby & Kettering	Citizens Advice Teignbridge	Citizens Advice 1066
Broxbourne (Cheshunt) Citizens Advice	Citizens Advice Shepway	Citizens Advice Thanet	Citizens Advice Allerdale
Burnley and Pendle Citizens Advice	Citizens Advice Sherwood & Newark	Citizens Advice Torfaen	Citizens Advice Ashfield
Bury & Bolton Citizens Advice	Citizens Advice Shropshire	Citizens Advice Watford	Citizens Advice Birmingham
CAB Cylch Conwy District CAB	Citizens Advice Solihull Borough	Citizens Advice Waverley	Citizens Advice Bournemouth Christchurch and Poole
Cambridge and District Citizens Advice Bureau	Citizens Advice Sort Group	Citizens Advice West Oxfordshire (Witney)	Citizens Advice Bradford and Airedale and Bradford Law Centre
Camden Citizens Advice Bureau	Citizens Advice South East Staffordshire	Citizens Advice West Somerset	

Citizens Advice Brent	East Dorset & Purbeck Citizens Advice	Leek Citizens Advice	Citizens Advice Gosport
Citizens Advice Bristol	East End Citizens Advice Bureau	Lewes District Citizens Advice	Citizens Advice Greater Manchester
Citizens Advice Bromsgrove & Redditch	Eastbourne Citizens Advice	Lewisham Citizens Advice Bureau	Citizens Advice Guildford & Ash
Citizens Advice Broxtowe	Eastleigh Citizens Advice	Luton Citizens Advice	Citizens Advice Halton
Citizens Advice Buckinghamshire	Edenbridge & Westerham Citizens Advice	Maidstone Citizens Advice	Citizens Advice Hammersmith & Fulham
Citizens Advice Caerphilly Blaenau Gwent	Enfield Citizens Advice	Maldon Citizens Advice	Citizens Advice Harlow
Citizens Advice Calderdale	Epping Forest District Citizens Advice	Mansfield Citizens Advice	Citizens Advice Hart District Ltd
Citizens Advice Central Dorset	Epsom & Ewell Citizens Advice	Mendip Citizens Advice	Citizens Advice Havant
Citizens Advice Cheadle	Exeter Citizens Advice	Merthyr Tydfil Citizens Advice	Citizens Advice Hillingdon
Citizens Advice Chelmsford	Fareham Citizens Advice	Mid Suffolk Citizens Advice	Citizens Advice in North & West Kent
Citizens Advice Cheshire West	Flintshire Citizens Advice	Middlesbrough Citizens Advice	Citizens Advice Leeds
Citizens Advice Colchester	Greenwich District Citizens Advice Bureau	Milton Keynes District Citizens Advice Bureau	Citizens Advice Leicestershire
Citizens Advice Cornwall	Guernsey Citizens Advice Bureau	Monmouthshire County Citizens Advice	Citizens Advice Leighton Linlade
Citizens Advice County Durham	Haringey District Citizens Advice Bureaux	New Forest Citizens Advice Bureau	Citizens Advice Lindsey
Citizens Advice Dacorum	Harrow Citizens Advice	Newport Citizens Advice Ltd	Citizens Advice Liverpool
Citizens Advice Darlington, Redcar & Cleveland	Hartlepool Citizens Advice	Newport Isle of Wight Citizens Advice	Citizens Advice Manchester
Citizens Advice Daventry and District	Havering Citizens Advice Bureau	Norfolk Citizens Advice	Citizens Advice Medway
Citizens Advice Denbighshire	Hertsmere Citizens Advice Bureau	North & West Gloucestershire Citizens Advice	Citizens Advice Merton & Lambeth
Citizens Advice Derbyshire Districts	Hounslow District Citizens Advice Bureau	North East Derbyshire Citizens Advice	Citizens Advice Mid Lincolnshire
Citizens Advice Doncaster Borough	Hull and East Riding Citizens Advice Bureau	Citizens Advice East Hampshire Limited	Citizens Advice Mid Mercia
Citizens Advice Dudley & Wolverhampton	Ipswich & District Citizens Advice	Citizens Advice East Herts	Citizens Advice Mid-Bedfordshire
Citizens Advice East Berkshire	Jersey Citizens Advice Bureau	Citizens Advice East Suffolk Ltd	Citizens Advice Mole Valley
Citizens Advice East Devon	Kensington & Chelsea Citizens Advice Bureau	Citizens Advice Elmbridge (West)	Citizens Advice Newcastle
Cyngor ar Bopeth Gwynedd Citizens Advice	Kingston Borough Citizens Advice Bureau	Citizens Advice Esher & District	Citizens Advice North East Lincolnshire
Diss, Thetford & District Citizens Advice	Kirklees Citizens Advice and Law Centre	Citizens Advice Essex	Citizens Advice North Hertfordshire
Dover, Deal & District Citizens Advice	Knowsley District Citizens Advice	Citizens Advice Fylde	Citizens Advice North Lancashire
Dunstable and District Citizens Advice	Lancashire Citizens Advice	Citizens Advice Gateshead	Citizens Advice North Lincolnshire

Citizens Advice North Oxfordshire and South Northamptonshire
Citizens Advice North Somerset
Citizens Advice North Yorkshire
North Tyneside Citizens Advice Bureau
North Warwickshire Citizens Advice
Oxford Citizens Advice Bureau
Oxfordshire South & Vale Citizens Advice
Pembrokeshire Citizens Advice
Peterborough Citizens Advice
Plymouth Citizens Advice
Powys Citizens Advice
Preston Citizens Advice
RCJ Advice
Redbridge Citizens Advice
Rhondda Cynon Taff Citizens Advice
Richmond Borough Citizens Advice Bureau
Rotherham & District Citizens Advice
Runnymede and Spelthorne Citizens Advice
Rushmoor Citizens Advice Bureau
Rutland Citizens Advice
Sedgemoor Citizens Advice
Sheffield Citizens Advice and Law Centre
South Lakes Citizens Advice
South Tyneside Citizens Advice
South Worcestershire Citizens Advice
Southampton Citizens Advice Bureau

Southwark Citizens Advice Bureau
St Helens Citizens Advice
Staffordshire North and Stoke-on-Trent Citizens Advice
Stockton & District Citizens Advice & Information Service
Sudbury & District Citizens Advice
Surrey Welfare Rights Unit
Swindon Citizens Advice
Tadley Citizens Advice
Tameside District Citizens Advice
Tandridge Citizens Advice
Taunton Citizens Advice
Telford & The Wrekin Citizens Advice
Tendring Citizens Advice Bureau
Test Valley Citizens Advice
Three Rivers Citizens Advice Bureau
Torbay Citizens Advice Bureau
Torridge, North, Mid and West Devon Citizens Advice
Uttlesford Citizens Advice
Wakefield District Citizens Advice Bureau
Waltham Forest Citizens Advice Bureau
Wandsworth Citizens Advice
Warrington District Citizens Advice Bureau
Wealden District Citizens Advice
West Berkshire Citizens Advice
West Sussex (North,South,East)
Wiltshire Citizens Advice

Wrexham Citizens Advice
Wyre Forest Citizens Advice
York & District Citizens Advice

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



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Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.
Registered charity number 279057.

Design by nim design

THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX

England & Wales - Charity number 279057

Accounts



**In another year
of change and
uncertainty,
people have
never needed
our services
more.**

**citizens
advice**

Annual report 2021-2022

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We are Citizens Advice

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service offers free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward—whoever they are, and whatever their problem.

**When we say we're
for everyone, we
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Introduction

A message from our Chief Executive

Last year's annual report told the story of an extraordinary year in which Citizens Advice responded magnificently to the challenge of lockdown and a global pandemic. This year tells the story of an equally extraordinary, if less dramatic, year of service by our 18,500 volunteers and 8,700 staff.

If 2020-2021 was the year of the handbrake turn, 2021-2022 was the year of pushing the car up the road. Last year Citizens Advice reacted with speed and creativity to find ways of keeping our virtual doors open when the pandemic forced our physical doors to close. This year has seen us start the long slow process of feeling our way towards new blends of remote and in-person services—varying according to local circumstances—amid huge continuing uncertainty.

Sustained push is often harder than crisis reaction, and it's been no different for us. Covid-19 hasn't gone away, and people are tired. Thankfully the severity

of illness is generally lower than it was in 2020 but levels of infection remained high through most of the year, affecting millions of people. For volunteers and staff, running Covid-depleted services adds to the accumulated burden of adaptation, anxiety and loss of social connection built up over the last 2 years.

For the people that we help, the year has been extremely challenging. Covid-19 support measures largely came to an end in the autumn, including the £20 uplift that had been a lifeline for people on Universal Credit—replaced with a discretionary support fund. Energy prices began soaring and quickly sparked a cost-of-living crisis with generationally high inflation and dozens of energy suppliers failing. The war in Ukraine pushed energy prices even higher and created another wave of refugees forced to leave their country.

Against this backdrop, the work of Citizens Advice is more important than ever and it's no surprise that we have seen rising demand for our services. As well as more people seeking help we're finding that they come to us with more issues. Our advisers can feel that they're running out of tools, as measures in

place to support people in financial difficulties turn out to be better suited to short-term problems than sustained crisis of the sort that we're now seeing. That often translates into more activity rather than less by advisers on behalf of clients, as they try different avenues of support.

We're trying to meet this huge need for our services with funding that, at both national and local level, is flat or reducing in the face of increasing inflationary pressures. Whilst together this paints a pretty stark picture, I find myself optimistic about the future.

In large part this is because I've spent as much of the last year as I could learning more about our services, visiting local offices and seeing the impact of the amazing work our national and local colleagues do together. We're galvanised around our purpose, and have immense strength as a system of support, and a movement for change.

As you'll see from some of the highlights in this report, Citizens Advice thrives when our national charity supports and enables local offices to flourish and deliver advice in their local context.

We are galvanised around our purpose, and have immense strength as a system of support, and a movement for change.

Every adviser who helps a person move forward is also contributing to the policy changes we've been able to secure, which will help millions who have never come to us directly.

I've seen the variety and diversity of local arrangements. From regional partnerships to local volunteers giving decades of service, each office has a unique context that allows them to really understand the clients they support.

Within that context I've witnessed the transformational power of our advisers treating clients as whole people, not limiting their advice to any single presenting issue. The holistic advice that we offer, recognising the interconnectedness of people's lives and issues, is vital in empowering people to find their way forward.

And I've seen the power that we have as a system to turn this individual, human support into powerful arguments, allowing us to advocate for system change from a position of deep understanding. Every adviser who helps a person move forward is also contributing to the policy changes we've been able to secure, which will help millions who have never come to us directly.

There's more to do as we look into another very challenging year ahead, but by leaning into our unique strategic strengths I'm confident we can continue to be a positive force for change in communities and society as well as for individuals' lives.

My thanks again to all the volunteers, staff and partners who've made the achievements of this year possible, and I look forward to the year ahead.

Dame Clare Moriarty
Chief Executive



A message from our Chair

The loyalty and dedication of our many thousands of volunteers, from frontline to local trustees, is absolutely key to the success of our service—local people supporting members of their community is at the heart of Citizens Advice.

For our volunteers and staff, the second year of pandemic disruption has been just as challenging as the first. Through all the various Covid-19 restrictions, from lockdowns to Plan B and beyond, they've met these challenges and provided help and support to more people than ever before. The cost-of-living crisis, energy prices and the awful war in Ukraine has increased the pressure on our clients and therefore the service has never been busier. To help we're investing in improved systems to make the experience of our teams as rewarding as possible, from recruitment to their invaluable day to day contributions.

As some of our remarkable volunteers tell us in this report, volunteering with Citizens Advice changes people's lives—both for the people we help, and for the people who give their time and energy to delivering our services. We're grateful to them for sharing their insights into how volunteering with us can help grow confidence and life skills, giving people an opportunity to flourish. It can restore

a sense of purpose, when difficulties in life have left them feeling lost.

And it gives a real sense of achievement seeing the difference they can make, as individuals and as part of our organisation. We couldn't deliver our services without our volunteers. Thank you to everyone who gives their time and experience to supporting our purpose, in helping so many people move forward.

I'm encouraged to see how we continue to develop the relationships and ways of working between local Citizens Advice and national. We are one service dedicated to supporting the most vulnerable people in society and our combined success is measured by how we help people find a way forward together. We're also working as a whole service to focus on equity, diversity and inclusion both for client outcomes and the experiences of our volunteers and staff.

Our service has never been needed more and our ambition and vision needs to continue to develop to meet that need. As a national trustee board we're committed to that goal.

Warren Buckley

Chair

We couldn't deliver our services without our volunteers. Thank you to everyone who gives their time and experience to supporting our purpose, in helping so many people move forward.

About Citizens Advice

The Citizens Advice service is made up of a network of 258¹ independent local Citizens Advice charities across England and Wales and the national charity. Our role as the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level.

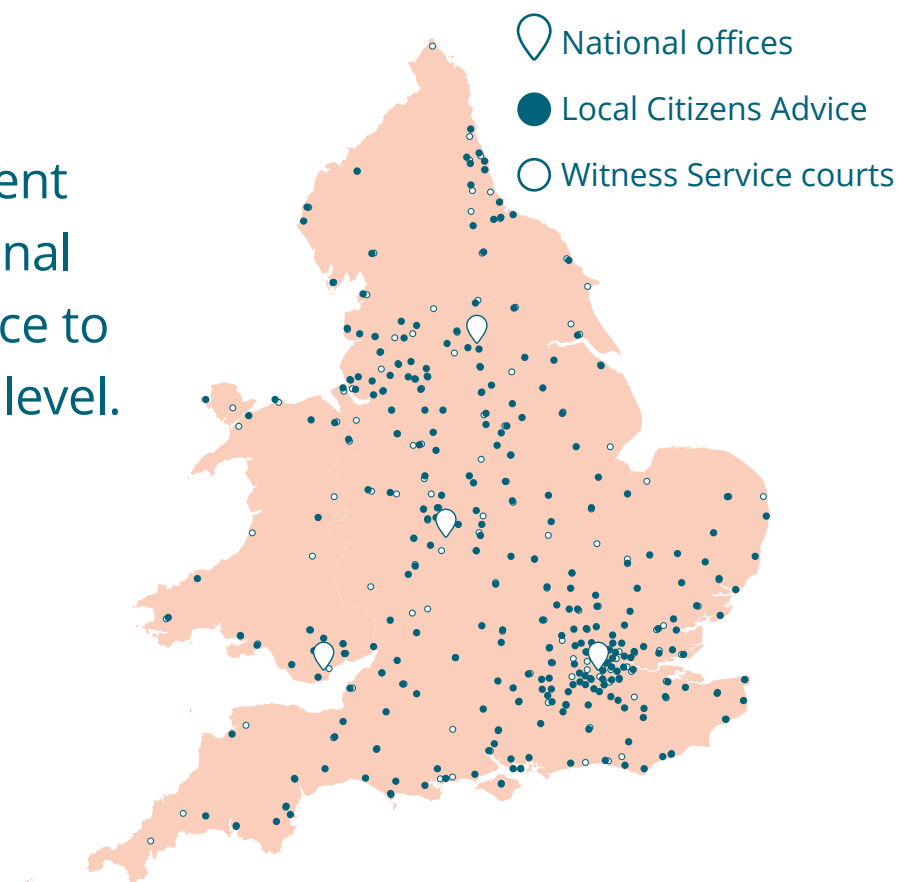
How we deliver our services

The service is delivered by our highly trained people, made up of 16,700 local volunteers, 1,800 Witness Service volunteers, and 7,700 local and 1,000 national staff.

Together, we deliver the Witness Service, Pension Wise, the Consumer Service, the Help to Claim service, debt advice funded by the Money and Pensions Service, and Advicelink across Wales, funded by the Welsh Government. We're also the consumer champion for the energy market and the statutory consumer watchdog for the postal service. People often come to us needing help with several

interconnected problems, which have been growing in complexity since the pandemic and fuelled by the cost-of-living crisis. We're uniquely placed to help them by offering a holistic approach, with our core advice services able to draw on specialised support to help navigate the most complicated circumstances.

Locally, advice is offered from approximately 2,300 locations. Nationally, Citizens Advice is run from 4 administrative offices. The Witness Service is available in all criminal courts across England and Wales².



¹ During the financial year 2021-2022, there were 265 independent local Citizens Advice charities across England and Wales. The total number has decreased due to local mergers, though our geographical representation remains the same. The figure of 258 is correct at the date of publication.

² Throughout 2021-2022, we followed government guidance on workplace restrictions, including lockdown easing and Plan B implementation, so there was some disruption to our ability to deliver in-person services at various times.

Who we helped in 2021–2022



We help millions of people every year.
In 2021–2022 this included:



40.6 million
visits to our website



624,000
people helped by email



176,000
people helped via webchat



1.96 million
people used our phone service



183,000
people helped face-to-face



87,000
witnesses helped through
the Witness Service

In total we helped **2.55 million** people one-to-one, by phone, email, web chat or in person. Our advice website had over **40.6 million** visits and **58 million** page views.

In 2021-2022 the number of people turning to the service for advice increased year on year, and was significantly higher than pre-pandemic levels.

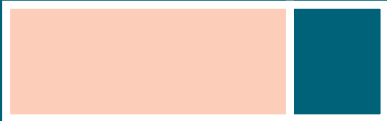
People are clearly feeling the long term effects of the pandemic. The withdrawal of all government support schemes, in a relatively short time period and in a year of constant uncertainty and changing restrictions, led to continued higher demand for our services. The end of various international pandemic-led restrictions directly resulted in the ongoing energy crisis, in turn driving up inflation and the cost of living.

We've seen the highest number of web visits ever, more people are using our webchat service than ever before, and we started seeing people at face to face appointments again. We're answering more phone calls than ever—but because so many more people are calling for help, the proportion of calls we can answer has fallen year on year.

Our value to society

Each year, Citizens Advice helps give millions of people the knowledge and confidence to find a way forward. We do this by providing advice, education and support, and influencing policies and practices that affect our clients. We survey thousands of people every month to give us the evidence we need to measure our impact. More details can be found on our website, in our [Impact Report](#).

The impact of our services



75%
of clients were helped to solve their problems after contacting a local Citizens Advice in 2021-2022



6 in 10
people say they feel less stressed, depressed or anxious after speaking to an adviser



we deliver **£14**
of wider economic and social benefit for every £1 spent on the Citizens Advice Service



£717 million
saved for government and public services



£4.6 billion
our estimated total social and economic value to society

Financial outcomes for the people we help

For many people who turn to us for help, we look at how we can maximise their income by making sure they're receiving all of the benefits they're entitled to.

We follow up with a sample of our clients to record their financial outcomes. The figures below show, when we've been able to make a difference to their income, the average gains per person. For example, on average we help people write off £13,059 of problem debt. Where we've identified that people should be receiving additional benefits, we help them to claim an additional £6,841 a year. And where people haven't received their full entitlement, we've helped them get an average of £2,135 in back payments.

Average £ per client 2021-2022



£2,135

Benefit income gain
(one-off)



£6,841

Benefit income gain
(ongoing)



£13,059

Debts written off

For many people who turn to us for help, we look at how we can maximise their income by making sure they're receiving all of the benefits they're entitled to.

Our strategy: the future of advice

Our Future of Advice strategic framework 2019-2022 set the direction and provided the parameters within which we've continued to innovate, improve and adapt to provide people with the help they need.

We consciously developed a strategic framework, as distinct from a fixed strategy, to give us the flexibility to adapt to a rapidly changing world. To keep delivering on our ambitions, we continually transform the way we do things, adapt to meet the changing needs of our clients, keep pace with rapid technological advances, and stay ahead in an increasingly challenging funding environment.

This year we chose to continue the Future of Advice framework for an additional period while we work to refresh and renew our strategic approach. Our next strategy will build on these foundations, and continue to put the people who need our help at the centre. We'll make sure they can access the best services possible, by supporting our local offices to deliver advice in ways that really work for those coming to us for help.

Our vision



You won't struggle to get help from us

Our services will be available when you need them and you'll have a great experience—wherever you start your journey, whatever your needs are and wherever you are.



Our service will feel joined up

You'll access advice quickly and easily through our different services and channels, without having to repeat yourself.



We'll help you find a way forward, whatever your problem

We'll offer you the resources, tools and expertise to solve your problem. If we can't help you directly, we'll signpost you or make a smooth referral to a trusted partner who can give you the advice you need.



You'll get the level of support you need

If you're at higher risk of disadvantage, detriment or harm, we'll take extra steps to make sure you have the appropriate level of support. Whatever situation you're in, you'll be informed about the different ways of accessing support and be able to choose the one that works best for you.



You know that we'll speak up for you

We'll advocate for changes to government policy and industry practices that are making life harder for you.

Our ambitions

In our Future of Advice strategic framework, we set ourselves ambitions in 5 key areas: advice, advocacy, technology, sustainability and culture (with a particular focus on advancing equity, diversity and inclusion).

In 2021-2022, we prioritised work to:

- continue increasing and improving our phones provision, **modernise** our remote advice platforms and help more people in new, innovative ways
- continue to respond effectively to the Covid-19 pandemic, including embedding our **wellbeing** offer for volunteers and staff
- further advance **equity, diversity** and **inclusion** across the service
- ensure our service-wide financial **sustainability**

We also started dialogues between local and national leaders on some of the big strategic questions that will shape our next strategy, which we'll continue to develop together as a service through 2022-2023.

Highlights of our progress and achievements are provided below.

.....

Modernisation

Increasing and improving our phones provision

Alongside local phone services, we continued to invest in our generalist advice service, Adviceline, in 2021-2022 to build our capacity and improve accessibility, including through funding from the Department for Business, Energy & Industrial Strategy (BEIS) which was granted to Citizens Advice during the pandemic:

- we continued to fund Adviceline to be free for people to call
- we continued to expand our Adviceline channels and supported our network to take more out of area calls, to help as many people as possible

The pandemic affected how we delivered advice in 2021-2022, as we continued to give remote advice through varying levels of Covid-19 restrictions and workplace guidance. More local Citizens Advice are

delivering remote services in new and different ways, including 38 more offices delivering our Adviceline Single Queue, which is a way for local offices to work together to answer more calls. We also worked flexibly to respond to a rapidly changing external environment, including improving our technology to give the people we help a better customer experience. We appointed Accenture, following a robust procurement process involving 35 suppliers, to help design, build and support a new contact centre and phones platform in partnership with Amazon Web Services. This powerful, responsive remote advice platform is flexible, scalable and affordable with an easy to use interface. Implementation will happen across the 2022-2023 financial year, with migration concluded by February 2023.

Advice on TikTok

We're reaching people in new and innovative ways through our TikTok channel. Since launching it in 2020, we have quickly grown a following of over 120,000 people. We use the channel to share useful, timely and digestible content—proactively giving people information they may not otherwise have

known. For example, throughout the energy crisis, our video content explained to millions of viewers what to do if their supplier went bust, where to get support, and advised them on how and why they should submit a meter reading ahead of the price cap changes.

Using TikTok helps us speak directly to young people in a way that works for them. As a result, our brand knowledge amongst under-25s has been steadily increasing—something we’ve been working hard on since finding out that they’re less familiar with Citizens Advice than older generations. In September 2021 we won a Charity Times ‘Best Use of Social Media’ award for our TikTok content.

In 2021-2022, our TikTok advice was viewed 7.2 million times.

The impact of our online advice

This year we took a major step forward with our online advice content. We launched a user survey to better understand the impact of our advice and what people planned to do after reading content on

our website. The results highlighted the fundamental role our online content plays, and how integral it is to helping people at their moment of need.

- **84%** of people knew what to do next after reading our online content (including when they would need to contact an adviser)
- **37%** of people were able to resolve their query or take independent action without needing further advice

A week after using our online content:

- **38%** of people had seen an improvement to their level of stress, depression and anxiety
- **34%** of people were finding day-to-day living easier
- **48%** of people said the website helped them completely or greatly find a way forward

Half of website users said our content helped them to either greatly or completely find a way forward, showing how much value our self-serve advice adds. We want to build on this success and use the data to identify improvements that will make our online advice even better for our millions of users.

As a result of user feedback, we’ve iterated our content for trans people on single-sex services. We’ve redesigned and removed duplication from our hate crime content, to make it easier for the public to access advice to help them with their situation. And we’ve redesigned and removed duplication from across our discrimination content. As a result, we’ve seen improved search results for people looking for advice on discrimination, and better user journeys across our content.

We’ve also shown how quickly we respond to emerging situations. Following the invasion of Ukraine, the UK government created a number of new visa schemes to let Ukrainian citizens enter and stay in the UK. We responded to requests from our local Citizens Advice network to urgently develop advice for the public and advisers to use, and the first page was live within 2 days of starting work. The content was viewed 27,000 times in the first 2 months of publication. The advice on ‘Homes for Ukraine’ scheme received 90% positive feedback from visitors to the page.

Wellbeing

We think of wellbeing as 'how we're doing as individuals and as a group, and how sustainable that is for the future'.

During the height of the pandemic, we prioritised the wellbeing of our volunteers and staff. On top of our usual occupational health service, we added a range of peer to peer and self-service wellbeing support services, enhanced our national people policies, and invested in a Wellbeing Project Manager to increase capability and resources in this area.

In 2021 we trained and inducted 62 Mental Health First Aiders to support the wellbeing of national staff, and put in place learning, peer support and networking activities to support the Mental Health First Aiders in their roles.

In March 2022 we finalised our national staff wellbeing framework and roadmap, which is based on research, good practice guidance, staff insights and feedback. It sets out our vision for wellbeing at national Citizens Advice and outlines the activities we'll take to achieve it.

We're very pleased to report that the work National Citizens Advice has done and is doing on colleague wellbeing has won us Gold in the Health & Wellbeing category at the Employee Experience Awards 2022, and also led to us being named Overall Winners of the awards.

Over 2022-2023, we'll be focusing on ways of working, leadership needs and our data and governance to make wellbeing a thread that runs through everything we do.

In 2021 we trained and inducted 62 Mental Health First Aiders to support the wellbeing of national staff.

Equity, Diversity and Inclusion

Citizens Advice is ambitious about advancing equity, diversity and inclusion (EDI) through the work of our service and in our workplace. This year we continued to put into action our social justice approach and delivered concrete steps to challenge the barriers and systemic disadvantage faced by marginalised communities.

2021-2022 outputs included:

- improving the accessibility and inclusivity of our services by starting to roll out British Sign Language video relay across key telephone services
- redeveloping our ASK programme, which trains and supports advisers to ask people seeking help if they've been "hurt or frightened" by their partner or a family member, to better support survivors of gendered violence and abuse
- researching the causes of racial disparities in client experiences of our service

- improving the discrimination advice on our website in order to better serve the needs of marginalised people, including new advice content on hate crime
- a guide for assessing the EDI impacts of our decisions
- a toolkit on reasonable adjustments and accessibility for the people we help

To continue to build EDI service-wide, we completed the rollout of our year long Advancing EDI learning programme across the whole Citizens Advice service, launched an EDI Community of Practice for sharing best practice and solving common challenges, and supported our 4 Network Groups (REACH³, Disability, LGBTQ+ and Trans and Non-binary) to grow their membership. We developed our approach to advancing race equity across the service and drove delivery through the creation of our Race Equity Action Group. We also hosted panel discussions and awareness days on a range of EDI topics such as disability inclusion, LGBTQ+ inclusion and race equity. Finally, we improved our EDI data,

including development of a tool showing the issues that bring different groups of clients to our service.

To address workforce equality disparities and advance inclusion for national staff, we initiated key programmes to ensure we have equitable policies and processes in place such as the race equity positive action pilot—starting to report on our disability and ethnicity pay gaps together with the gender pay gap, and beginning a review of our recruitment processes.

We were selected as finalists for a National Diversity Award.

In the next year we'll continue to improve the accessibility and inclusivity of our services, build EDI capability service-wide, address workforce equality disparities and advance inclusion.

³ Our REACH (Race Ethnicity and Cultural Heritage) network group was previously known as the BAME network group.

Longer term, more stable funding enables us to plan much further into the future, and invest in a more effective and efficient way.

Sustainability

Business development

We continue to work towards securing longer term funding for the whole service, and have made significant progress in moving current nationally secured funding into multi-year agreements, as well as working with 40 local Citizens Advice to bid for £75.3⁴ million of locality funding.

Longer term, more stable funding enables us to plan much further into the future, and invest in a more effective and efficient way. At the end of the financial year, almost half of our nationally secured funding is now on agreements longer than 1 year, and we expect that this proportion will rise during the next financial year.

This year, we have:

- successfully re-secured the national Help to Claim project, helping people to claim Universal Credit
- maintained our funding relationship with the Department for Business, Energy, and Industrial Strategy for the next 3 years
- secured a multi-year agreement with the Welsh Government on the Single Advice Fund project
- re-secured the national Pension Wise project for a 2 year period, helping people with the right pensions guidance
- maintained our agreement with the Ministry of Justice to deliver the Witness Service, and prepared to bid again to deliver the service from 2023 onwards
- retained local debt advice funding from the Money and Pensions Service, and bid to deliver further elements nationally from 2023

⁴ A 188% increase in contract value compared to our 8-year local average

Income generation

Alongside restricted income, it's important that we continue to diversify our income for the whole service in order to further enhance our financial resilience. We continue to implement and evolve our service wide unrestricted income generation strategy. This involves building strategic partnerships with private sector organisations, seeking increased funding from Trusts and Foundations, and continuing to test and pilot individual giving activities.

In 2021-2022 we:

- launched a new partnership with Yorkshire Building Society that won a Third Sector Business Charity Award
- secured a new partnership with the Gas Distribution Networks (GDNs) in England and Wales to deliver advice within Ofgem's Vulnerability and Carbon Monoxide Allowance (VCMA) framework
- began a strategic relationship with National Grid
- secured pro bono support from ThoughtWorks to develop a new referral solution for our network of local Citizens Advice

- continued to deliver a customer referral service on behalf of NatWest Group
- developed a groundbreaking employee volunteering programme with TSB

These partnerships allowed us to advise over 6,000 people who may not have accessed our services independently—providing ways for us to proactively reach people previously unaware of our services. We secured £669,000 in Trust and Foundations funding, and have a strong pipeline in place for the future. Income included a grant from the Legal Education Fund to support our immigration advice helpline, funding from the British Gas Energy Trust towards the Warmer Wales service, and the Nationwide Foundation extending their funding of our Tenant Voice programme.

We've continued to explore individual giving opportunities, through small-scale tests on our website and on Facebook and Instagram. We're cautiously optimistic that there is an opportunity to incrementally grow our income through direct response campaigns year on year.

How we're helping people—our services across England and Wales



Local services supporting local communities

Local Citizens Advice sit at the heart of communities throughout England and Wales providing advice services tailored to the specific needs of those very communities. A few examples of the type of essential and impactful services that exist in our local Citizens Advice are highlighted here.

Mobile Advice Units—Citizens Advice Sandwell and Walsall

Many local Citizens Advice have responded to the impacts of the pandemic by making their advice mobile. Citizens Advice Sandwell and Walsall have 2 mobile advice units, Cassie and Casper, who together help around 275 people a month. The units are out in the area at various times and days of the week and give advice from venues such as supermarket car parks, Job Centres, food banks and residential estates. The units also provide Wi-Fi access and a welcome computer so people who might previously have used local libraries or internet cafes (many of which have closed since the pandemic) can make use of them for things like applying for benefits.

Social Prescribing and Advice on Prescription — Citizens Advice Blackpool

The link between high quality advice and benefits to mental and physical health are well proven. Citizens Advice Blackpool, amongst many other local Citizens Advice, has built long-term partnerships with primary care networks (PCNs) and delivers outreach advice across all PCNs in Blackpool. Working directly within PCNs has enabled Citizens Advice Blackpool to create joint pathways, so patients can access advice at the same time as seeing their GP. This holistic service has reduced repeat attendances, improved GP waiting times and saved money in local health services. Building on this success, Citizens Advice Blackpool is also delivering a comprehensive social prescribing service that links people with other local services, activities and organisations that help reduce isolation, improve mental health and foster community cohesion.

Advice First Aid—Citizens Advice Isle of Wight

With demand for our services increasing, local Citizens Advice have been finding innovative ways to build on the strengths of their local communities to increase their reach. The Advice First Aid model, delivered by Citizens Advice Isle of Wight amongst others, identifies well-established and respected community leaders and trains them to be advice-literate, enabling them to appropriately and effectively explore issues and signpost on to the relevant support service or to our online advice. Citizens Advice Isle of Wight has 120 Advice First Aiders, who are working at other local charities and as Town and Parish Councillors and clerks, County Councillors, Scout leaders, Community Pantry volunteers and foodbank supervisors, who signpost people to trusted sources of information. The Advice First Aiders are supported by a local directory of relevant services as well as receiving support from the fully trained Generalist Adviser team.

Working in partnership with local Citizens Advice we also operate a range of other services that are coordinated nationally and delivered locally. These include services focused on addressing people’s specific needs, such as applying for Universal Credit or help with money and debt, as well as services including Adviceline that provide access to the holistic general advice services run locally.

Adviceline

Adviceline is our generalist phone, chat and email service. Alongside local phone services, it's a gateway to one-to-one advice, providing access to general advice and links into our more specialist services. It’s delivered by local Citizens Advice working across phone, webchat and email and in 2021–2022 delivered 1.6 million contacts. National Citizens Advice funds Citizens Advice Gateshead and Citizens Advice Caerphilly to bring additional capacity to this service, supporting other local Citizens Advice⁵.

Despite supporting 1.6 million contacts, this figure represents the tip of the iceberg in terms of people who need support—with 8 in 10 people struggling to get through. Demand for Adviceline continues to grow and people are calling with more complex and urgent issues, in part driven by the cost-of-living crisis. As a largely unfunded and volunteer-led service, this presents a considerable challenge for us towards our goal of ensuring more people get the advice they need. As we look ahead, we’ll continue to adapt and develop this critical service, working closely with local Citizens Advice to meet increasing and changing needs of our clients, while improving the accessibility of our service.

⁵ Many local Citizens Advice use Adviceline to deliver parts of their core local authority funded service, or deliver it with no targeted funding.

⁶ Adviceline calls ‘dealt with’ are defined as calls that have either been answered or progressed once it has reached the service. This includes calls that are forwarded to other services or have reached our voicemail.

1.6 million
client contacts

1.4 million
calls dealt with⁶

930,000
calls answered

86,000
webchats

48,000
emails

700,000
people supported

470,000
people signposted to other
Citizens Advice services

Help to Claim

The Help to Claim service supports people in the early stages of a Universal Credit claim, from the application, through to their first correct payment. It's delivered through local Citizens Advice and across multiple channels to ensure that people can access support in a way that works best for them. In 2021-2022 this included phone, webchat and face-to-face⁷ (when Covid-19 restrictions allowed).

Our help has a huge positive impact on people's lives:

- the estimated public value of advice given by Help to Claim advisers was £508 million
- nearly 9 in 10 people reported feeling less stressed, depressed or anxious after using our Help to Claim service
- more than 3 in 4 people supported by Help to Claim said their problem was partly, mostly or completely resolved. Of these, nearly 9 in 10 said they wouldn't have been able to sort out their problem without our help



157,000+
people supported



10,000+
face-to-face contacts



3.2+ million
page views on
the website



234,000+
phone calls
answered



51,000+
webchat sessions
held

⁷ Face to face will be no longer available from April 2022 for this service

Help through Hardship

The Help through Hardship helpline was created in partnership with the Trussell Trust to maximise the income of people in poverty through personalised support, empowering them to avoid financial crisis in the future. Providing advice first is a way to address the underlying causes of destitution—and contribute to the Trussell Trust's long-term vision to end the need for food banks in the UK. It provides callers with advice on benefits, income maximisation and will issue foodbank vouchers for those who need them. 2021-2022 saw massively increased demand, following the end of Covid-19 support measures (including the Universal Credit uplift) and then price rises, which increased the cost of food and energy. To address this, and supported by the Trussell Trust, we tripled the number of fully trained, dedicated advisers working in local Citizens Advice on the helpline this year within a 5 month period.

- 2020 - 2021: 40 full time equivalent advisers
- 2021 - 2022: 120 full time equivalent advisers

The service is continuously evolving—mental health charity Mind joined the partnership from September 2021, so advisers can transfer calls to them if additional support is needed. We also set up a call back service, for people who may benefit from a follow up conversation, to provide further support, signpost or refer in to our other services, like debt advice. We set this new service up within 2 months of identifying the need, during Plan B Covid-19 restrictions.

In 2021 the service won a **Charity Times award** for 'Charity collaboration of the year' in recognition of the strength of the partnership, and the work we did alongside the Trussell Trust to quickly mobilise the helpline in response to the pandemic.

The service is continuously evolving—mental health charity Mind joined the partnership from September 2021, so advisers can transfer calls to them if additional support is needed.

How our advice helped Sarah⁸

Sarah has multiple health conditions and called the helpline as she couldn't afford to buy food. She had no money left after paying her carers, who she needs support from several times a day.

Our adviser explored her situation further, to see if there were any underlying issues, and any ways to maximise her income. Sarah had been paying for less time with her carers than she really needed, because she couldn't afford the hours.

Sarah's retired, and on State Pension and Attendance Allowance, also receiving Housing Benefit. Despite this support, she still didn't have enough money to make ends meet. Our adviser spoke to Sarah's local authority, to arrange a review of her social care financial assessment. The local authority agreed to reassess Sarah's benefits, which should enable her to have full carer support in place going forward. Sarah was also given a foodbank voucher to help with her immediate need.

We made sure Sarah had a callback from the team, to check on her situation and ensure her needs were being met long term. On this call we confirmed her local authority were checking in daily, and that she no longer needed food support. The adviser made sure she had the Help through Hardship phone number in case she needed us again in future.

⁸ Names and some details have been changed or omitted to preserve anonymity.



Sarah has multiple health conditions and called the helpline as she couldn't afford to buy food.

The impact of our Help through Hardship service

96,738 calls answered	31,724 people advised	88,311 people provided with emergency food
47,963 food bank vouchers issued	5,391 people were helped to increase their income	£3,563 is the average estimated financial gain per caller (where a financial gain was identified)
£19.2 million is the total estimated financial gain for all callers (where a financial gain was identified)	89% of callers found the advice given helpful	91% of callers were very or fairly satisfied with the service

Money and Pensions Debt Advice Project

Funded by the Money and Pension Service (MaPS) we give advice by working with 173 local Citizens Advice and Independent Advice Agencies, 2 Contact Centres and a specialist unit dedicated to the submission of debt relief orders (DRO Unit). People can access the service in a way that works best for them be that face to face, telephone appointments, webchat or email.

In 2021-2022, we had 500 (full time equivalent) advisers, who helped:

- 89,000 people via local offices
- 83,000 people via the national debt helpline
- 52,000 people via webchat

What do the people who've used our services think?

- 9 out of 10 people would recommend us to a friend
- 89% of people say we helped them find a way forward

Pension Wise

The Pension Wise service, funded by the Money and Pensions Service (MaPS) provides free, impartial guidance for anyone aged 50 or over to help them understand their options for accessing their defined contribution pension savings. We deliver this service across England and Wales working in partnership with 37 local Citizens Advice, as well as in Northern Ireland. Our local offices work hard to improve the accessibility of the service, for example at Citizens Advice Lancashire West, where invaluable appointments are provided to people within the deaf community through three-way video calls with a Royal National Institute for Deaf People (RNID) interpreter.

- 70,863 telephone appointments
- 96% average client satisfaction
- 570 appointments offered per day

Working with Lloyds Banking Group Pension Trustee Limited ("LBGPTL")

In May 2021, following a successful trial, we launched a new partnership with LBGPTL to deliver targeted

guidance to their pension scheme members. Our Pension Guiders are trained to understand the pension schemes so that they can provide effective and relevant guidance to their members with defined contribution benefits. We also report on the number of appointments that we deliver to their members, so that LBGPTL can monitor employee engagement with pensions guidance. In return, we've been able to raise awareness of the Pension Wise service across a large number of pension scheme members. LBGPTL has provided excellent feedback on the service provided by Pension Wise.

Action on Gambling Harm

In 2021-2022 we started a 3 year funded partnership with GambleAware, who support our work to mainstream awareness of gambling harm across local Citizens Advice. The first year of this project saw 18 local Citizens Advice join a pilot to develop our learning and advice content, plus make considered changes to how we collect data in Casebook (our case management system) to best understand the nature of gambling harm among

the people we help. The programme will be rolled out to all local offices over the next 2 years with all advisers being trained to identify gambling harm and how we can best help people living with it—both people who gamble, and those worried about or affected by someone else’s gambling.

Adviser Immigration helpline

The Adviser Immigration Helpline re-launched in September 2021 with new funding from The Legal Education Foundation. The helpline⁹, along with online resources and training modules, supports local Citizens Advice and their advisers to build their capacity, knowledge and confidence so they can help people find a way forward with migration issues.

In the 7 months from September 2021 to March 2022, the helpline has dealt with over 2,000 calls. More than 240 local Citizens Advice offices have used the helpline to gain advice on the best course of action for the people they’re helping.

⁹ The helpline is delivered by RCJ Advice and supported by Citizens Advice Bury and Bolton.

¹⁰ The local offices delivering the Consumer Service are Citizens Advice Caerphilly, Citizens Advice Cardiff and Vale, Citizens Advice Gateshead, Citizens Advice Lindsey, Citizens Advice Manchester (who sub grant some of the service to Citizens Advice Sheffield in a partnership), Citizens Advice Staffordshire North and Stoke-on-Trent, and Citizens Advice Torfaen.

Main issues:

- European Economic Area (EEA) National queries, including EU Settlement Scheme
- benefits connected where clients had ‘No Recourse to Public Funds’
- immigration rules, including visa enquiries

Consumer Service

The Consumer Service is a helpline giving advice and information to people with problems or issues with goods and services. People calling us receive practical advice on relevant consumer legislation and the steps they can take to resolve an issue.

The service collects data which is shared with trusted enforcement agency partners, to inform enforcement activity and provide more background information to people calling for help.

The service also includes energy advice, helping people on energy related matters. This is funded by

a levy on energy companies which is administered by the Department for Business, Energy and Industrial Strategy (BEIS).

The service is funded by BEIS overall, and is available for people living in England and Wales. It’s delivered by approximately 160 advisers across 8 local Citizens Advice¹⁰ and 2021-2022 saw unprecedented levels of demand due to the emerging energy market crisis:

- **950,000** contacts (45,000 more than forecast)
- **25%** increase in demand on energy calls

To meet this increase in demand we supported local Citizens Advice to introduce additional capacity, including 4 dedicated energy web chat advisers, giving people another channel to reach us on. We also added a new team of 5 full time equivalent (FTE) energy advisers at Citizens Advice North Staffordshire and Stoke-on-Trent, one of our main delivery partners for this service.

We launched a pilot with Vodafone, which helps people to make direct contact with the dedicated complaints teams at Vodafone who can more quickly and effectively resolve their issues.

The service continues to enjoy a good and productive relationship with enforcement partners:



97%
said they were satisfied
or very satisfied with the
support we provide them

Scams Action

The Scams Action service provides support to people at risk of being scammed, or who've been scammed. The service focuses on helping people with issues relating to online scams (including any scam with some online element). Major events like the Covid-19 pandemic and energy crisis result in new waves of tailored scam activity, which are increasing year on year. Scammers mimic official schemes like vaccination programmes, energy rebates or government funded grants to steal people's money or personal information. They take advantage of people's concerns over the cost of living to coerce them into sharing their details online, or physically target people living alone.

Aims of the Scams Action service:

- give people access to advice about scams, whether they've become aware of one or are trying to resolve issues having already been scammed
- offer seamless referrals to our local offices for face-to-face support
- raise awareness of scams more widely

How the Scams Action service helped people this year

29,375
cases (some with multiple contacts)

63,765
users of our online Scams Helper tool

593,313
users of our scams web content

8 in 10
people said they'd use the service again if they needed to, or recommend to others

- provide digital self-serve tools that help people to understand and deal with scams
- engage and collaborate with a number of other organisations to support their work and drive improvements for people who are dealing with scams

How we helped people this year:

- 29,375 cases (some with multiple contacts)
- 63,765 users of our online Scams Helper tool
- 593,313 users of our scams web content
- 8 in 10 people said they'd use the service again if they needed to, or recommend to others

We've worked with the Financial Conduct Authority and UK Finance to run campaigns, including on Whatsapp and TikTok, to promote awareness of scams and our Scams Action service. We were invited to join the Joint Fraud Taskforce, a partnership between the private sector, government and law enforcement to tackle fraud collectively and to focus on issues that have been considered too difficult for a single organisation to manage alone. It's the key oversight body for tracking progress against the Home Office Fraud Action Strategy.

Witness Service

Supporting witnesses to give their best evidence

The Witness Service provides face-to-face and virtual independent support for witnesses giving evidence in all criminal courts in England and Wales. Throughout the changing demands of the second year of the pandemic, we continued to help and support witnesses, with 92% of witnesses saying we helped them to feel safer. The pandemic added an extra layer of concern to the already worrying and stressful experience of giving evidence, so our work has never been more necessary.

In 2021-2022, we:

- supported more than **86,000** witnesses to give their best evidence
- provided enhanced support for **4,189** vulnerable and intimidated witnesses through our outreach programme
- made **5,070** referrals to other services, including local Citizens Advice

We've continued to adapt our service to champion accessibility and inclusivity, modernise our processes and give people the best quality help we can, and we've achieved the Victims Choice Quality Mark, which recognises the positive outcomes we deliver for witnesses.

What witnesses we've helped say:



96%
said they were
satisfied or very
satisfied with
the service they
received from us



95%
said we met all
or most of their
needs, and 92%
said our service
made them feel
safer

Wales/Cymru

In addition to our services across England and Wales, we offer specific services in Wales as a devolved nation.

Partnerships

In 2021-2022, we continued to establish partnerships across Wales to reach out to people who need help and advice most. We delivered training sessions to partners and the public to raise awareness of the impact of advice. Partners included British Red Cross, Carers Wales, Disability Wales, and a range of organisations supporting racially minoritised communities, including Travelling Ahead, Ethnic Youth Support Team (EYST) and Bawso. We've also continued to share our policy work like survey results and reports on No Recourse to Public Funds with partners to deepen the relationship and provide an opportunity to support with our research and policy asks.

- **82%** of the people we helped through Advicelink were from the communities we've identified as needing our support the most
- **9 in 10** people we helped would recommend the services
- **Advicelink** helped more than 63,000 people with 312,000 issues

Wales-specific Funded services:

- **EU settlement scheme**
In October 2021 we secured additional investment to continue delivering advice services specifically tailored to EU citizens in Wales to the end of September 2022
- **Advicelink Cymru**
In November 2021 we secured confirmation of funding for Advicelink, our national advice phone service in Wales, to the end of 2024
- **Tackling Fuel Poverty**
In March 2022 we secured new investment into Wales-wide energy advice services for the years 2023-2025 at £1.7million

- **Public Health Wales (PHW) pilot scheme**

We worked with PHW on a 6-month pilot scheme to look at different ways to promote our advice services to 18-24 year olds. Working with referral partner organisations we assessed the financial, mental health and financial capability benefits for those involved

- **Enhanced Discretionary Assistance Fund pilot scheme**

We ran a 6-month pilot scheme, with Welsh Government funding, to explore the long-term benefit of early advice interventions for people in financial need who had approached the Discretionary Assistance Fund for emergency financial support

Speaking out: how we're influencing change

Advocacy highlights

We're a voice for the people we help. Alongside helping people overcome problems in their lives—we then join up this lived experience, through our data, to understand systemic problems in society and find imaginative policy solutions.

No other organisation can do this as well as us. And it creates a powerful cycle: our advice informs and magnifies the impact of our policy work, which helps to address the root causes of the problems people come to us with.

The second year of the pandemic, and the escalating energy and cost-of-living crisis, brought growing worries and challenges for many people. As spiralling costs across many day-to-day goods and services started to bite, the biggest impact was shouldered by those on the lowest incomes. Speaking out and influencing decision makers, to make a real difference to people's lives, had never been more important.

An important element for our advocacy work this year was better understanding the impact of government policies and business practice on all communities, but with a particular focus on marginalised groups. Key to this was effective partnership working across local and national Citizens Advice.

Consumer

We built on our strong reputation for successfully advocating on behalf of consumers, achieved through our work on the 'loyalty penalty' which exposed how firms overcharged their existing customers for essential, day-to-day services like post and insurance. We welcomed the implementation of new rules by the Financial Conduct Authority to ban this practice in motor and home insurance, which is expected to save consumers £4.2 billion over the next decade.

To follow on from this work, we looked at other areas where consumers may be overcharged without realising. Using data from 18,000 people who approached us for debt advice and conducting 'mystery shopping' around the country, we

identified that many people of colour may be paying more than £250 a year more for their car insurance than white people. Our research has started an important debate and we will keep up our call for action to be taken.

At a time where budgets are being squeezed, we'll continue to use insights from our clients to find and address where they're being overcharged or can't afford to access essential services.

Post

Influencing Ofcom's review of postal regulation has been a major focus this year. We built pressure around the price of mail redirections which led to Royal Mail making significant improvements to their discount scheme for those on the lowest incomes. We also published our first ever parcels league table, which drew on a wide range of data sources, including from our consumer helpline. The league table secured significant media coverage, which helped persuade Ofcom to consult on strengthening consumer protections in the parcels market.

Energy

We were at the forefront of protecting customers as 30 energy companies failed, liaising with failed companies, Suppliers of Last Resorts, Ofgem, and securing protections for particularly vulnerable customers. By appealing price control decisions we successfully argued against energy network companies who were looking for customers to fund billions in extra profits. Throughout the year's energy challenges, we continued to advocate for a fair and just transition to net zero. As a result the Department for Business, Energy and Industrial Strategy (BEIS) announced new protections for consumers on heat networks and that Citizens Advice will be appointed as their statutory consumer advocate.

Cost of living

In August 2021 when Ofgem announced an increased price cap, we began sharing evidence about how households might struggle. As predictions for the April 2022 energy price cap soared, we secured widespread media coverage using our unique data to show the immediate impact the cost-of-living crisis was having. We kept

up the pressure, continuing to shine a spotlight on those affected the most, from highlighting the percentage of benefit payments being spent on energy bills, to showing trends in the demand for our advice on how to manage spiralling costs. As the crisis evolved we continued to offer expert policy analysis on how to fix it to decision-makers across energy and welfare. Our efforts directly contributed to a series of government announcements that offered increasing support. February 2022's Spring Statement with a package of support of grants and loans worth £9 billion was followed by a further package worth £15 billion announced in May 2022. We continue to share insights from the frontline with high-profile media and decision-makers, to raise awareness of the issues affecting people's lives and to secure further support.

Welfare

As we emerged from the pandemic, we pushed for change to ensure Universal Credit delivers on its promise of helping people into work. We also challenged rules around childcare payments and work allowances that hinder rather than help people into employment.

By appealing price control decisions we successfully argued against energy network companies who were looking for customers to fund billions in extra profits.

There are over a million people living in the UK barred from accessing the welfare state. Our report '[How do I survive now](#)' set out the reality of life for people living with no recourse to public funds and we successfully pushed to ensure they were included in the government's cost-of-living support package.

Wales

We continued to advocate effectively on behalf of people across Wales to the Welsh government. We successfully argued for flexibility in the Discretionary Assistance Fund to help people during the pandemic and beyond. Our recommendations on supporting thousands of low income households with the cost of living were accepted, including ensuring all people receiving Council Tax Reduction are eligible for the Cost of living Payment, and extending Winter Fuel Support to those eligible for Pension Credit. We continue to build a credible, sustained presence in the media in English and in Welsh.

Debt and money

This was the year the Buy Now Pay Later (BNPL) industry exploded—yet remained unregulated.

Our analysis made headlines highlighting the risks of this super-slick credit product, finding that almost 40% of us had ended up using BNPL by accident and 1 in 10 ended up facing debt collectors. Our insights helped shape the proposals brought forward in the government's consultation on regulation.

As the cost-of-living crisis grows, we're continuing to push for urgent regulation of the sector—showing that 1 in 12 have now used BNPL for essentials like food or bills, without proper protections being in place.

Housing

Private renters faced huge challenges during the pandemic—a third lost income, many ran down their savings, and unlike home-owners, very few had the option of a payment holiday.

We tracked the impact on renters over time, finding that 1 in 10 renters were in arrears, owing over £900 on average. That would take the typical renter 9 years to pay back.

As record numbers came to us for help with eviction threats, we used our data to push for emergency support.

Together with other organisations, our evidence helped secure an additional £65 million in Homelessness Prevention Grants, offering a lifeline to help keep people in their homes.

Our structure, governance and management

Our trustee board sets the vision and gives strategic direction to national Citizens Advice. The members are trustees under charity law and directors of the charitable company.

The usual number of trustees is 12, on 31 March 2022 the number of trustees was 9. During the financial year 2021-2022, 3 trustees' terms of office came to an end and recruitment for the trustee vacancies is ongoing and will conclude in 2022-2023.

There are 6 formal trustee board meetings each year, along with other meetings and events, to help trustees shape the organisation's strategic direction and develop as a team. Our Chief Executive, working with the executive team, is responsible for delivering the strategy and for day-to-day operations.

The trustee board is committed to high standards of corporate governance and complies with the principles and practices set out in the Charity Governance Code.

.....

Our trustees

Warren Buckley (Chair) is Retail Director at Thames Water and responsible for all customer-facing activity. Previously, he was Global Head of Contact Centres for HSBC Plc. **Warren is also Chair of the chairs' committee.**

Lucinda Bell (Treasurer) is currently a non-executive director of Derwent London, Man Group and Crest Nicholson. She is also Chair of the audit and risk committee at Man Group and chair of the audit committee at Derwent London. **Lucinda is Chair of the audit and risk committee and a member of the chairs' and people committees.**

Jabbar Sardar (Deputy Chair) is Global HR director for BBC Studios, the commercial subsidiary of the BBC which oversees TV production, channels and distribution globally. **Jabbar is a member of the equality committee and a member of the chairs committee.**

Dr Andrew Stephenson is Equiniti's Chief People Officer. Andrew has a doctorate in Business Administration and a master's degree in Strategic Human Resource Management. He is also a non-executive director of MyCSP Limited. **Andrew retired as trustee, Chair of the people committee and a member of the chairs' committee on 23 December 2021.**

Ann-Marie Harkin is the Executive Director for Audit Services at Audit Wales. She has won both the Leading Wales 'Women in Leadership' award and the CIPFA Wales 'Public Finance Professional of the Year' award. **Ann-Marie is Chair of the Cymru advisory committee and a member of the audit and risk and chairs' committees.**

Ashok Vaswani is Global Head of Consumer Banking and Payments for Barclays UK, overseeing the execution of plans for the Group's consumer banking and cards and payments businesses, in the UK and internationally. He is also a board member of Pratham UK, the Clearing House, USA and the London Stock Exchange Group. **Ashok retired as a trustee and member of the audit and risk committee on 14 April 2022.**

Barbara Shaw has more than 20 years of experience working in the Citizens Advice service. She served as Chief Executive of both Citizens Advice West Oxfordshire and Citizens Advice Banbury. Barbara is currently a director of CP Shaw Ltd, a fellow of the Society of Antiquaries of Scotland, Governor of Enstone School and a member of the Oxfordshire County, Health Overview and Scrutiny Committee. **Barbara retired as a trustee and member of the technology committee on 9 September 2021.**

Finola McDonnell joined the Financial Times in 2018 as Chief Communications and Marketing Officer. A member of the FT Group executive board, Finola oversees global communications, brand management, commercial marketing and partnerships and events.

Previously, she worked for US news outlet CNBC, holding the position of Vice President of International Communications and Marketing.

Finola is a member of the technology committee.

Jonathan Mogford is Director of Policy at the Medicines and Healthcare products Regional Agency. During 2021-2022 Jonathan worked full-time as the Senior Responsible Owner at the Department of Health and Social Care's Borders and Managed Quarantine Service. He is also Vice-Chair at Citizens Advice Wandsworth.

Jonathan is Chair of the equality committee and a member of the chairs' committee.

Mark Haysom is an author. He previously had a 30-year career in newspapers, rising to Managing Director of Mirror Group. He later held the role of Chief Executive of the large government agency the Learning and Skills Council. He has served on the boards of a number of charities dedicated to overcoming poverty and disadvantage and was Chair of Phoenix Futures. **Mark retired as a trustee and member of the audit and risk committee on 7 February 2022.**

Rolande Anderson has had a wide-ranging senior career in government and now works as an associate at the College of Policing and is an Independent Panel Member for Public Appointments. She is Vice-Chair of Governors at London Metropolitan University and a trustee of St Mungo's. **Rolande retired as a trustee and member of the equality committee, chairs' committee and Chair of the trustee liaison group on 14 April 2022.**

Will Cavendish is Arup's Global Head of Online Services and Leader of the London-based Advanced Digital Engineering Group. Will has also served as a World Bank economist, has lectured at Oxford University and Imperial College and has a doctorate in economics. He is an investor in BetterSpace, a mental health start up company. **Will is Chair of the technology committee and a member of the chairs' committee.**

Trustee committees

The following committees support the trustee board in its work:

Audit and risk committee

Advises the trustee board on risk management, internal controls, internal and external audit and financial reporting. This committee has 3 independent co-opted members.

Chairs' committee

Acts as a sounding board for the Chair of the trustee board in carrying out their responsibilities. This includes the planning of the board's agendas and shaping and agreeing the board's business. The committee is also responsible for trustee recruitment.

Cymru advisory committee

Advises the board on matters relating to Welsh policy, public affairs and equality issues, as well as on strategy development and business planning in the Welsh context. The committee also carries a brief to assure the board that we are meeting our duties under current Welsh language legislation.

Equality committee

Gives expertise and guidance on equity, diversity and inclusion to the board and the service, making sure promoting equity and tackling discrimination for clients is at the heart of our advice and policy work. This committee has 2 members that represent the local Citizens Advice network and 3 independent co-opted members.

People committee

Supports the trustee board through its oversight of Citizens Advice national people strategy, including inclusive employer priorities, and ensures that the policies and practices associated with the people strategy are consistent with organisational behaviours and culture. It also monitors and provides feedback on our pay and reward strategy and advises the Chair on the appointment, appraisal and pay of the Chief Executive and executive directors. This committee has 2 independent co-opted members.

Technology committee

Responsible for helping to shape, monitor and give feedback on the technology strategy. This committee has 1 member that represents the local Citizens Advice network and 2 independent co-opted members.

Recruitment, induction and training of national trustees and committee members

We recruit trustees and committee members through an open, competitive process.

We use national media, recruitment agencies and our network to find talented individuals who have the skills and perspectives we need to provide good leadership and make sound decisions.

Trustees can serve for up to 2 consecutive terms of 3 years, but must then step down. A trustee who holds office as Chair, Deputy Chair or Treasurer may not hold office in that capacity for more than 6 consecutive years, but at the end of that period a Deputy Chair or Treasurer may be appointed as Chair. No trustee may hold office for more than 12 consecutive years. After the end of this period, 2 further years must pass before any former trustee may be re-appointed.

During 2021-2022, we recruited 3 new independent and 1 local Citizens Advice committee member to the equality committee, 1 new independent committee member to the people committee and 1 new independent committee member to the technology committee. Recruitment for the trustee vacancies is ongoing and will conclude in 2022-2023.

New trustees and committee members receive a full induction, when they meet the Chair, agree their role and meet key members of national Citizens Advice staff. Inductions are tailored to meet individual needs and interests. Trustees and committee members are unpaid volunteers, but are reimbursed for reasonable expenses which has been £nil owing to all meetings being held remotely.

Public benefit

The trustees confirm they have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of Citizens Advice, in planning activities and setting policies and priorities for the year ahead. Our charitable objects:

- promote any charitable purpose for the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress
- ensure in carrying out its objects and in all aspects of its work, Citizens Advice is committed to promoting equity and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

Section 172 (1) statement

The trustees act in good faith to make decisions, the outcome of which they consider will be most likely to promote the success of the charity for the benefit of its charitable purposes as a whole, both in current periods and in the long term.

In discharging their duties above, the trustees carefully consider, amongst other matters, the impact on and interests of clients, volunteers, staff, funders and suppliers, and factor these into their decision-making process.

Clients

The trustees put considerable time, effort and resources into understanding and responding to the needs of our clients, which are reflected in the Future of Advice strategy and our response to the Covid-19 crisis.

Volunteers and staff

Trustees receive information on staff physical and mental wellbeing and are committed to promoting a healthy workforce. They support the current work to build an inclusive culture and, as such, are committed to attracting and retaining diverse, high-calibre talent which volunteer and staff development helps support.

Senior leaders have engaged with staff to hear staff voice on key organisational developments, change and decisions through a number of mechanisms, including all staff Townhalls, staff conference, directorate meetings, our staff community platform Workplace and our quarterly staff survey.

Funders

The trustees closely monitor our funder relationships and receive regular reports on how we are meeting funder requirements. Our 'impact' section and our 'services across England and Wales' section of this report demonstrate how we're providing services that deliver a high value-for-money offer for our funders.

Suppliers

The trustees have established procedures to ensure that external suppliers are individually verified to ensure they meet with health and safety, regulatory and financial security standards required by the Charity.

Community and the environment

The Charity recognises the importance of its environmental responsibilities and has measures in place to monitor and control its impact on the local environment and its compliance with any regulatory environmental standards. The Charity seeks to implement policies aimed at reducing any potential harmful environmental impact of its activities. See the 'energy disclosures' section for more details.

Standards and conduct

The Charity has various policies regarding ethical standards and the conduct of business.

Statement of trustees' responsibilities

The trustees are responsible for preparing the annual report and the financial statements. Company law requires trustees to prepare statements for each financial year, to give a true and fair view of the state of affairs of the charitable company and the group—as well as the incoming resources and application of resources—including the income and expenditure of the charity for that period. Trustees must:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the charity statement of recommended practice (SORP)
- make reasonable and prudent judgements and estimates
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed, and explained in the financial statements
- prepare the financial statements on the going concern basis unless it's inappropriate to presume that the charitable company will continue in business

The trustees are responsible for ensuring proper accounting records are kept. The records must disclose with reasonable accuracy, at any time, the financial position of the charitable company and the trustees must make sure the financial statements comply with the Companies Act 2006. The trustees are also responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Trustees must safeguard the assets of the charitable company and the group and take reasonable steps to prevent and detect fraud and other irregularities:

- as far as the trustees are aware, there is no relevant audit information of which the charitable company's auditor is unaware, and
- 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 auditor is aware of that information

Delegation of duties

Our scheme of delegation outlines decision-making responsibilities within national Citizens Advice. It lists issues reserved for the board and areas which may be delegated to the executive team. The standing financial instructions form the basis of the delegation of financial functions by the Citizens Advice trustee board to staff. Our procurement policy sets out authority levels for purchasing decisions.

Executive team

Our executive team is responsible for delivering the trustee board’s vision and for the day-to-day operation of Citizens Advice. The executive directors who served during the reporting period are as follows:

Chief Executive

Dame Clare Moriarty (from 26 April 2021)

Alistair Cromwell (until 25 April 2021), Deputy Chief Executive (from 26 April 2021 - 30 September 2021)

Interim Executive Director of Commercial

Andrew Seager

Executive Director of Advice and Advocacy

James Plunkett

Executive Director of Operations

Michele Shambrook

Executive Director of People

Angela Buxton (from 1 November 2021)

Interim Executive Director of Strategy and Transformation

Maz Hamilton (from 21 March 2022)

Our people

Our colleagues remain passionate about the work we do and it's their dedication that powers everything we're able to achieve. We've continued to invest in our people so they can reach their full potential and so we can be the kind of employer that people aspire to work for.

Wellbeing

The pandemic put wellbeing to the forefront of the agenda and in 2020-2021 we were quick to respond by offering additional leave for carers, personal wellbeing days and more. We built on this work in 2021-2022 by enhancing our capacity and capability in wellbeing expertise so we could deliver strategic and impactful interventions. This included launching an organisation-wide Mental Health First Aider programme and finalising a wellbeing framework and roadmap. You can read more about our wellbeing work on page 18.

Equity, diversity and inclusion (EDI)

We understand the importance of being able to bring your full self to work and having an employer that actively challenges disparities and barriers to inclusion. We're proud of the diversity we have and seek to better reflect the communities that we exist to help.

Our national team profile shows that 71% of colleagues are women and 29% men. 24% of employees have identified themselves as being disabled or having a long-term health condition and 14% are People of Colour. 14% are Lesbian, Gay or Bisexual and 0.3% are Trans or Non-Binary.

In 2021 we undertook a number of initiatives to challenge disparities, become more diverse and ensure we're an inclusive place to work. This includes continuing to roll out our EDI learning programme and improving how we collect and use diversity data. We also prepared to report for the first time on our disability and ethnicity pay gaps together with our gender pay gap. We supported our staff network groups (REACH¹¹, Disability,

LGBTQ+ and Trans and Non-binary) to contribute to advancing EDI across the service and growing their membership. You can read more about our EDI work on page 19.

Looking ahead, the development of our organisation's forward strategy will support us in building on what we've done to date to make Citizens Advice a great place to work, to build our leadership strength, inclusion and collaboration. Underpinned by the 4 defined pillars of our people strategy, which remain as set out below:

- **An inclusive and collaborative culture**
enabling a purpose-driven, people-focused, collaborative and transparent culture. Building a diverse and inclusive organisation that is representative of the communities we serve. Working together as 1 team attracting the best talent and supporting and developing all our people

¹¹ Our REACH (Race Ethnicity and Cultural Heritage) network group was previously known as the BAME network group

- **Bold and visible leadership**
developing visible leaders who embody and demonstrate inclusive leadership, being role models for our culture and behaviours and being clear about leaders' responsibilities to their teams
- **Investment in our talent**
investing in learning to ensure everyone has the right skills to deliver, working to attract the best talent and maximising our employer brand and values
- **A fully-enabled people directorate**
delivering a high-quality people service for all teams, supported by strong data and analytics to enable evidence-based decision making in our structure, governance and management

Remuneration policy

We evaluate all new roles using our industry-standard job evaluation scheme, allocating roles to grades. To attract the right talent, we benchmark against the mid-point between lower quartile and market median salaries. All national Citizens Advice employees are

paid more than the Living Wage and, for those who live in the capital, the London Living Wage.

Executive team remuneration is the responsibility of the trustee board's people committee, which sets pay levels on the basis of job evaluation outcomes and comprehensive benchmarking.

Effective from 1 April 2022 all full-time staff, including key management personnel (except recent joiners), received a flat rate pay increase of £1,400 per annum (part-time were paid pro-rata). This produced percentage increases of around 6.5% for our lowest paid employees to 1.3% for the highest paid.

In line with the legislation, we calculate and publish our annual gender pay gap data in April each year. Our mean gender pay gap in April 2021 was 15.9% (2020: 13.5%) and median 16.1% (2020: 15.9%).

Gender identity is often assumed from the sex assigned at birth. However, gender is more complex than 'men' and 'women'. We must, however, follow the current statutory requirements for gender pay gap reporting, so gender pay must be reported in a

binary way, identifying the pay gap between men and women. As a result, our report doesn't differentiate pay data for colleagues with other gender identities. There are many people who don't fit into these binary categories, for example people who are non-binary or intersex. We also recognise that a person's sex or gender does not always align with the sex or gender they were assigned at birth.

Our most recent [gender pay gap report \(GPGR\)](#) showed our median pay gap had widened marginally, by 0.2%, to 16.1%. This median pay gap continues to be heavily skewed because of the gender split of colleagues in our Witness Service which account for 25% of our workforce (nearly 90% female), where the nature of the work tends to be at the lower end of our pay scale. The primary reason our pay gap has widened over the last 12 months flows principally from the difference in median and mean pay of new recruits in the year to April 2022.

We continue to have a progressive pay approach, so those on lower pay receive a larger percentage increase compared to those on higher salaries.

This will help us to narrow our pay gap. We've seen a year-on-year increase in the number of women joining our relatively highly-paid technology and digital teams. We now have a team with 46% women, up significantly over the last 3 years.

We're continuing work to attract a diverse workforce into senior leadership roles and developing a market salary benchmarking policy to help ensure our pay policy remains effective and objective.

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Volunteers

Through the instability of the second year of the pandemic, volunteers have continued to be vital in enabling Citizens Advice to help people find a way forward.

We know that it's been a difficult period for our volunteers, with the challenges of Covid-19 restrictions, changes to advice settings and other adaptations made necessary by the pandemic, including remote working. Over this time their professionalism has shone through, and we're grateful

for their support and their continued commitment to the people we help. Whatever their role and wherever they carry it out, we thank all our volunteers for their dedication, skills, energy and support to the service. We couldn't do what we do without them.

As well as giving advice and helping witnesses, volunteers have continued to support the service in other roles—as trustees, undertaking research and campaigns, fundraising and providing general administration. Volunteers have also increasingly been involved in community based roles, for example delivering signposting services in local food banks or promoting our services in the community.

Recruiting and retaining sufficient numbers of volunteers is increasingly challenging for many of our services. We recognise that our traditional model of volunteering, which requires a significant time commitment, creates barriers for many potential volunteers and is potentially at odds with the external trends we're seeing in volunteering. We understand that offering remote and more flexible volunteering opportunities can open the possibility of attracting more people, including those with caring

responsibilities or disabilities. We're committed to exploring new models of volunteering to help attract more volunteers and ensure that volunteers from all backgrounds and walks of life can get involved.

Organisationally, the national volunteering team underwent change and expansion, with the appointment of a new Head of Volunteering, a new Volunteering Development Officer, and a Volunteer Coordinator for Income Generation, supporting our corporate volunteering offer. The team has now moved into the People Directorate, and sits within the People Experience Team.

Volunteering in the Witness Service

As with local offices, volunteering in the Witness Service over this year was shaped by its context—the emergence from lockdown and the easing of Covid-19 safety measures. As most of the support we provide to witnesses can't be carried out remotely, many volunteers had been out of court for up to 12 months. This absence led to many choosing to step away from volunteering. The resulting drop in volunteer numbers meant that recruitment was a priority over this period.

To support recruitment, a temporary Volunteering Area Manager role was created, with 1 such role per region. This led to a number of improvements, streamlining and harmonising the recruitment process, and introducing improved interview questions.

A new volunteer management system was implemented with the intention of improving our volunteer data, reducing administrative tasks for our team leaders, and offering a more efficient experience for our volunteers. The system's functions have been customised and piloted over the second half of this year, to ensure that technical and real world processes (from volunteer application through to leaving the service) are fit for purpose.

What our volunteers say

MD, Generalist adviser, Citizens Advice Newcastle

"I'm an asylum seeker and joined in 2018 to help the community. Citizens Advice was the first organisation that gave me an opportunity like this. I now have a university scholarship, and am studying law.

Volunteering allows me to help people like me, and I am gaining expertise on law and immigration. Connecting with people is very important, as is supporting my own community. Being an adviser helps me understand social issues, and to have the confidence to speak up. Through volunteering I have written many articles and spoken at conferences about asylum seeking and trafficking. I even won an award [the Covid Acts of Kindness Community Award].

As Citizens Advice volunteers, we serve the community to improve things for everyone—including ourselves."



What our volunteers say

Stuart, Witness Service volunteer, Nottingham Crown Court

"I began volunteering with the Witness Service in September 2013, having been diagnosed with Multiple Sclerosis (MS) in the summer of 2012. I was unable to return to my trainee accountant job due to the impact of my condition. At 29, I did not want to effectively retire so young, so I decided to look into volunteering.

I enjoy feeling like I still have a purpose, which I had lost after my MS diagnosis and inability to return to work. I have experienced depression at various points in my life—volunteering has helped me to have a reason to carry on, when at times I couldn't see the point of doing so.

It gives me a sense of achievement to help people through what can be an extremely difficult and upsetting time. When someone has given their evidence and thanks you for the support you've provided, it really gives you a sense of doing something good."



"I enjoy feeling like I still have a purpose, which I had lost after my MS diagnosis and inability to return to work."

Risk and internal controls

Our trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The audit and risk committee and the trustee board conducted their annual review of our risk management strategy. Throughout the year, risk owners regularly reviewed directorate and strategic risks to assess the likelihood, impact and appetite for each risk, the plans for managing them and the adequacy of those plans.

We operate a robust system of internal financial controls which is regularly reviewed by management and internal audit, and compliant with Charity Commission guidance and good practice. The executive team and trustee board review and agree on budgeting systems and financial reports.

Internal audit plans are informed by an analysis of the organisational risk profile. The audit and risk committee keeps a central record of all audit recommendations and monitors progress.

On a quarterly basis, the audit and risk committee and trustee board assess the principal risks facing Citizens Advice.

As a result of the pandemic and with the intensification of the cost-of-living crisis, some risks are increasingly live issues. Our key risks and issues, along with the trustee board's plans to mitigate and manage them, are set out below.

People

Risks and issues

We fail to attract, recruit and retain the volunteers and staff we need to develop and deliver the range of services we offer.

Mitigation and management

We are operating in a highly competitive labour market landscape comprising high turnover and vacancies. We are particularly affected by shortages of particular skills, especially in technology, and by the changing profile of volunteers.

We have a range of controls in place including:

- regular staff engagement and the implementation of a wellbeing strategy
- continually evolving our technology recruitment strategy
- a project to review our recruitment model and processes
- working with local Citizens Advice to evolve the volunteering model

Planned mitigations for 2022-2023 include:

- a structural pay review
- investing in our public website including increasing employer brand
- early talent retention activity

Service delivery

Risks and issues

We cannot continue to meet rising demand within available capacity, whilst delivering a quality service that meets changing client needs.

Mitigation and management

During 2021-2022, we continued to see demand for our services rise. For instance, we received a million more calls to our national phone lines and funded services (4.7 million, up from 3.7 million in 2020-2021). We also did more work per client—more issues, more phone calls and more emails—and clients' problems became more complex and urgent. However, our capacity to meet this demand was limited by available funding and recruitment and retention challenges.

We have a range of mitigations in place including:

- better call routing
- continuous improvements to Adviceline
- boosting capacity where possible (we increased the number of advisers on our Help through Hardship helpline and Consumer Service;

mobilised a new benefits checking service in Wales and a new energy advice project for vulnerable households)

- improving accessibility (through continued investment in freephone and the introduction of British Sign Language video advice in several of our funded services)

Planned mitigations for 2022-2023 include:

- implementing a new telephony platform to improve efficiency and client experience
- trialling tailored, structured advice on the web to support self-service
- supporting volunteer recruitment
- increasing capacity on energy related services with agreed and anticipated funding

Equity, diversity and inclusion

Risks and issues

We fail to ensure our advice is accessible for all and can't create an inclusive culture and more diverse workforce.

Mitigation and management

Equity, diversity and inclusion (EDI) remains a key priority and we have a wide range of mitigations in place including:

- the rollout of an Advancing EDI learning programme to the whole service
- a skilled and dedicated EDI team who provide expertise to the service
- the rollout of an Advancing EDI learning programme to the whole service
- an EDI impacts process for any new projects, services or decisions (refreshed June 2021)
- regular measurement of our progress on EDI in our staff engagement survey
- a Race Equity Action group to oversee work to address racial disparities amongst clients, volunteers and staff

For 2022-2023, we have once again made EDI a priority in our business plan, focusing particularly on improving inclusive access, EDI capability and workforce disparities.

Financial sustainability and resilience

Risks and issues

Ongoing funding pressures locally and nationally mean our financial resilience is threatened.

Mitigation and management

This year, we again successfully maintained existing funding and secured new funding but continue to face challenges in relation to our longer term funding sustainability.

Our current and planned mitigations include:

- continuing to seek opportunities locally and nationally to diversify our income base within the public sector and to seek multi-year grants
- continuing to implement our 5 year income generation strategy to test ways of generating new forms of unrestricted income and develop corporate partnerships
- updating our funding strategy, alongside our service delivery model, as part of our strategy redevelopment process

Digital transformation

Risks and issues

During 2021-2022, we continued work to replace our legacy systems with a more flexible architecture and to better align our funding model with our delivery model to ensure that we can sustain long-term investment in platforms to underpin our frontline remote advice delivery.

Risks and issues

The bringing together of all of our products and platforms under a single Head of Product has been successful in enabling us to set out a clear product strategy to support the organisation's future ambitions.

Key elements of investment have been protected through 2022-2023 budget decisions to enable us to:

- implement a new telephony platform to improve the client experience and improve efficiency
- further develop our referrals solution and start trialling tailored, structured advice on the website to support self-service
- explore how, as a whole service, we can invest together in shared technology

Strategy and transformation

Risks and issues

We don't have the right capability in place to develop our strategy and make the necessary changes to our ways of working.

Mitigation and management

In light of the range of changes to ways of working and infrastructure that we need to make to be sustainable and effective as an organisation, during 2021-2022, we mobilised a project to design a new target operating model for the national charity. One key conclusion was the need to enhance our capability and capacity to develop strategy and deliver transformational change.

In 2022-2023, we therefore intend to create a new strategy and transformation function to support the organisation to plan, prioritise, transform and execute in a strategic way, ensuring a high performing, innovative and data-led organisation and service.

Pension liability

Risks and issues

The national charity is the principal employer in a defined benefit pension scheme. The deficit in the scheme is significant and there is a risk that it will continue to increase.

Mitigation and management

The last triennial revaluation took place in March 2019 and showed the scheme had an increased actuarial deficit of £68.5 million.

To reduce the risk for the scheme Citizens Advice agreed to increase future annual deficit contributions to £2.11 million per year (from £1.61 million per year) and extend the payment period to 31 March 2037 (from 31 December 2033).

The triennial revaluation is currently underway for 31 March 2022 and will need to be agreed with the Pensions Scheme Trustees and submitted to The Pensions Regulator by June 2023.

The scheme has a professional pension chair, a board of trustees and professional advisers to help mitigate any risks the scheme has.

Cyber security and data protection

Risks and issues

We fail to respond effectively to the increased threat of cyber attacks and aren't clear enough about how our clients' data is used leading to data protection breaches.

Mitigation and management

During the year, we have taken steps to significantly bolster our cyber security capacity and capability. Our audit and risk committee receive quarterly reports on cyber security.

Our Data Protection Officer carried out a comprehensive review of our processes and controls around data privacy and we invited the Information Commissioner's Office to come and talk to trustees and senior leaders.

We have continued to provide regular updates and guidance to volunteers and staff about cyber security and data protection which has included mandatory data protection e-learning.

Our privacy risk management board continues to monitor and learn from data security incidents with support and oversight from the audit and risk committee.

Energy disclosures

Climate change and Citizens Advice

As an organisation, we recognise the impact of climate change and our responsibility to take action to contribute to the safeguarding of the natural environment for present and future generations. We take steps across a number of our areas of operation to reduce our environmental impact, and to work in the least environmentally harmful way possible.

We're committed to reducing energy use and carbon emissions in our operations, and to raise awareness of the need to do the same amongst our staff.

Our carbon strategy

Citizens Advice is mainly an office-based organisation. We work to reduce our carbon emissions through a focus on:

- **Office energy use**
working with our landlords on improving energy efficiency and waste reduction
- **Travel**
promoting public transport and more sustainable travel use and encouraging video conferencing where appropriate

Office Energy Use

We will continue to work with our landlords to reduce Citizens Advice's share of energy consumption in office buildings.

Both gas and electricity usage have increased this year—mainly due to staff returning to work in the offices. The overall outputs are still below pre pandemic levels however.

Some actions we took during the year to reduce our emissions are:

- in January 2022 Citizens Advice relocated to new office premises in Leeds. The landlord buys 100% of electricity through a renewable tariff that is backed by a Renewable Energy Guarantees of Origin (REGOs) certificate and is from offshore wind
- we purchased mobile air monitoring units to understand if the air filtration (heating/cooling) systems are balanced correctly
- we changed the coffee in our London office to Fairtrade, Rainforest Alliance and Soil Association
- by asking staff to receive magazines and periodicals in soft copy rather than hard copy—the office post has almost reduced to zero, reducing both paper and transportation usage

Travel

As the figures demonstrate there was a large decrease in travel due to restrictions following the pandemic. Travel related emissions within 2021-2022 are well above those of 2020-2021, reflecting reduced government policy restrictions on travel. Nevertheless they remain substantially below the pre-pandemic figures, showing that outputs have been kept low by encouraging staff to work in a blended approach and using remote conferencing and online collaboration where possible.

Methodology

Methodology follows best practice and is based on HM Government Environment Reporting Guideline, March 2020. All emissions factors are taken from UK Government GHG Conversion Factors for Company Reporting, 2021 factors.

Emissions are related primarily to our offices, travel and overnight stays at hotels. Citizens Advice national offices are all based in landlord-managed buildings. Depending on whether the property

readings are taken from sub-meters or from the whole building and pro-rated. Travel and hotel emissions are calculated based on information from our suppliers and government guidance on emissions. Flights, trains, and hotel stay are part of the Streamlined Energy and Carbon Reporting (SECR) Scope 3 category and therefore, by reporting on emissions associated with them, Citizens Advice is going above and beyond the requirements of SECR.

Gas consumption is calculated using pro rata space allocation of the whole of the 200 Aldersgate building.

Building landlords provide the meter readings to Citizens Advice. We have used Carbonxgen, an independent company, to calculate the CO2e with standard UK government methodology and to verify the numbers presented in this report.

Intensity ratio

Due to the diverse range of services offered by Citizens Advice, all of which depend on the dedication of members of staff, the intensity metric of kWh/FTE was chosen.

Greenhouse gas emissions due to UK energy use

Emission Source	Tonnes CO2e 19/20	Tonnes CO2e 20/21	Tonnes CO2e 21/22
Natural gas combustion	25.76	25.34	30.58
Total electricity	79.91	50.69	52.23
UK travel - Scope 1 (staff mileage claims) - Scope 3 (flights, rail, and hotel stays)	324.00	24.90	55.04
Total tonnes	429.67	100.94	137.85
Total CO2e tonnage per employee (intensity ratio)	0.452	0.101	0.137
Total energy usage	459,741 kWh	355,255 kWh	350,629 kWh

Financial review

Understanding Citizens Advice's finances

The Citizens Advice service is made up of a network of 258 independent local Citizens Advice charities across England and Wales alongside the national charity. Each of our local Citizens Advice charities are separate independent legal entities each with their own board of trustees that are accountable to their beneficiaries for their respective charitable objectives. As such we do not consolidate our accounts and our accounts and the following financial review section of our annual report only includes the results of the national organisation.

Our role as the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level.

Income

In 2021-2022, the total income for the national charity decreased to £153.6 million from £162.6 million in the previous year.

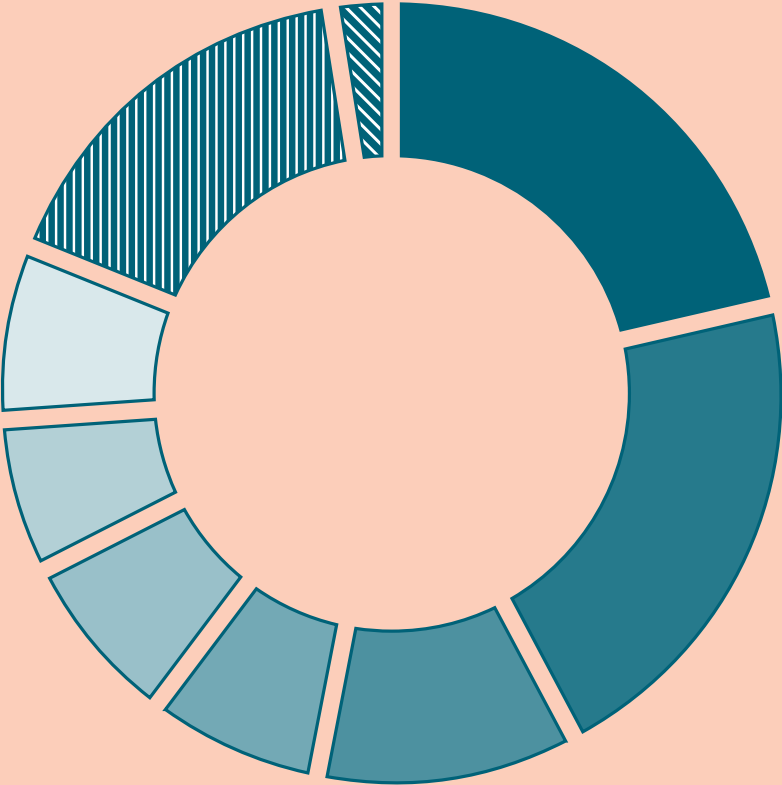
This reflects a decrease in restricted income to £124.8 million (2021: £137.3 million) and in particular the end of the one-off funding of £13.5 million we received for our response to the Covid-19 pandemic from the Department for Business, Energy & Industrial Strategy (BEIS) in 2020-2021.

Total unrestricted income increased from the previous year to £28.8 million (2021: £25.3 million). The most significant unrestricted funding continues to be that provided by BEIS to support our core activities. This increased this year to £25.3 million (2021: £22.3 million).

The chart on the next page shows where our income came from this year.

In 2021-22, the total income for the national charity decreased to £153.6 million from £162.6 million in the previous year.

Our main sources of income



Income 2021-2022
£153.6 million

Restricted

- £33.1 million**
Department for Work and Pensions
—Help to Claim (2021: £34.7 million)
- £32.0 million**
Money and Pensions Service
(2021: £30.3 million)
- £16.8 million**
Department for Business, Energy & Industrial
Strategy—Consumer (2021: £16.4 million)
- £10.7 million**
Other income (2021: £11.5 million)
- £11.1 million**
Ministry of Justice
—Witness Service (2021: £10.7 million)
- £9.8 million**
Money and Pensions Service
—Pension Wise (2021: £10.1 million)
- £11.3 million**
Welsh government (2021: £10.1 million)

Unrestricted

- £25.3 million**
Department for Business, Energy & Industrial
Strategy—core (2021: £22.3 million)
- £3.5 million**
Other income—unrestricted
(2021: £3.0 million)

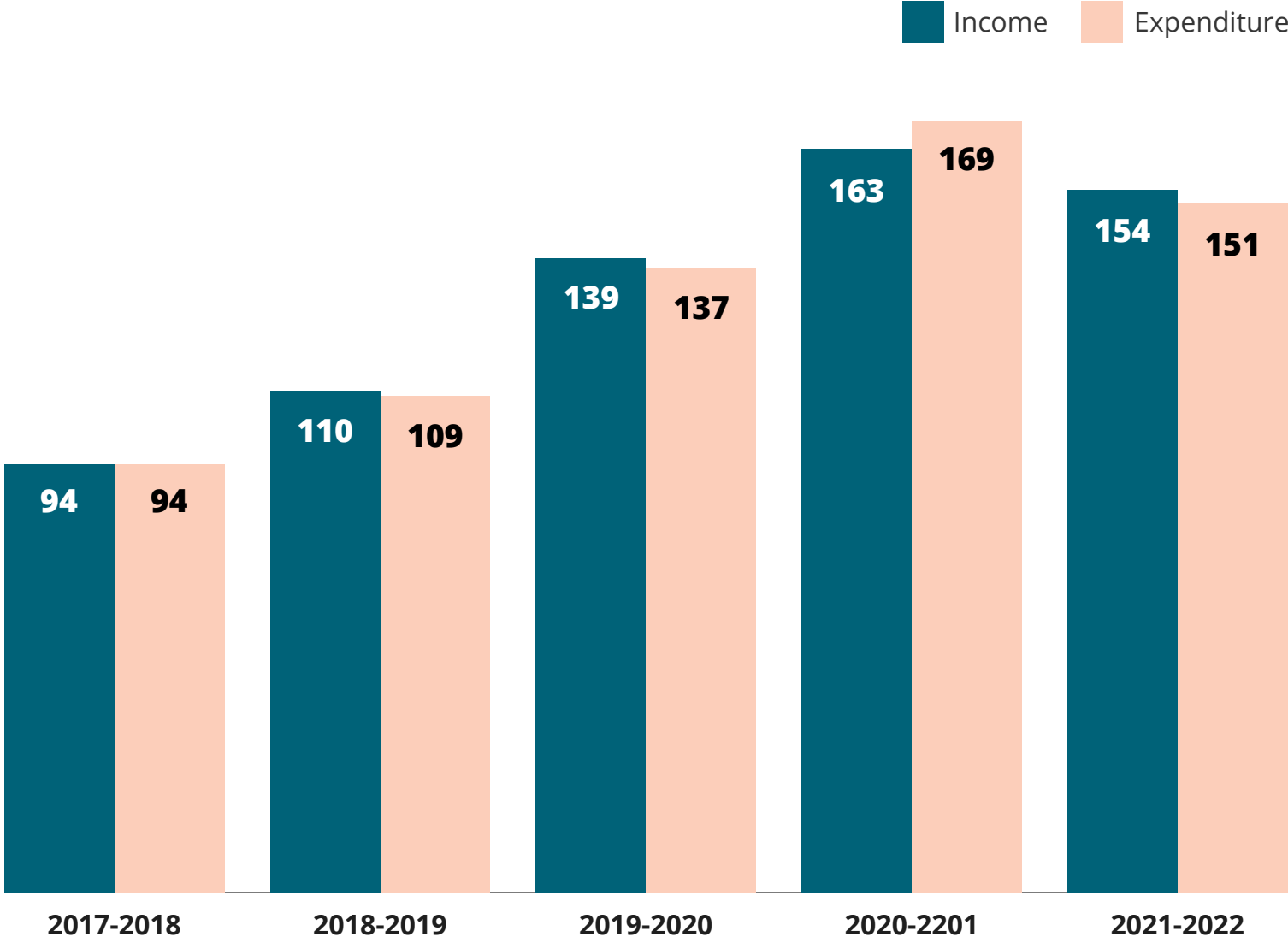
The 2020-2021 Financial Year is noted as '2021' on this page.

5-year snapshot of our income and expenditure (£millions)

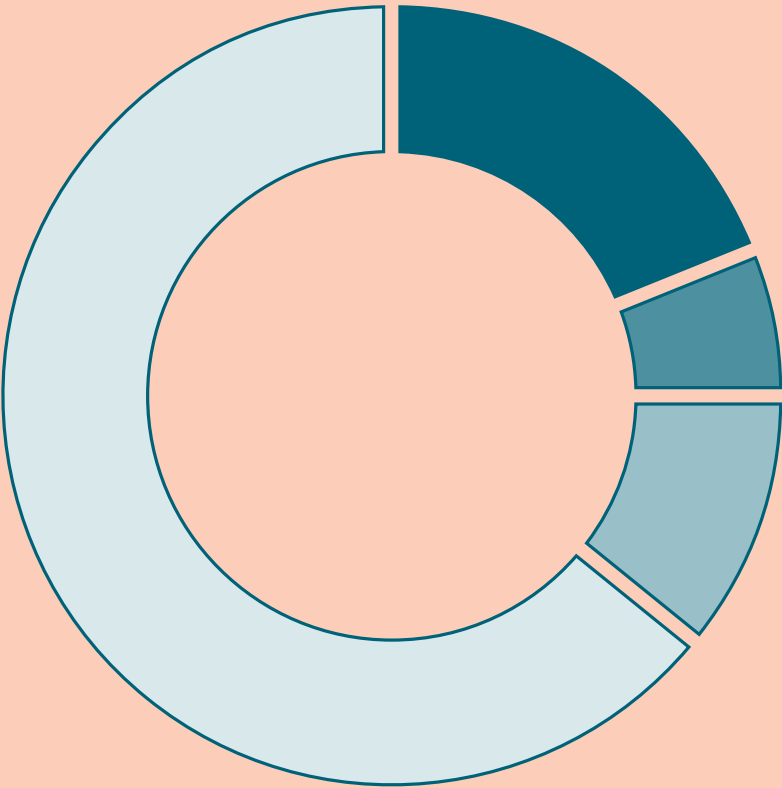
The majority of our funding is awarded through funding agreements and is restricted to a particular area of activity and relates to a specific financial year. Therefore, where restricted income grows, there will tend to be a corresponding increase in expenditure in the same year. This is reflected in the 5-year snapshot of income and expenditure.

We have seen a period of significant growth over the last few years with our income growing by over 72% from £94 million in 2017-2018 to £163 million in 2020-2021. The growth in income in 2020-2021 was largely as a result of additional one-off funding to support our response to the Covid-19 pandemic. Whilst our income fell to £154 million in 2021-2022 it is still our second highest year of income recorded.

Whilst income has risen substantially in recent years as we have taken on delivery of more services, our expectation is that this will remain fairly steady over the next 2 to 3 years. In the coming year we'll focus on maintaining existing key funding streams, while continuing to look for ways to diversify our income as a service, so that we can continue to meet our charitable objectives and expand and improve our services for the people we help.



Expenditure against our 4 areas of charitable activity



Expenditure 2021-2022
£151.0 million

- **£28.3 million**
Delivering information and advice
- **£9.2 million**
Advice and advocacy
- **£16.1 million**
Enabling the network
- **£95.7 million**
Delivering through partnerships

Delivering through partnerships

This represents the largest proportion of our expenditure at £95.7 million (2021: £95.1 million). This includes a significant part of the funding to the local Citizens Advice network, which decreased to £84.5 million (2021: £84.8 million) as a result of the overall decrease in income.

Delivering information and advice

Our spending on the direct delivery of information and advice in 2021-2022 was £28.3 million (2021: £35.8 million). This includes the direct delivery of services by Citizens Advice. The main areas of expenditure cover our Consumer Service, the Witness Service and the continued investment in our online and digital services for clients.

Enabling the network

In 2021-2022, we spent £16.1 million (2021: £17.2 million) on this area. This covers our core network support services, information services, systems support, training and quality assurance costs.

Advice and advocacy

Our expenditure in 2021-2022 on advice and advocacy was £9.2 million (2021: £9.2 million). This includes the delivery of our energy and post-statutory duties in line with our agreed work plan, as well as expenditure on policy and influence from our unrestricted funds to support our other key areas of advice work.

Reserves policy

At Citizens Advice we recognise the importance of investing funds in the growth of the charity, while retaining sufficient levels of available reserves to provide a prudent level of cover to meet future obligations and guard against unforeseen contingencies on a going concern basis.

Reserves in a broad sense represent the total funds held at a point in time, and at Citizens Advice these comprise restricted funds, unrestricted funds and a negative pensions reserve. At 31 March 2022, total funds were £9.7 million as detailed in the below table:

Restricted funds represent that funding received with specific restrictions as to what it is spent on. The funds carried forward represent that restricted funding where income has been recognised, but where the funds have not yet been spent. Restricted funds total £11.0 million at 31 March 2022. The restricted deficit for the year of £0.1 million (2021: £1.1 million surplus) reflects some funding recognised in the previous year as income, but that was spent in 2021-22.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent. Unrestricted funds total £25.0 million at 31 March 2022. This is split between freely-

available unrestricted funds of £18.8 million and designated funds of £6.2 million. Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £4.7 million (2021: £4.7 million), and a designated fund reserved for tangible and intangible fixed assets which are equal to the net book value of those assets of £1.5 million (2021: £1.5 million).

The negative pensions reserve as at 31 March 2022 decreased to £26.3 million (2021: £29.0 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. At 31 March 2022, the deficit of £26.3 million reflects the agreement to pay £2.1 million annual payments to the closed defined benefit scheme until March 2037. This negative balance will be reduced by the annual contributions over the payment period. The overall liability and the level of this reserve will vary based on the discount rate applicable to future contributions and periodic revaluations.

Reserves held at 31 March	2022 £'m	2021 £'m
Restricted reserves	11.0	11.1
Free reserves	18.8	17.7
General funds – designated	4.7	4.7
Designated funds – fixed assets	1.5	1.5
Total reserves excluding pension reserve	36.0	34.9
Pension reserve	(26.3)	(29.0)
Total reserves	9.7	5.9

Each year, our trustee board reviews our reserves policy and considers the appropriate level of reserves for the organisation to hold. It considers the level appropriate for the current size and complexity of the organisation, the economic environment we're operating in, the risks we're currently managing and known investment plans above and beyond annual budgeted costs. Trustees also consider our current risk profile, balancing the need to reflect that risk, while making sure we're not holding funds unnecessarily at the expense of committing funds to meet our charitable objectives.

As a result of this year's review, the trustee board, advised by the audit and risk committee and considering Charity Commission published guidance, decided to leave the basis of the reserves policy unchanged. The policy is to hold in free reserves the equivalent of 3 to 6 months' core operating costs. This means the target range continues to be £10 million to £20 million (2021: £10 million to £20 million).

Free reserves are defined as total unrestricted funds less designated funds. As of 31 March 2022, our free

reserves totalled £18.8 million and so we're within the target range.

Pensions

National Citizens Advice is the principal employer of a defined benefit multi-employer pension scheme. The other employers in this scheme are a small number of local Citizens Advice offices in London. The scheme was closed to new members and to future accrual in 2008. Each year these employers make contributions to the scheme towards the deficit.

The total deficit of the closed scheme as of 31 March 2022 was £46.6 million, decreasing from £62.1 million in 2021. This movement relates to changes to the actuarial assumptions on the liabilities of the scheme as a whole.

We remain committed to meeting our obligations in relation to the scheme and work closely with the pension scheme trustee board and its advisers. The current deficit recovery period runs to March 2037 with agreed annual pension deficit recovery payments

of £2.1 million. The overall liability and the level of this reserve will be subject to the triennial revaluation of the pension liability and any subsequent change to the agreed repayment plan. The triennial revaluation is currently underway for 31 March 2022 and will need to be agreed with the Pensions Scheme Trustees and submitted to The Pensions Regulator by June 2023.

Citizens Advice operates a defined contribution scheme. New staff are automatically enrolled into the scheme and employer contributions are charged as they are incurred.

Investments

We continue to benefit from a strong cash flow supported by our funders. The total cash balance at the 31 March 2022 was £37.6 million (2021: £38.9 million).

As required in our Memorandum, national Citizens Advice has the power to invest monies not immediately required for its purposes in or upon such investments, securities or property as may be thought fit.

Citizens Advice's investment strategy is to manage the charity's cash flows and investments, controlling the associated risks to maximise income with minimal risk. At the year end all such funds are held as fixed-term cash deposits, notice accounts or immediately available cash and are held in UK-based institutions with strong credit ratings. Where risk or return is not negatively impacted, we hold funds as "green" treasury deposits. Our investment policy is reviewed at least annually.

Grant-making policy

National Citizens Advice awards grants to local Citizens Advice (and other local charities and organisations) in line with our grant requirements with funders to meet the needs of our clients. Funds either come directly from national Citizens Advice for developmental opportunities that enhance our service to clients (including piloting or testing new ways of meeting needs or reaching more people) or as a result of funding awards to national Citizens Advice for specific services. These are then passed on to the local offices for delivery, in a range of ways depending upon the requirements of the specific grants.

In 2021-2022 we developed a more data led approach to our grants, allowing us to be more efficient and transparent about how we choose our delivery partners in the network. The grant application process is published on the Citizens Advice intranet so applicants are aware of the methodology. Evaluators are trained in-house and include members of local Citizens Advice to ensure transparency and objectivity, as well as a clear appeals process. In 2021-2022, £84.5 million in grants has been passed through to the network of local Citizens Advice and other organisations from funding sources including:

- Department for Business, Energy & Industrial Strategy for the Consumer Service
- Money and Pensions Service for delivery of money and debt advice in England and Wales
- Money and Pensions Service for the delivery of pensions guidance through Pension Wise
- Department for Work and Pensions for the provision of support to help people make a Universal Credit claim
- Ministry of Justice funding for 2 contact centres for the Witness Service
- Energy companies for energy advice and education programmes

- Welsh government for the delivery of face-to-face and telephone advice
- Gamble Aware for providing training, information and awareness on gambling-related harm

Fundraising policy

In 2021-2022, Citizens Advice continued to test and develop fundraising activities. During the year, Citizens Advice did not use professional fundraisers or commercial participants to act on its behalf.

However, in line with our ethics, data security and complaints policies, we did conduct individual giving pilots on Facebook and Instagram between April and September 2021.

We also continued to actively develop long-term partnerships with companies, trusts and foundations to support our strategic aims and long-term sustainability.

We recognise the need to protect vulnerable people and other members of the public from

undue pressure and any intrusion of privacy. This is reflected in the non-invasive fundraising activities we carried out in 2020-2021.

Given that we expect such activities to continue into the 2022-2023 financial year, we will ensure that, in compliance with our policies and general approach, we continue to protect the public’s interests. We remain registered with the Fundraising Regulator and in compliance with its voluntary regulation scheme, our fundraising policies and practices align with the Fundraising Code of Conduct, in addition to relevant marketing regulations and legislation.

We received 1 complaint related to fundraising during this period.

Going concern

The financial position and performance have been outlined in the financial review. The trustees have assessed our position and concluded that Citizens Advice is well-placed to meet our liabilities as they fall due and to manage the business risks we face.

Our key risks and uncertainties are summarised on pages 50-53, which include securing longer term funding to build our financial resilience. We acknowledge our pension fund obligations and as a result our unrestricted funds deficit. We have a clear strategy to manage the pension deficit, which includes a pension deficit reduction plan which is subject to continued discussion and agreement with the pension scheme trustee board.

Our going concern position is supported by a strong cash flow, sufficient reserves, good relationships with our key funders and a proven ability to retain and secure new services. Our planning and reporting processes, including financial projections and scenario planning, take into consideration the current economic climate (including the effects of the Covid-19 pandemic) and its potential impact on our various sources of income and planned expenditure. Furthermore, management accounts for the charity are presented at regular intervals to the trustee board throughout the financial year on progress against budget. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure that the charity spends within its available resources.

We have therefore adopted the going concern basis of preparation of these financial statements on the basis that we have concluded there is a reasonable expectation that we have sufficient resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements.

Approval

This annual report of the trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the board of trustees on 26 July 2022, including approving in their capacity as company directors the strategic report, and is signed as authorised on the board’s behalf by:

Warren Buckley
Chair

Our funders

Citizens Advice enjoys support from a wide range of funders and we obtain the maximum value for every pound we spend. We'd like to thank all of the organisations that have supported us during 2021-22. We look forward to working with all of you in future years.

Government funders

Department for Business, Energy & Industrial Strategy
Department of Health and Social Care
Department for Work and Pensions
HM Treasury
Home Office
Ministry of Justice
Welsh government

Other public bodies

Money and Pensions Service
The Insolvency Service

Other Major Funders

Barclays	National Lottery Community Fund
British Gas Energy Trust	Nationwide Foundation
Competition and Markets Authority	NatWest Group
Energy Saving Trust	Shell Energy
E.ON	Southern Gas Networks
Facebook	OVO (SSE Electricity)
Gamble Aware	Trussell Trust
JP Morgan	TSB
Kings College London	Utility Warehouse
Legal Education Foundation	Yorkshire Building Society
Money Advice Trust	

Legal and administrative details

Legal status

National Citizens Advice is a registered charity and a company limited by guarantee. It is incorporated in the United Kingdom and the registered office of the charity is in England. All independent local Citizens Advice are members of the national Citizens Advice charity and there are no other full members. The maximum liability of each member is limited to £1. Citizens Advice is governed by its Memorandum and Articles of Association as amended in October 2000, September 2009 and September 2010.

The registered name of the charity is The National Association of Citizens Advice Bureaux. From 6 January 2003, the charity has used the operating name of Citizens Advice. The charity was incorporated as a company limited by guarantee on 13 July 1979.

The charity has an active trading subsidiary, Citizens Advice Limited (formerly Advice Services Information Limited). Consolidated accounts have been prepared. The basis of consolidation is set

out in the accounting policies note. The charity also has a subsidiary pension trustee company, NACAB Pension Trustees Limited.

Registered office

Citizens Advice

3rd Floor North
200 Aldersgate
London EC1A 4HD
Telephone: 03000 231231
citizensadvice.org.uk

Registered charity number: 279057

Company number: 1436945

Company Secretary

Nicola Clarke

Advisers

Independent auditor

BDO LLP

55 Baker Street
London W1U 7EU

Internal auditor

Mazars LLP

30 Old Bailey
London EC4M 7AU

Bankers

Barclays Bank PLC

1 Churchill Place
London E14 5HP

Lloyds Bank plc

25 Gresham Street
London EC2V 7HN

Solicitors

Bates, Wells and Braithwaite

10 Queen Street Place
London EC4R 1BE

Independent auditor's report to the members of The National Association of Citizens Advice Bureaux

Opinion on the financial statements

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the Parent Charitable Company's affairs as at 31 March 2022 and of the Group's incoming resources and application of resources 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.

We have audited the financial statements of The National Association of Citizens Advice Bureaux ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 31 March 2022 which comprise the Consolidated

Statement of Financial Activities, the Consolidated and Charity Balance Sheet, the Consolidated 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 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).

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 believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remain independent of the Group and the Parent 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.

Conclusions related 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 Group and the Parent 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 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. 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 course of 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 this gives rise to a material misstatement in the financial statements themselves. 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.

Other Companies Act 2006 reporting

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

- the information given in the Trustees' Report, which includes Strategic report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic report, which are included in the Trustees' Report, have been prepared in accordance with applicable legal requirements.

In the light of the knowledge and understanding of the Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Strategic report or 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 by the Parent Charitable Company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Parent Charitable Company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' 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, 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 Group's and the Parent 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 Group or the Parent 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

We have been appointed as auditor under the Companies Act 2006 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

Extent to which the audit was capable of detecting irregularities, including fraud

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:

As part of designing our audit, based on our understanding of the industry in which the Group operates, we assessed the risks of material misstatement in the financial statements, including how fraud may occur. We considered the Parent Charitable Company's own assessment of the risks that irregularities may occur either as a result of fraud or error and held discussions to consider whether there was any knowledge of actual, suspected or alleged fraud.

We considered management's incentives and opportunities for fraudulent manipulation of the financial statements (including revenue recognition and the risk of override of controls),

and determined that the principal risks were related to posting inappropriate journal entries to manipulate financial results and management bias in accounting estimates. We also considered financial performance, key drivers for performance targets and the risks of non-compliance with other requirements imposed by the Charity Commission or Companies House. We considered the extent to which non-compliance might have a material effect on the Group's financial statements.

In addition, the Trustees are subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. We identified the following areas as those most likely to have such an effect: Data Protection and Health and Safety Legislation, compliance with the Companies Act 2006, UK GAAP, FRS 102 Charities SORP and tax legislation.

In order to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial

statements, we made enquiries of management and Those Charged With Governance about whether the entity is in compliance with such laws and regulations, and we inspected any relevant regulatory and legal correspondence.

Note that auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of Those Charged With Governance and other management, and inspection of regulatory and legal correspondence if any.

We also completed the following procedures:

- Performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud. Areas of identified risk were then tested substantively;
- In addressing the risk of fraud through management override of controls, we tested journal entries and other adjustments for inappropriate or unusual journals outside of our expectations, as well as for any significant transactions outside the normal course of business, taking into consideration the scope for

management to manipulate financial results, for example, through the timing of the recognition of income;

- Undertook discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations;
- Completed a review of the minutes of meetings of Those Charged With Governance, as well as relevant Committee meetings, a review of internal audit reports and a review of correspondence with relevant regulators to identify any actual or potential frauds or any potential weaknesses in internal control which could result in fraud susceptibility;
- Reviewed the financial statement disclosures and agreed disclosures to supporting documentation to assess compliance with applicable laws and regulations;
- Challenged the assumptions made by management in their significant accounting estimates in relation to classification of restricted funds, allocation of costs, going concern and appropriateness of the treatment of the pension scheme.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC'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.

Jill Halford (Senior Statutory Auditor)

For and on behalf of BDO LLP, statutory auditor
London, UK

15 August 2022

BDO LLP is a limited liability partnership registered in England and Wales (with registered number OC305127).

Consolidated statement of financial activities

For the year ended 31 March 2022 (Incorporating an income and expenditure account)

	Note	Unrestricted		Restricted		Total	Total
		2022 £'000	2021 £'000	2022 £'000	2021 £'000	2022 £'000	2021 £'000
Income							
Donations and legacies	2	595	535	156	101	751	636
Income from charitable activities:							
Grants	3	25,300	22,300	123,904	136,254	149,204	158,554
Delivery of services		1,820	1,478	704	888	2,524	2,366
Training and support		488	503	-	-	488	503
Other income:							
Other incoming resources		611	468	33	75	644	543
Investment income		13	29	-	-	13	29
Total income		28,827	25,313	124,797	137,318	153,624	162,631
Expenditure							
Expenditure on raising funds	6	1,519	592	197	125	1,716	717
Expenditure on charitable activities:							
Delivering information and advice	6	4,969	4,358	23,321	31,468	28,290	35,826
Advice and advocacy	6	2,471	2,540	6,773	6,679	9,244	9,219
Strengthening the local Citizens Advice network	6	12,845	12,518	3,221	4,634	16,066	17,152
Partnerships	6	4,400	1,771	91,337	93,288	95,737	95,059
Charitable expenditure before pension movements		26,204	21,779	124,849	136,194	151,053	157,973
(Decrease)/Increase in pension deficit	17	(1,203)	11,100	-	-	(1,203)	11,100
Total expenditure		25,001	32,879	124,849	136,194	149,850	169,073
Net income/(expenditure)		3,826	(7,566)	(52)	1,124	3,774	(6,442)
Transfer between funds		-	88	-	(88)	-	-
Net movement in funds		3,826	(7,478)	(52)	1,036	3,774	(6,442)
Reconciliation of funds							
Total funds brought forward	19	(5,151)	2,327	11,042	10,006	5,891	12,333
Total funds carried forward	19	(1,325)	(5,151)	10,990	11,042	9,665	5,891

All activities derive from continuing operations.

Consolidated and charity balance sheet

At 31 March 2022

	Note	Group		Citizens Advice	
		2022 £'000	2021 £'000	2022 £'000	2021 £'000
Fixed assets					
Intangible assets	10	1,240	1,431	1,240	1,431
Tangible assets	11	227	36	227	36
Current assets					
Stocks	12	90	-	90	-
Debtors	13	8,202	8,081	8,417	8,285
Cash and cash equivalents	16	37,611	38,920	37,348	38,716
Creditors: amounts falling due within one year	14	(10,880)	(12,872)	(10,832)	(12,872)
Net current assets		35,023	34,129	35,023	34,129
Total assets less current liabilities		36,490	35,596	36,490	35,596
Provisions for liabilities and charges	17	(26,825)	(29,705)	(26,825)	(29,705)
Total assets		9,665	5,891	9,665	5,891
Funds					
Restricted funds	19	10,990	11,042	10,990	11,042
Unrestricted funds	19	24,960	23,883	24,960	23,883
Pension reserve	19	(26,285)	(29,034)	(26,285)	(29,034)
Total unrestricted funds		(1,325)	(5,151)	(1,325)	(5,151)
Total funds		9,665	5,891	9,665	5,891

The charity has taken exemption from presenting its unconsolidated profit and loss account under s408 of the Companies Act 2006.

The unconsolidated surplus for the year is £3.8 million (2021: £6.4 million deficit).

The financial statements were approved and authorised for issue by the trustee board on 26 July 2022 and signed on their behalf by:

Warren Buckley

Director (Chair)

Lucinda Bell

Director (Treasurer)

Consolidated statement of cash flows

Year ended 31 March 2022

	2022 £'000	2021 £'000
Cash flows from operating activities		
Net movement of funds	3,774	(6,442)
Adjustments for:		
Depreciation of property, plant and equipment	94	55
Amortisation of intangible assets	402	367
Interest receivable	(13)	(29)
(Increases) in stock	(90)	-
(Increase) in debtors	(121)	(5,517)
(Decrease) in creditors	(1,992)	(366)
(Decrease)/increase in provisions	(2,880)	9,801
Net cash generated from operating activities	(826)	(2,131)
Cash flows from investing activities		
Purchases of property, plant and equipment	(285)	-
Purchase of intangible assets	(211)	-
Interest receivable	13	29
Net cash generated from/(used in) investing activities	(483)	29
Net increase/(decrease) in cash and cash equivalents	(1,309)	(2,102)
Cash and cash equivalents at the beginning of the year	38,920	41,022
Cash and cash equivalents at the end of year	37,611	38,920

Notes:

a) Analysis of changes in net debt	At 1 Apr 2021 £'000	Cash flows £'000	At 31 Mar 2022 £'000
Cash at bank and in hand	38,920	(1,309)	37,611
Total changes in net debt	38,920	(1,309)	37,611

Notes to the financial statements

Year ended 31 March 2022

Citizens Advice is a public benefit entity registered as charity in England and Wales and a company limited by guarantee. It was incorporated on 13 July 1979 (company number: 1436945) and registered as a charity on 21 January 1980 (charity number: 279057).

The registered office of Citizens Advice is: 3rd Floor North, 200 Aldersgate, London, EC1A 4HD.

1. Accounting policies

a) Accounting convention

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) and the Companies Act 2006. Citizens Advice 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 note(s). The principal accounting policies, which have been applied consistently, except where noted are set out below.

b) Consolidation

Citizens Advice Limited, a trading subsidiary controlled by Citizens Advice has also been consolidated within the accounts on a line-by-line basis. The net incoming resources for Citizens Advice alone were £3,774,000 in 2021-22 (£6,442,000 net outgoing in 2020-21).

A separate statement of financial activities for the charity is not presented because the charity has taken advantage of the exemptions afforded by Section 408 of the Companies Act 2006. The charity

has taken advantage of the exemption in FRS 102 from the requirements to present a charity-only cash flow statement and certain disclosures about the charity's financial instruments.

c) Going concern

The financial statements have been prepared on the going concern basis. Our key risks and uncertainties are summarised on page 50-53, which include securing longer term funding to build our financial resilience. We acknowledge our pension fund obligations and as a result our unrestricted funds deficit. We have a clear strategy to manage the pension deficit, which includes a pension deficit reduction plan which is subject to continued discussion and agreement with the pension scheme trustee board.

Our going concern position is supported by a strong cash flow, sufficient reserves, good relationships with our key funders and a proven ability to retain and secure new services.

1. Accounting policies (continued)

Detailed financial budgets are presented and approved by the trustee board on a 12-month basis together with forecasts and projections over a 3 year period. Our planning and reporting processes, including scenario planning, take into consideration the current economic climate (including the effects of the Covid-19 pandemic) and its potential impact on our various sources of income and planned expenditure. Furthermore, management accounts for the parent charity are presented at regular intervals to the trustee board throughout the financial year on progress against budget. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure that the charity spends within its available resources.

The Trustees therefore have a reasonable expectation that the group has sufficient resources to continue in its operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements, and believe that there are no material uncertainties

that call into doubt the ability of the group to continue as a going concern.

d) Fixed assets

Fixed assets are recognised on the balance sheet on initial acquisition, in accordance with FRS 102.

Only assets over £1,000 are capitalised. Depreciation is charged on a straight-line basis on the cost of assets less residual value over their estimated useful life. A full year's depreciation is charged in the year of acquisition. Fixed assets are assessed for impairment at the balance sheet date.

The estimated lives of the assets are as follows:

- Office and computer equipment – 3 years
- Infrastructure software – between 3 and 8 years, depending on the duration of licence
- Software development costs and infrastructure purchased and developed in-house have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce future benefits. Once brought into use,

they will be amortised on the straight-line basis over the anticipated life of the benefits arising from the completed project, usually expected to be between 3 and 8 years

- Fixtures and fittings – 5 years

e) Stocks

Stocks are goods donated and held for distribution to local Citizens Advice which are yet to be distributed at the balance sheet date. They are held at carrying value, measured at fair value at the balance sheet date. Due to the nature of the goods and the availability of selling prices for comparable items, the fair value is based on market value of equivalent items and assessed for impairment at the balance sheet date.

f) Leases

Rent-free periods are accounted for over the period of the lease to the first break clause for each property.

1. Accounting policies (continued)

g) Pension costs

The National Association of Citizens Advice Bureaux (NACAB) Pension and Assurance Plan (1991) is a multi-employer defined benefit scheme which was closed during the financial year ended 31 March 2008. Having taken advice from the scheme's actuary, Citizens Advice cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The disclosures under FRS 102 in this circumstance are shown in note 23.

The expected cost of providing pensions is calculated periodically by a professionally-qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred as required by FRS 102.

On 1 April 2005, Citizens Advice introduced a defined contribution pension, the Citizens Advice Group Personal Pension Plan operated by Scottish Widows. From April 2014, staff are automatically enrolled unless they opt out of the scheme. The

employer's contributions are charged to the statement of financial activities in the period in which they were incurred. Some Consumer Futures members who transferred in April 2014 retain participation in the Civil Service scheme.

h) Financial instruments

Citizens Advice has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise the group's debtors excluding prepayments.

Financial liabilities held at amortised cost comprise the group's short- and long-term creditors excluding deferred income and taxation payable. Financial liabilities held at fair value comprise the group's provisions. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

Investments in subsidiary undertakings are held at cost less impairment.

i) Grants payable and receivable

Grants payable are made to local Citizens Advice and other bodies, and the liability is recognised when the obligation arises although the grant may not be due.

Grants receivable are recognised when entitlement is established, there is probability of receipt and the amount can be reliably measured. Any unexpended grant is carried forward in reserves.

If any grant has been provided for a stated purpose, it is carried forward as restricted funds. Any unused grants not able to be used for the purpose determined by the funder are returned in accordance with the funding agreement.

1. Accounting policies (continued)

j) Deferred income

Deferred income relating to subscriptions is shown within the balance sheet. Other deferred income relates to restricted funding received in advance but where the related expenditure can only take place in a future accounting period.

k) Legacies

Legacies are recognised when they are received or when probate is given and a reliable estimate of the amount is available, whichever is sooner.

l) Delivery of services

The trading activities of Citizens Advice, mainly the local Citizens Advice membership fees and the sale of information products, are exercised in the course of carrying out the primary purpose of the charity.

The income and expenditure is shown in the statement of financial activities as delivery of services and strengthening the network respectively.

Any activities that are not for the primary purpose of the charity are accounted for in Citizens Advice Limited and this subsidiary has been consolidated into the Statement of financial activities. The income and expenditure is also shown in the statement of financial activities as delivery of services and strengthening the network respectively.

m) Training and support

The training and support activities comprise income from the provision of training courses in debt, employment, welfare benefits and consumer issues as well as contributions towards the cost of providing insurance cover on behalf of the network in England and Wales.

n) Other income

Donations are recognised upon receipt. Gifts in kind are valued at a reasonable estimate of the value to Citizens Advice, which is normally equal to the market value. Goods donated for distribution are recognised as income at fair value which is the market value and held as stocks until distributed, at

which point they are included under the charitable expenditure at the same value.

o) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under the charitable expenditure activity headings with reference to activities performed in the year.

Costs of generating funds are those costs relating to fundraising for new donors or new projects.

Staff costs are all emoluments incurred. Other direct costs are non-staff costs incurred by each principal activity.

Governance costs are those incurred in connection with the administration of the charity's constitutional and statutory duties.

Irrecoverable VAT is treated as resources expended in the principal activity that incurred the original VAT.

1. Accounting policies (continued)

Support costs, including premises, fundraising, central administration, IT support, human resources costs, governance and finance costs (staff and other costs), which are not directly attributable to a particular principal activity, have been fully allocated to departments and activities based on direct staff costs of the principal activity as shown in note 7.

p) Reserves

Unrestricted funds represent funds raised or grants awarded for no specified project which are expendable at the discretion of the trustees in furtherance of the charity's objectives. There are no carry-forward restrictions on unrestricted funds. Transfers to and from designated funds are subject to the approval of the trustees.

Restricted funds are awarded for a specified programme as declared by the funder, or restricted with their authority or with a restriction created by a legal process. The scope of the programme is still within the wider objectives of the charity. Income may be awarded in one year for expenditure in that or a subsequent year on a specified programme.

q) Provisions

Provisions for future liabilities are recognised when Citizens Advice has a legal or constructive financial obligation that can be reliably estimated and for which there is an expectation that payment will be made.

The provisions include Citizens Advice's pension liability in compliance with FRS 102.

r) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of

the revision and future periods if the revision affects the current and future periods.

The key judgements and estimates that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Income recognition – Due to the range and complexity of the group's funding streams, income recognition is deemed to be an area that requires judgement to appropriately apply the income accounting policies. The key judgement relates to income streams where the agreement spans different financial years. Income is recognised when the entitlement is established, there is probability of receipt and the amount can be reliably measured.

Pension scheme – The charity is part of a closed defined benefit multi employer scheme alongside 15 local Citizens Advice. During the period the scheme operated there were many staff who moved between working for the different entities involved in the scheme and full records of these movements

1. Accounting policies (continued)

are unavailable. Therefore, the scheme is unable to properly differentiate the liability between the scheme members. As a result, Citizens Advice accounts for the scheme as a defined contribution plan, recognising on the balance sheet the present value of the future committed payments. Further information is contained within note 23.

Pension liabilities – The charity recognises its liability to its defined benefit pension scheme which involves a number of estimates including the discount rate. The discount rate used for 2021-22 is 2.8%. A number of other estimates are used relating to levels of scheme membership, rates of mortality, key financial market indicators such as inflation and expectations on future asset returns. The charity engages a firm of actuaries to provide expert advice about the assumptions made and the effect on the pension liability of changes in these assumptions.

Further information is contained within note 23

2. Donations and legacies

	2022 £'000	2021 £'000
Legacies	107	140
Donations	644	496
Total donations and legacies	751	636

Donations includes gifts in kind of £400,882 (2021: £196,493) being professional services to the value of £292,226 (2021: £nil) provided by Thoughtwork Social Change Lab and £24,408 (2021: £13,040) provided by 2020 Trustee Services, along with advertising credits for use on Facebook to the value of £nil (2021: £100,788) and Google to the value of £84,248 (2021: £82,665). Goods donated for distribution to beneficiaries were received from DEFRA to the value of £97,716 (2021: £nil).

3. Grants

a) Government grants

Funder	2022 £'000	2021 £'000	Purpose
Government department grants			
Department for Business, Energy and Industrial Strategy (BEIS) unrestricted	25,300	22,300	Core charitable objectives
BEIS restricted	-	13,500	Covid-19 response
BEIS restricted	10,383	9,544	Consumer service
BEIS restricted	6,089	5,918	Consumer (levy funded)
BEIS restricted	-	2,777	Brexit
BEIS restricted	1,849	1,849	Big Energy Saving Week/Network
Department of Health	7	78	Membership of the Health and Wellbeing Alliance
Department of Work and Pensions	33,104	34,729	Universal Support: Help to Claim
Ministry of Justice	11,095	10,722	Court-based Witness Service
HM Treasury	41	122	Debt advice for veterans and emergency services personnel
Home Office	30	141	Windrush interim hardship support services
Welsh government			
Welsh government	7,189	5,665	Advice service
Welsh government	3,856	4,022	Debt and housing advice
Welsh government	237	246	Discrimination advice
Welsh government	-	11	Better advice: better health
Welsh government	-	2	Tackling poverty
Total government grants	99,180	111,626	

3. Grants (continued)

b) Grants from other public bodies

Funder	2022 £'000	2021 £'000	Purpose
The Insolvency Service	80	78	Debt relief orders
Money and Pensions Service	9,829	10,083	Pension guidance
Money and Pensions Service	32,021	30,311	Money and debt advice and debt relief orders
Money and Pensions Service	-	186	Maintaining capacity on debt advice: energy
Total grants from other public bodies	41,930	40,658	

c) Other grants

Purpose (funder)	2022 £'000	2021 £'000
Online scams awareness (Facebook)	647	609
Energy advice (various)	2,100	1,851
Specialist support (various)	360	1,546
Food banks (Trussell Trust)	4,359	1,413
Money advice (various)	628	851
Total other grants	8,094	6,270
Total grants	149,204	158,554

A list of grant funders is available in the strategic report.

4. Information regarding directors and employees

The trustees of Citizens Advice are the non-executive directors of the charitable company. No emoluments were paid to any non-executive directors (2021: £nil). Expenses of £nil (2021: £nil) were reimbursed, or paid directly to third parties, for none (2021: £nil) of the non-executive directors during the year in respect of expenses for travel, accommodation and subsistence incurred in the course of executing their duties. Indemnity insurance up to the value of £10 million is provided for the Directors and Trustees, the premiums are paid centrally for the whole group by Citizens Advice.

Employee costs during the year:

	2022 £'000	2021 £'000
Wages and salaries	38,184	39,112
Social security costs	4,030	4,135
Pension costs	2,457	2,581
Temporary staff	1,772	2,681
Total employee costs	46,443	48,509

Wages and salaries above include £898,693 (2021: £902,356) for redundancy and settlement costs. Of these payments nil (2021: £41,572) were payable to key management personnel. Redundancy payments were made in line with our contractual terms.

Pension costs shown above relate to amounts accrued in the year with £314,055 (2021: £335,150) included in other creditors at year end. Payments totalling £2.2 million (2021: £2.3 million) were made to the Citizens Advice Group Personal Pension Plan and £102,000 (2021: £101,000) to the Civil Service Pension scheme for Consumer Futures staff who transferred to Citizens Advice in April 2014. In addition to the pension costs disclosed above, contributions totalling £2.4 million (2021: £3.4 million) were made to the NACAB Pension and Assurance Plan (1991) which closed on 27 March 2008 with £2.1 million of this paid from the existing pension liability provision.

The number of employees who received employee benefits (excluding employer pension costs but including compensation for loss of office) in excess of £60,000 is analysed below:

	2022 Number	2021 Number
£60,000 to £69,999	43	40
£70,000 to £79,999	21	24
£80,000 to £89,999	8	9
£90,000 to £99,999	4	7
£100,000 to £109,999	2	2
£110,000 to £119,999	2	-
£130,000 to £139,999	1	-
£150,000 to £159,999	1	-
£180,000 to £189,999	-	1

Citizens Advice has identified the key management personnel as the executive team, as outlined in the strategic report. The total remuneration for key management personnel was £662,480 (2021: £584,944). This includes pension contributions of £24,597 (2021:£23,216). In addition, the key management personnel were reimbursed £1,000 (2021: £1,093) for travel and out-of-pocket expenses incurred in the course of executing their responsibilities.

4. Information regarding directors and employees (continued)

Key management team remuneration for the year, including basic pay, pension and benefits was as follows:

Notes	Role	Remuneration to 31 March 2022			Remuneration to 31 March 2021
		Salary	Pension	Total	
1	Chief Executive / Former Chief Executive	£169,476	-	£169,476	£99,837
2	Acting Chief Executive/Chief Operating Officer	£83,254	-	£83,254	£195,760
	Executive Director of Advice and Advocacy	£109,324	£8,470	£117,794	£118,491
	Executive Director of Operations	£109,324	£7,525	£116,849	£117,075
3	Interim Executive Director of Commercial	£112,124	£7,270	£119,394	£53,781
4	Executive Director of People	£51,250	£1,333	£52,583	-
5	Interim Executive Director of Strategy and Transformation	£2,939	£191	£3,130	-

1 Dame Clare Moriarty has been Chief Executive since 26 April 2021. Dame Gillian Guy was our Chief Executive until 25 October 2020.

2 Alistair Cromwell was our Deputy Chief Executive between 26 April 2021 and 30 September 2021, having been Acting Chief Executive from 25 October 2020 to 25 April 2021 and prior to that our Chief Operating Officer.

3 Andrew Seager is our Interim Executive Director of Commercial. He has been an Executive Director since 26 October 2020 and is included above only from that point, having moved from his role as Director of Business Development.

4 Angela Buxton has been our Executive Director of People since 1 November 2021. Prior to this senior people leadership consultancy was provided by Kirsty Holt.

5 Maz Hamilton is our Interim Executive Director of Strategy and Transformation. They have been an Executive Director since 21 March 2022 and are included above only from that point, having moved from their role as Programme Director for Content Strategy and Delivery.

4. Information regarding directors and employees (continued)

Pension contributions for key management personnel in the scheme are paid at the same rate as for all staff. The maximum employer contribution available under the staff scheme is 6.5%.

On 1 April 2021 all staff, including the key management personnel, received a flat rate pay increase of £250, an average of 0.8%. In addition, a one-off payment of £250 was made to those staff who had been working in courts or our offices to compensate them for not receiving the homeworker allowance. Other salary changes were a result of role changes and re-valuations. The remuneration policy is set out in the strategic report.

The average number of people employed in each activity during the year was:

	2022 Number	2021 Number
Raising funds	9	9
Charitable activities		
Delivering information and advice	343	337
Advice and advocacy	140	138
Strengthening the local Citizens Advice network	234	229
Partnerships	298	292
Average number of persons employed	1,024	1,005

5. Grants payable

Grant payments were made to local Citizens Advice members in the financial year:

a) Grants to local Citizens Advice members

Purpose	2022 Total no	2022 £'000	2021 £'000
Money and debt advice	254	24,102	23,560
Pensions guidance	16	7,085	7,227
Consumer advice	7	5,843	5,505
Universal credit: Help to Claim	257	26,336	27,617
Welsh Government funded projects	79	9,387	8,323
Energy advice	170	1,942	2,114
Brexit advice	-	-	530
Witness services	2	592	640
Online scams awareness	7	217	217
Gambling support service	18	35	594
Debt relief orders	197	51	38
Help through Hardship	18	3,011	853
Meeting More Demand - Covid-19 response	-	-	5,427
Innovation - Covid-19 response	-	-	916
Various projects	6	1,680	1,201
Total local Citizens Advice network grants	1,031	80,281	84,762

Grants are received for the above purposes and distributed amongst local Citizens Advice members. The local Citizens Advice members who received a grant in the year are shown in appendix 1.

5. Grants payable (continued)

b) Grants from other public bodies

93 grants (2021:161 grants) paid to non local Citizens Advice network participants in delivery of national projects, funded by partner organisations.

Purpose	Recipient	2022 Total no	2022 £'000	2021 £'000
Debt advice	Better Leeds Communities	2	125	128
Debt advice	Birmingham Settlement	2	351	358
Energy/Online scams	Citizens Advice Scotland	1	90	203
Debt advice	Ebor Gardens Advice Centre	2	217	207
Energy	Energy Saving Trust	1	25	65
Immigration advice	Ethnic Minorities and Youth Support Team Wales	1	2	69
Supporting veterans	FirstLight Trust	1	22	18
Energy	Fuel Bank Foundation	1	430	-
Debt advice	Homemaker Southwest	2	193	201
Debt advice and financial capability	Ipswich Housing Action Group	2	131	123
Debt advice	Mind Salford	1	106	108
Debt line	Money Advice Trust	1	1,271	1,348
Debt advice	Money Advice and Community Support	2	85	124
Debt advice	Norfolk Community Law Service	2	87	68
Various	Shelter	1	412	309
Various	SNAP Cymru	1	123	123
Debt advice	Speakeasy Law Centre	1	66	66
Debt advice	St Vincent's Centre	2	146	128
Various	Tenovus Cancer Care	-	-	62
Various	74 miscellaneous grants (2020: 94)	67	334	682
Total grants to others		93	4,216	4,390
Total grants		1,119	84,497	89,152

6. Total resources expended

Total resources expended for the year ended 31 March 2022:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2022 £'000
Costs of generating funds	631	-	822	263	1,716
Charitable objectives					
Delivering information and advice	12,977	6,773	3,146	5,394	28,290
Advice and advocacy	5,335	-	1,692	2,217	9,244
Strengthening the local Citizens Advice network	9,114	80	3,085	3,787	16,066
Partnerships	10,149	77,644	4,782	3,162	95,737
Total resources expended	38,206	84,497	13,527	14,823	151,053

Total resources expended for the year ended 31 March 2022:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2021 £'000
Costs of generating funds	356	-	204	157	717
Charitable objectives					
Delivering information and advice	13,233	12,782	3,972	5,839	35,826
Advice and advocacy	5,413	-	1,418	2,388	9,219
Strengthening the local Citizens Advice network	9,015	960	3,199	3,978	17,152
Partnerships	11,501	75,410	4,107	4,041	95,059
Total resources expended	39,518	89,152	12,900	16,403	157,973

7. Support cost breakdown by activity

Support costs are allocated across activities based on direct staff costs. The amounts below represent the allocated staff and other allocated costs in note 6. Support costs breakdown by activity for the year ended 31 March 2022:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2022 £'000
Costs of generating funds	45	40	54	76	48	263
Charitable objectives						
Delivering information and advice	924	826	1,114	1,561	969	5,394
Advice and advocacy	380	339	458	642	398	2,217
Strengthening the local Citizens Advice network	648	580	782	1,096	681	3,787
Partnerships	542	484	653	915	568	3,162
Total support cost	2,539	2,269	3,061	4,290	2,664	14,823

Support costs include governance costs of £1.2 million (2021: £1.1 million). These costs include internal and external audit fees (see note 9), costs incurred in supporting the work of the trustees and an apportionment of executive team costs.

Support costs breakdown by activity for the year ended 31 March 2021:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2021 £'000
Costs of generating funds	23	35	32	35	32	157
Charitable objectives						
Delivering information and advice	837	1,334	1,184	1,302	1,182	5,839
Advice and advocacy	343	546	484	532	483	2,388
Strengthening the local Citizens Advice network	570	909	807	887	805	3,978
Partnerships	580	923	819	901	818	4,041
Total support cost	2,353	3,747	3,326	3,657	3,320	16,403

8. Corporation tax

Citizens Advice is a registered charity and accordingly is exempt from taxation on income and gains where they are applied for charitable purposes. Citizens Advice Limited covenants all distributable profits to the main charity each year under Gift Aid and does not incur any tax liability.

9. Net expenditure

Net outgoing resources for the year are stated after charging:

	2022 £'000	2021 £'000
Operating lease costs		
Property	1,675	1,806
Office equipment	12	16
Amortisation	402	367
Depreciation	94	55
External auditor's remuneration	89	49
Internal auditor's remuneration	50	50

10. Fixed assets – intangible assets

The fixed assets of Citizens Advice are the same as those of the group, as stated below. Assets have been split between intangible and tangible assets in accordance with FRS102 and the Charities SORP 2019. Intangible fixed assets include computer licences and software purchases.

	Infrastructure software	
	Operational £'000	Total £'000
Cost		
At 1 April 2021	3,793	3,793
Additions	211	211
Disposals	(495)	(495)
At 31 March 2022	3,509	3,509
Amortisation		
At 1 April 2021	2,362	2,362
Charge for the year	402	402
Disposals	(495)	(495)
At 31 March 2022	2,269	2,269
Net book value at 31 March 2022	1,240	1,240
Net book value at 31 March 2021	1,431	1,431

The amortisation charge is reallocated over all charitable activities.

11. Fixed assets – tangible assets

This includes capitalised fixtures, fittings and equipment.

	Fixtures, fittings & equipment £'000	Total £'000
Cost		
At 1 April 2021	201	201
Additions	285	285
At 31 March 2022	486	486
Depreciation		
At 1 April 2021	165	165
Charge for the year	94	94
At 31 March 2022	259	259
Net book value at 31 March 2022	227	227
Net book value at 31 March 2021	36	36

12. Stocks

	Group		Citizens Advice	
	2022 £'000	2021 £'000	2022 £'000	2021 £'000
Donated goods held for distribution	90	-	90	-
Total stocks	90	-	90	-

Stocks held were donated refurbished tablets & mobile phones which Citizens Advice are distributing to local Citizens Advice.

13. Debtors

	Group		Citizens Advice	
	2022 £'000	2021 £'000	2022 £'000	2021 £'000
Trade debtors	321	187	321	168
Other debtors	2,843	2,234	2,843	2,234
Prepayments and accrued income	5,038	5,660	5,038	5,660
Subsidiary undertakings	-	-	215	223
Total debtors	8,202	8,081	8,417	8,285

Included in other debtors is £15,700 (2021: £17,000) which relates to 17 (2021: 7) staff season ticket, car or career development loans and the Cycle to Work Scheme. These are interest free and are recoverable through monthly payroll deductions. There were no executive directors (2021: £nil) with a loan outstanding at the balance sheet date (2021: £nil).

14. Creditors: amounts falling due within one year

	Group		Citizens Advice	
	2022 £'000	2021 £'000	2022 £'000	2021 £'000
Trade creditors	1,605	1,034	1,605	1,034
Local Citizens Advice network grants	893	1,753	893	1,753
Other creditors	2,471	2,083	2,471	2,083
Other taxation and social security	1,125	1,114	1,125	1,114
Accruals and deferred income	4,786	6,888	4,738	6,888
Total creditors amounts falling due within one year	10,880	12,872	10,832	12,872

Accruals and deferred income comprises:

Accruals	3,542	5,113	3,542	5,113
Deferred income brought forward	1,775	1,585	1,775	1,585
Amount released from previous year	(1,149)	(1,160)	(1,149)	(1,160)
Incoming resources deferred in the year	618	1,350	570	1,350
	4,786	6,888	4,738	6,888

15. Investments

The value of shares held in Citizens Advice Limited is £2 being 2 ordinary shares of £1 each which represents 100% of the issued share capital. The company is a private limited company which was incorporated on 16 July 1982. The company is incorporated in England. The company manages all forms of sponsorship opportunities and other trading activities on behalf of the parent company and covenants all profits under Gift Aid. The turnover in 2022 was £32,000 (2021: £81,600) which generated a profit of £8,605 (2021: profit £55,271). Net assets were £2 in 2022 (2021: £2). The shares are held as a fixed asset.

There were no cash deposits held as investments at 31 March 2022 (2021: £nil) and none were held as fixed assets (2021: £nil) or as current assets (2021: £nil).

16. Cash at bank and in hand

Cash and fixed-term deposits valued at £37.6 million (2021: £38.9 million) were held as at 31 March 2022. These were all held in UK accounts. Of these £4.7 million has been identified in the balance sheet as a designated fund for technology investments (2021: £4.7 million).

17. Provisions

	Group		Citizens Advice	
	2022 £'000	2021 £'000	2022 £'000	2021 £'000
Property provisions				
Provision at 1 April 2021	660	767	660	767
(Released) during the year	(43)	(194)	(43)	(194)
(Utilised) during the year	(87)	-	(87)	-
Additional provision	-	87	-	87
Property provision at 31 March 2022	530	660	530	660
Other provisions				
Provision at 1 April 2021	29,045	19,137	29,045	19,137
(Released) during the year	(2)	(2)	(2)	(2)
(Utilised) for deficit funding contribution	(2,111)	(1,611)	(2,111)	(1,611)
Increase due to unwinding of discount factor	566	421	566	421
Additional provision due to revaluation	-	10,849	-	10,849
(Released)/additional due to change in discount factor used	(1,203)	251	(1,203)	251
Other provision at 31 March 2022	26,295	29,045	26,295	29,045
Total provisions at 31 March 2022	26,825	29,705	26,285	29,705

The provision includes Citizens Advice's pension liability in compliance with FRS 102 of £26.3 million (2021: £29.0 million). Movements included in other provisions above which relate to the pension scheme are a decrease in the provision following payment of the annual deficit funding contribution of £2.1 million (2021: £1.6 million), an increase in the

provision due to unwinding the discounting of £0.6 million (2021: £0.4 million), and a decrease in the provision due to a change in the discount factor of £1.2 million (2021: £0.2 million increase). In addition, there was a significant increase in this provision in 2021 due to the triennial valuation of the pension scheme with no equivalent in the current year.

The nature of provisions and the expected timing of resulting payments are:

Nature of provision	Amount £'000	Payment due
Dilapidations payments due on major repairs on leased buildings after the first break clause	530	Between 2022 and 2025
Local Citizens Advice pension liability	10	2027
Pension contribution liability	26,285	See note 23
Total provisions at 31 March 2022	26,825	

18. Financial instruments

As at 31 March 2022 the Group's financial instruments were:

	Group	
	2022 £'000	2021 £'000
Financial assets at amortised cost		
Trade debtors	321	187
Other debtors	2,843	2,234
Accrued income	3,749	4,435
Total financial assets at amortised cost	6,913	6,856
Financial liabilities at amortised cost		
Trade creditors	1,605	1,034
Local Citizens Advice network grants	853	1,753
Other creditors	2,471	2,083
Accruals	3,581	5,113
Total financial liabilities at amortised cost	8,510	9,983
Financial liabilities at fair value through income or expenditure		
Provisions	26,825	29,705
Total financial liabilities at fair value through income or expenditure	26,825	29,705

Income, expenses, gains and losses in respect of these financial instruments were:

	2022 £'000			2021 £'000		
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances	13	-	-	30	-	-

19. Statement of funds

	At 1 April 2021 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2022 £'000
Money and debt	4,935	32,239	(31,302)	-	5,872
Pensions guidance	159	9,829	(9,829)	-	159
Consumer and energy	3,376	19,832	(19,832)	-	3,376
Welfare	100	33,104	(33,204)	-	-
Wales specific services	12	11,282	(11,287)	-	7
Justice	34	11,125	(11,125)	-	34
Housing	172	51	(51)	-	172
Other	2,254	7,335	(8,219)	-	1,370
Total restricted funds	11,042	124,797	(124,849)	-	10,990
Designated funds	6,192	-	-	-	6,192
Unrestricted funds	17,691	27,281	(26,204)	-	18,768
Total unrestricted funds	23,883	27,281	(26,204)	-	24,960
Pension scheme	(29,034)	1,546	1,203	-	(26,285)
Total funds	5,891	153,624	(149,850)	-	9,665

Restricted funds represent that funding received with specific restrictions as to what it is spent on. The funds carried forward represent that restricted funding where income has been recognised but where the funds have not yet been spent.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent.

This is split between freely available unrestricted funds and designated funds.

Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £4.7 million (2021: £4.7 million). The remaining £1.5 million (2021: £1.5 million) is a designated fund

reserved for tangible and intangible fixed assets which are equal to the net book value of those assets.

The board of trustees has reviewed the reserves policy in the year and has maintained the target range of free reserves as 3 to 6 months of core operating costs. This equals £10 million to £20 million (2021: £10 million to £20 million). Free reserves are considered to be unrestricted funds less designated funds. As of 31 March 2022, our free reserves totalled £18.8 million (2021: £17.6 million) and so we're within the target range.

The pension reserve as at 31 March 2022 was £26.3 million (2021: £29.0 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. Further details are in note 23.

19. Statement of funds (continued)

Comparative statement of funds

The categorisation of reserves has been reviewed to reflect changes over time in the key funding streams and associated activities of the charity. This is also intended to be more meaningful and relevant to stakeholders. As such the prior year statement of funds is shown restated using the new categories for comparability and consistency.

	At 1 April 2020 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2021 £'000
Covid-19 response	-	13,803	(13,803)	-	-
Money and debt	4,299	30,412	(29,787)	11	4,935
Pensions guidance	159	10,083	(10,083)	-	159
Consumer and energy	3,687	19,868	(20,179)	-	3,376
Welfare	100	34,729	(34,729)	-	100
Wales specific services	28	9,946	(9,959)	(3)	12
Justice	109	10,863	(10,913)	(25)	34
Housing	172	105	(105)	-	172
Other	1,452	7,509	(6,636)	(71)	2,254
Total restricted funds	10,006	137,318	(136,194)	(88)	11,042
Designated funds	7,034	-	(420)	(422)	6,192
Unrestricted funds	14,417	24,123	(21,359)	510	17,691
Total unrestricted funds	21,451	24,123	(21,779)	-	23,883
Pension scheme	(19,124)	1,190	(11,100)	-	(29,034)
Total funds	12,333	162,631	(169,073)	-	5,891

20. Analysis of net assets between funds

	Unrestricted		Restricted		Total	
	2022 £'000	2021 £'000	2022 £'000	2021 £'000	2022 £'000	2021 £'000
Fund balances at 31 March are represented by:						
Fixed assets – intangible	1,240	1,431	-	-	1,240	1,431
Fixed assets – tangible assets	227	36	-	-	227	36
Current assets	29,597	30,005	16,306	16,996	45,903	47,001
Creditors: amounts falling due within one year	(5,564)	(6,918)	(5,316)	(5,954)	(10,880)	(12,872)
Provisions	(26,825)	(29,705)	-	-	(26,825)	(29,705)
Fund balance	(1,325)	(5,151)	10,990	11,042	9,665	5,891

21. Local Citizens Advice network

The financial statements record the income and expenditure of Citizens Advice. Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources and are accountable to their own members and funding bodies.

22. Operating lease commitments

At 31 March 2022, Citizens Advice was committed to making the following minimum payments in respect of operating leases:

The group had minimum lease payments under non-cancellable operating leases as set out below:	2022		2021	
	Land and buildings £'000	Other £'000	Land and buildings £'000	Other £'000
Within 1 year	1,945	12	2,086	16
Between 2 and 5 years	2,224	-	4,202	-
After 5 years	-	-	-	-
Total operating lease commitments	4,169	12	6,288	16

At the end of the year there were capital commitments of £nil (2021: £146,430).

23. Pension scheme

National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991)

Citizens Advice is the principal employer of a defined benefit scheme ('the Plan') in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members' final salaries at retirement and their length of service at the date they retired or

left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchased additional voluntary contributions and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2022-2023 accounting year, the combined contributions to the Plan from Citizens Advice and other participating employers for the year ending 31 March 2023 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. The 31 March 2022 valuation is currently underway and a new schedule of contributions will be put in place at its completion.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan's Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan's funding investment strategy (although they are required to consult the Principal Employer).

23. Pension scheme (continued)

A valuation of the Plan was carried out on 31 March 2022 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any material membership movements significantly different from those assumed (e.g. transfers out).

The most recent formal actuarial valuation of the Plan was on 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The annual contribution that relates to Citizens Advice is £2,111,000. If Citizens Advice paid its annual contributions of £2,110,000 as planned, using an actuarial discount rate of 2.8%, the net present value would be £26,285,388 (2021: £29,033,964 and 2.1% discount rate). This is included in the balance sheet as a provision (as per note 17) and as a negative pension reserve (as per note 19).

The liabilities of the Plan are based on the current value of expected benefit payment cash flows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 15 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

Present values of scheme liabilities, fair value of assets and defined benefit asset (liability)

	31 March 2022 £'000	31 March 2021 £'000
Fair value of plan assets	102,214	99,353
Present value of defined benefit obligation	148,768	161,415
(Deficit) in plan	(46,554)	(62,062)

Assumptions

Discount rate	2.80%	2.10%
Inflation (RPI)	3.70%	3.30%
Inflation (CPI)	3.23%	2.80%
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	21.3	21.2
Retiring today - Females	24.2	24.1
Retiring in 20 years time - Males	22.6	22.6
Retiring in 20 years time - Females	25.7	25.7

24. Related party transactions

Citizens Advice Limited is a subsidiary company owned by Citizens Advice and all Citizens Advice non-charitable trading is conducted through it. The directors are the National Association of Citizens Advice Bureaux, Warren Buckley, Lucinda Bell and Michele Shambrook. During the year ended 31 March 2022, it made a surplus before Gift Aid of £8,616 (2021: £55,271).

At 31 March 2022, Citizens Advice Limited (company number 1652053) owed £215,185 to Citizens Advice (2021: £222,528). The accounts for the year ended 31 March 2022 were approved on 26 July 2022.

Citizens Advice International is a company which was registered in Belgium on 6 December 2004. Although not a related party under FRS 102, it is included here due to the connection of name and objectives. It was established to provide support to Citizens Advice organisations throughout the world. No charge has been made for any expenditure incurred by Citizens Advice on behalf of Citizens Advice International during the year.

On 31 March 2022, Citizens Advice owed Citizens Advice International £nil (2021: £nil). Citizens Advice International is not consolidated into the accounts as it is a separate entity and Citizens Advice does not have the power to control it.

NACAB Pension Trustees Limited is a company limited by guarantee and is the corporate Trustee of the NACAB Pension & Assurance Plan (1991). Citizens Advice is the sole member of this company. This subsidiary was incorporated on 14 February 2017. There were no financial transactions or balances in the year to 31 March 2022.

There were no other transactions with trustees or related entities in the year.

25. Company limited by guarantee

Citizens Advice is a registered charity and a company limited by guarantee. All local Citizens Advice are members of Citizens Advice and there are no other members. The maximum liability of each member is limited to £1. The trustees have no liability.

Appendix 1: Grants payable to local Citizens Advice Network

Listed below are all the local Citizens Advice charities which have been the beneficiaries of grants payable by national Citizens Advice as summarised in note 5:

Citizens Advice Allerdale	Citizens Advice Bridport & District	Citizens Advice Central Dorset	Citizens Advice Darlington
Citizens Advice Arun & Chichester	Citizens Advice Brighton & Hove	Citizens Advice Ceredigion	Citizens Advice Daventry & District
Citizens Advice Ashfield	Citizens Advice Bristol	Citizens Advice Chapeltown	Citizens Advice Denbighshire
Citizens Advice Barking & Dagenham	Citizens Advice Bromley	Citizens Advice Charnwood	Citizens Advice Derbyshire Districts
Citizens Advice Barnet	Citizens Advice Bromsgrove & Redditch	Citizens Advice Cheadle	Citizens Advice Diss, Thetford & District
Citizens Advice Barnsley	Citizens Advice Broxbourne	Citizens Advice Chelmsford	Citizens Advice Doncaster Borough
Citizens Advice Barrow	Citizens Advice Broxtowe	Citizens Advice Cheshire East	Citizens Advice Dover, Deal & District
Citizens Advice Basingstoke	Citizens Advice Buckinghamshire	Citizens Advice Cheshire East North	Citizens Advice Dudley & Wolverhampton
Citizens Advice Bassetlaw	Citizens Advice Burnley & Pendle	Citizens Advice Cheshire West	Citizens Advice Dunstable & District
Citizens Advice Bath & North East Somerset	Citizens Advice Bury & Bolton	Citizens Advice Chiltern	Citizens Advice East Berkshire
Citizens Advice Bedford	Citizens Advice Caerphilly Blaenau Gwent	Citizens Advice Colchester	Citizens Advice East Devon
Citizens Advice Bedworth, Rugby & Nuneaton	Citizens Advice Calderdale	Citizens Advice Conwy	Citizens Advice East Dorset and Purbeck
Citizens Advice Bexley	Citizens Advice Cambridge & District	Citizens Advice Copeland	Citizens Advice East End
Citizens Advice Birmingham	Citizens Advice Camden	Citizens Advice Corby & Kettering	Citizens Advice East Hampshire
Citizens Advice Blackpool	Citizens Advice Canterbury District	Citizens Advice Cornwall	Citizens Advice East Herts
Citizens Advice Bournemouth, Christchurch & Poole	Citizens Advice Cardiff & Vale	Citizens Advice County Durham	Citizens Advice East Suffolk
Citizens Advice Bradford & Airedale	Citizens Advice Carlisle & Eden	Citizens Advice Coventry	Citizens Advice East Yorkshire
Citizens Advice Braintree, Halstead & Witham	Citizens Advice Carmarthenshire	Citizens Advice Craven & Harrogate Districts	Citizens Advice Eastbourne
Citizens Advice Brent	Citizens Advice Caterham & Warlingham	Citizens Advice Croydon	Citizens Advice Eastleigh
Citizens Advice Bridgend County Borough	Citizens Advice Central & East Northamptonshire	Citizens Advice Dacorum	Citizens Advice Edenbridge & Westerham

Citizens Advice Elmbridge (West)
Citizens Advice Enfield
Citizens Advice Epping Forest District
Citizens Advice Epsom & Ewell
Citizens Advice Esher & District
Citizens Advice Essex
Citizens Advice Exeter
Citizens Advice Fareham
Citizens Advice Flintshire
Citizens Advice Fylde
Citizens Advice Gateshead
Citizens Advice Gosport
Citizens Advice Greater Manchester
Citizens Advice Greenwich
Citizens Advice Guildford & Ash
Citizens Advice Gwynedd
Citizens Advice Halton
Citizens Advice Hammersmith & Fulham
Citizens Advice Haringey
Citizens Advice Harlow
Citizens Advice Harrow
Citizens Advice Hart
Citizens Advice Hartlepool
Citizens Advice Hastings 1066
Citizens Advice Havant

Citizens Advice Havering
Citizens Advice Hertsmere
Citizens Advice High Wycombe
Citizens Advice Hillingdon
Citizens Advice Hounslow
Citizens Advice Ipswich
Citizens Advice Isle of Wight
Citizens Advice Kensington & Chelsea
Citizens Advice Kingston Upon Thames
Citizens Advice Kirklees & Law Centre
Citizens Advice Knowsley
Citizens Advice Lancashire West
Citizens Advice Leeds
Citizens Advice Leek
Citizens Advice Leicestershire
Citizens Advice Leighton-Linslade
Citizens Advice Leiston & Saxmundham
Citizens Advice Lewes District
Citizens Advice Lewisham
Citizens Advice Lincoln & District
Citizens Advice Lindsey
Citizens Advice Liverpool
Citizens Advice Luton
Citizens Advice Maidstone
Citizens Advice Maldon & District

Citizens Advice Manchester
Citizens Advice Mansfield
Citizens Advice Medway
Citizens Advice Mendip
Citizens Advice Merthyr Tydfil
Citizens Advice Merton & Lambeth
Citizens Advice Mid Bedfordshire
Citizens Advice Mid Lincolnshire
Citizens Advice Mid Mercia
Citizens Advice Mid Suffolk
Citizens Advice Middlesbrough
Citizens Advice Mid-North Yorkshire
Citizens Advice Milton Keynes
Citizens Advice Mole Valley
Citizens Advice Monmouthshire County
Citizens Advice New Forest
Citizens Advice Newcastle
Citizens Advice Newport
Citizens Advice Norfolk
Citizens Advice North Tyneside
Citizens Advice North Warwickshire
Citizens Advice North & West Gloucestershire
Citizens Advice North & West Kent
Citizens Advice North East Derbyshire
Citizens Advice North East Lincolnshire

Citizens Advice North East Suffolk
Citizens Advice North Hertfordshire
Citizens Advice North Lancashire
Citizens Advice North Lincolnshire
Citizens Advice North Somerset
Citizens Advice North Oxfordshire & South Northants
Citizens Advice Northumberland
Citizens Advice Nottingham & District
Citizens Advice Oxford
Citizens Advice Oxfordshire South & Vale
Citizens Advice Oxted
Citizens Advice Pembrokeshire
Citizens Advice Peterborough
Citizens Advice Plymouth
Citizens Advice Portsmouth
Citizens Advice Powys
Citizens Advice Preston District
Citizens Advice Reading
Citizens Advice Redbridge
Citizens Advice Redcar & Cleveland
Citizens Advice Reigate & Banstead
Citizens Advice Rhondda Cynon Taff
Citizens Advice Ribble Valley
Citizens Advice Richmond
Citizens Advice Rossendale & Hyndburn

Citizens Advice Rother District
Citizens Advice Rotherham & District
Citizens Advice Royal Courts of Justice
Citizens Advice Runnymede & Spelthorne
Citizens Advice Rural Cambs
Citizens Advice Rushmoor
Citizens Advice Rutland
Citizens Advice Salford
Citizens Advice Sandwell & Walsall LTD
Citizens Advice Scarborough & District
Citizens Advice Sedgemoor
Citizens Advice Sefton
Citizens Advice Sheffield
Citizens Advice Shepway District
Citizens Advice Sherwood & Newark
Citizens Advice Shropshire
Citizens Advice Solihull Borough
Citizens Advice SORT Group
Citizens Advice South East Staffordshire
Citizens Advice South Essex
Citizens Advice South Gloucestershire

Citizens Advice South Hams
Citizens Advice South Lakes
Citizens Advice South Lincolnshire
Citizens Advice South Somerset
Citizens Advice South Tyneside
Citizens Advice South Warwickshire
Citizens Advice South Worcestershire
Citizens Advice Southampton
Citizens Advice Southend
Citizens Advice Southwark
Citizens Advice St Albans District
Citizens Advice St Helens
Citizens Advice Staffordshire North & Stoke-on-Trent
Citizens Advice Staffordshire South West
Citizens Advice Stevenage
Citizens Advice Stockton & District
Citizens Advice Stroud & Cotswold Districts
Citizens Advice Sudbury & District
Citizens Advice Sunderland
Citizens Advice Surrey Heath
Citizens Advice Sutton Borough

Citizens Advice Swale
Citizens Advice Swansea, Neath, Port Talbot
Citizens Advice Swindon
Citizens Advice Tadley
Citizens Advice Tameside District
Citizens Advice Taunton
Citizens Advice Teignbridge
Citizens Advice Telford & the Wrekin
Citizens Advice Tendring
Citizens Advice Test Valley
Citizens Advice Thanet
Citizens Advice Three Rivers
Citizens Advice Torbay
Citizens Advice Torfaen
Citizens Advice Torridge, North, Mid & West Devon
Citizens Advice Tunbridge Wells
Citizens Advice Uttlesford
Citizens Advice Wakefield District
Citizens Advice Waltham Forest
Citizens Advice Wandsworth
Citizens Advice Warrington

Citizens Advice Watford
Citizens Advice Waverley
Citizens Advice Wealden
Citizens Advice Welwyn Hatfield
Citizens Advice West Berkshire
Citizens Advice West Oxfordshire
Citizens Advice West Somerset
Citizens Advice West Suffolk
Citizens Advice West Sussex (North, South, East)
Citizens Advice Westminster
Citizens Advice Wigan Borough
Citizens Advice Wiltshire
Citizens Advice Winchester District
Citizens Advice Wirral
Citizens Advice Woking
Citizens Advice Wokingham
Citizens Advice Worcester
Citizens Advice Wrexham & District
Citizens Advice Wyre Forest
Citizens Advice Ynys Mon
Citizens Advice York

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



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Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux.
Registered charity number 279057.

Design by nim design

THE NATIONAL ASSOCIATION OF CITIZENS ADVICE BUREAUX

England & Wales - Charity number 279057

Accounts

**We were there to
help millions find
a path through
the uncertainty.**

**citizens
advice**

Annual report 2020/21



We are Citizens Advice

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service offers free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward—whoever they are, and whatever their problem.

**When we say we're
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Introduction

A message from Warren Buckley, Chair

A lot has changed. For 80 years, since our foundation in 1939, our doors have been open across England and Wales for face-to-face advice. Each year, our advisers helped millions find a way forward with the problems they face in person.

81 years on, those doors closed.

The Covid-19 pandemic struck and face-to-face advice, the main way people came to us for one-to-one support, was no longer an option.

But we were still there to help.

Almost overnight, our network of 265 local Citizens Advice—as well as our bi-national services, including the Witness Service, Pension Wise and Help to Claim—switched to giving advice over the phone, via email and webchat. In a relative blink of an eye, we shifted from providing 60% of our one-to-one advice in person to a fully remote provision.

Our 7,700 advisers and 18,800 volunteers went above and beyond, going out of their way to make sure people could get the advice they needed. Setting up video calling facilities in local libraries for people without internet access at home. Partnering with homelessness charities and food banks. Securing regular slots to share advice on local radio. Simply continuing every day to answer calls, emails and webchats. Every local Citizens Advice has countless stories of incredible adaptability and resilience, always driven by a desire to help as many people as possible.

And in this year in which everything changed, we were needed—more than ever before—to help people navigate the uncertainty.

We also helped over 2.4 million people find a way forward with one-to-one advice. Our advisers responded to 6.5 million contacts to our service and supported 18 people a minute in the first

12 months of the pandemic. Millions more turned to our website for online self-help advice. Our advice pages were viewed over 60 million times, almost 10 million more than in the previous year. Our teams worked tirelessly to update our online self-help advice as the crisis escalated, new rules came into force and we all tried to come to terms with 'lockdown', 'furlough' and 'self-isolation'.

Like many organisations, when the pandemic hit we saw a huge increase in demand and a surge in traffic to our website. As a national service operating across England and Wales, this gave us a unique insight into a unique situation. The real-time nature of our data—tracking the problems people come to us for support with, either one-to-one or via our website—enabled us to identify the problems people were facing as those problems arose. That's why, as well as using this insight to make decisions about our own service, we'll continue to share it openly with the government and the public.

In this challenging year, it was more important than ever to be a strong, clear voice speaking up for those who come to us for help—using our data

and insight to tackle the problems they face. Our influencing campaigns helped achieve positive change for people, from securing an extension on the eviction ban enforced for people in the private rented sector in both England and Wales during the first lockdown, to securing a 6-month extension to the £20 a week uplift to Universal Credit. We also continued work on our long-term priorities, for example, pushing regulators to save customers subject to the loyalty penalty billions in the coming years.

For our volunteers and staff, we've used the ways of working adopted during the pandemic as an opportunity to change how we work in the future, 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've also pushed forward new, innovative partnerships with other organisations. In partnership with the Trussell Trust, our

**Our advice pages
were viewed over
60 million times,
almost 10 million
more than in the
previous year.**

We've continued to embed equity, diversity and inclusion in our ways of working.

Help through Hardship helpline secured £8.5 million in expected financial gains for those who came to us for help in its pilot year. We began work with TSB and Mind to increase our volunteer capacity and get more people the advice they need to find a way forward. These collaborations have already made a difference to many people's lives.

And we've continued to embed equity, diversity and inclusion in our ways of working, ensuring our services are accessible, particularly for those at greater risk of discrimination, disadvantage, detriment or harm, and creating an inclusive working environment across our service.

Finally, in this year of change, we also said farewell to Dame Gillian Guy who stepped down as Chief Executive in October 2020 after 10 years leading the organisation. Gillian led us through significant digital transformation—including the introduction of a national phone service and the provision of advice through webchat—greatly helping our ability to respond to the pandemic so effectively.

We were delighted to welcome Dame Clare Moriarty to Citizens Advice as our new Chief Executive in April 2021. Clare is a strong, authentic and inclusive leader with unrivalled experience running large, complex organisations. Her expertise in transformation will help us build on the incredible progress we've already made towards providing advice to people over the phone and online, as well as strengthening our face-to-face offer for those who need it.

And we'd like to thank our Chief Operating Officer, Alistair Cromwell, for guiding us through our change in leadership as Acting Chief Executive and Deputy Chief Executive.

In a time of rapid change, our long-term goal remains the same—to help more people in England and Wales and to achieve that by delivering seamless, multi-channel services that keep pace as the preferences of those who come to us for help change.

Warren Buckley, Chair

About Citizens Advice

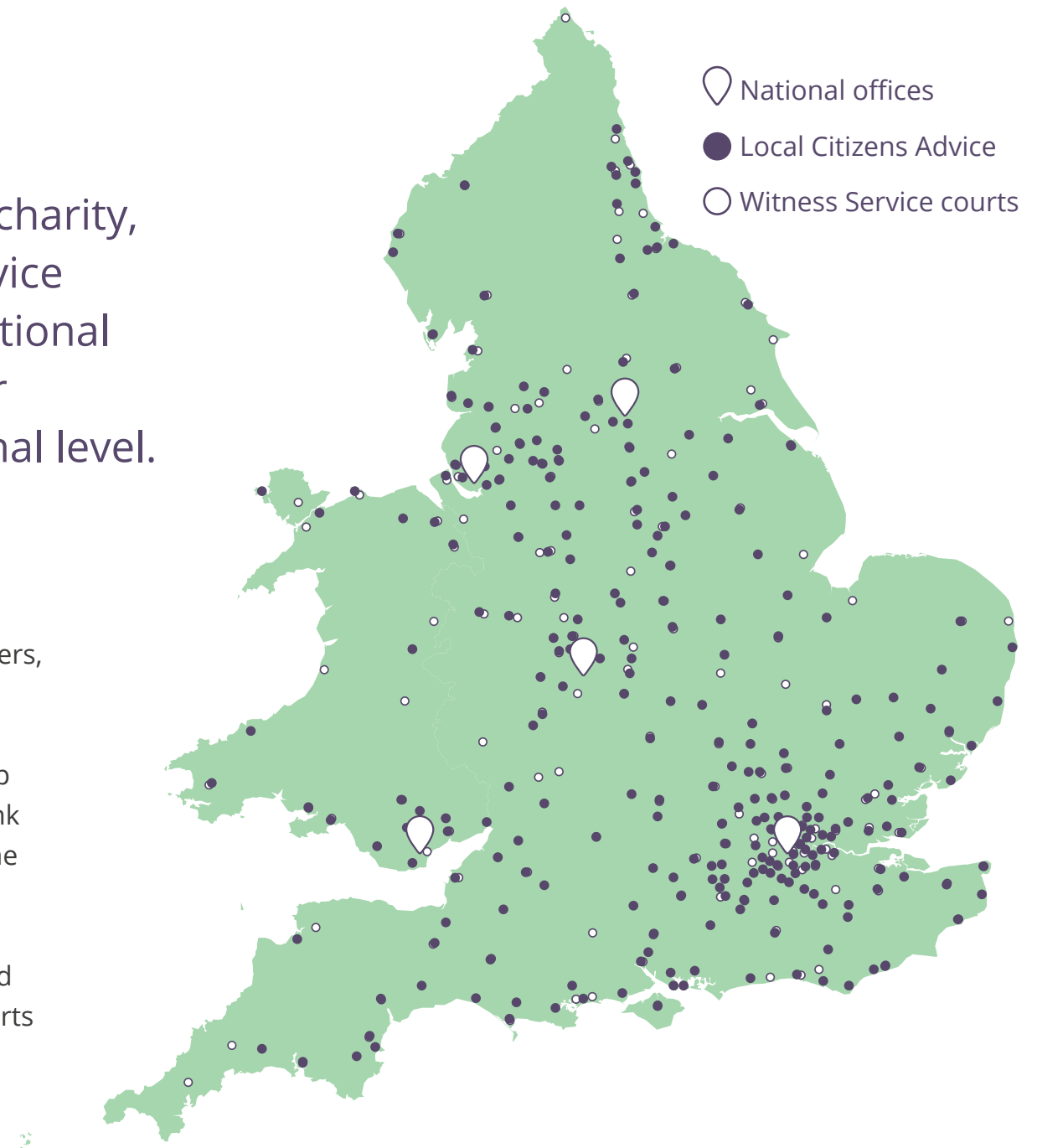
The Citizens Advice service is made up of the national charity, and our network of 265 independent local Citizens Advice charities across England and Wales. Our role as the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level.

How we deliver our services

The service is delivered by our highly trained people, a mixture of 18,800 local volunteers, 2,500 Witness Service volunteers, and 7,700 local and 1,000 national staff.

Together, we deliver the Witness Service, Pension Wise, the consumer service, the Help to Claim service, debt advice funded by the Money and Pensions Service, and Advicelink across Wales, funded by Welsh government. We're also the consumer champion for the energy market and the statutory consumer watchdog for the postal service.

Nationally, Citizens Advice is run from 5 administrative offices. Locally, advice is offered from approximately 2,500 locations. The Witness Service is available in all criminal courts across England and Wales.



Who we helped in 2020 to 2021

The pandemic redefined life as we knew it. We were there to help millions find a path through the uncertainty.

Our health, work, education and social lives have all been affected in ways we wouldn't have thought possible as we entered 2020, bringing new problems, challenges and uncertainty.

Almost overnight, we shifted our face-to-face services to continue helping people on the phone and via email and webchat. We saw huge spikes in the number of people seeking advice from our website and we updated our online self-help advice on an almost daily basis. This enabled us to keep our advice up to date as the lockdown rules and the support available to people in England and Wales changed.

Our volunteers and staff worked tirelessly to make sure everyone who needed advice was able to get it—whoever they were and whatever their problem.

We helped 2.45 million people find a way forward, including:



40 million
visits to our website



624,000
people receiving help by
email or via webchat



58,000
people helped face to face



1.48 million
people using our phone service



549,000
people contacting our
consumer helpline



52,000
witnesses supported through
the Witness Service

Top 5 issues people wanted advice on were:

Consumer

930,000

Benefits

700,000

Debt

258,000

Housing

256,000

Employment

247,000

The top 5 areas of advice which people accessed our website for were:

Benefits

15 million

Employment

12.3 million

Consumer

7.8 million

Housing

6.1 million

**Relationships
and family**

5.6 million

Losing my job and my home was horrible. I was shaking and crying because I thought I might end up sleeping rough.

How our advice helped

*Desislava

Desislava, 33, lost her job as a hairdresser in March and applied for Universal Credit. She was a lodger in a shared house and, with no savings to fall back on, she quickly fell into rent arrears and was evicted.

Citizens Advice supported her to access an emergency grant while she waited for her Universal Credit application to be approved. She found a new flat and received an advance to tide her over until she received the first full payment, but the experience left her shaken.

Our value to society

We help millions of people every year. This provides us with unique insight into the challenges our clients are facing every day. We not only help people find their way forward during difficult situations, but also identify and tackle the underlying causes of their problems. The people we help, our funders, government and the organisations we work with see the value we deliver and the impact we make.

In 2020 to 2021, after contacting a local Citizens Advice, 78% of people were helped to solve their problem. And 4 in 5 people who came to us for support said our help improved their lives in other ways, such as reducing stress, improving physical health or improving their finances.

More details can be found on our website, in our [impact report](#).

4 in 5 people
said we helped
improve their
lives.



For every **£1** spent on
the Citizens Advice service,
we benefit our clients by
£8.35



Every year, we save
the government and
public services
£618 million



We estimate our total
social and economic
value to society to be
£4.3 billion

What's the overall client experience of the service?

As part of our client survey, we ask people we've helped about their experience of the service.

91%

of clients using our local services said they would recommend us to a friend

81%

of clients found us easy to access

71%

of those using the website to get advice said they found the advice helpful

Our strategy: The Future of Advice

We want to help more people in England and Wales by delivering seamless, multi-channel services.

While our work in 2020 was focused on the Covid-19 pandemic, it didn't change our longer-term aims—the ambitions we set out in our Future of Advice strategy still stand. We want to help more people in England and Wales by delivering seamless, multi-channel services that keep pace with changing client needs and preferences.

The Covid-19 pandemic required us to move more quickly in certain areas, most notably in a doubling of capacity on phones, but not to fundamentally change plans.

Our vision

By 2022 and beyond—we'll be able to make the following offer:



You won't struggle to get help from us

Our services will be available when you need them and you'll have a great experience—wherever you start your journey, whatever your needs are and wherever you are.



Our service will feel joined up

You'll access advice quickly and easily through our different services and channels, without having to repeat yourself.



We'll help you find a way forward, whatever your problem

We'll offer you the resources, tools and expertise to solve your problem. If we can't help you directly, we'll signpost you or make a smooth referral to a trusted partner who can give you the advice you need.



You'll get the level of support you need

If you're at higher risk of disadvantage, detriment or harm, we'll take extra steps to make sure you have the appropriate level of support. Whatever situation you're in, you'll be informed about the different ways of accessing support and be able to choose the one that works best for you.



You know that we'll speak up for you

We'll advocate for changes to government policy and industry practices that are making life harder for you.

Our ambitions

We set ourselves ambitions in 5 key areas: advice, advocacy, technology, sustainability and culture, including specific Equity, Diversity and Inclusion (EDI) goals.

In 2020/21, we prioritised work to:

- continue meeting more demand on phones and webchat
- make our digital advice content even easier to use
- build on how we deliver quality, accessible remote advice
- support local face-to-face services to reopen for those who need them most
- improve our people and learning offers with a particular focus on advancing EDI
- bring our design, data and digital capabilities together

We describe our progress in this annual report. We have set out more detail in our full [strategic framework](#).

Moving forward with our service modernisation

With our Future of Advice strategy as the blueprint, we've accelerated the modernisation of our services in response to the pandemic. We're helping more people in new, innovative ways and making our services more accessible.

How we met increased demand with Business, Energy and Industrial Strategy (BEIS) funding

To help meet increased demand during the pandemic, BEIS awarded us £13.5 million of funding. Our objective with this funding was to work with local Citizens Advice to help more people navigate this difficult time and strengthen sustainable longer-term strategic aims supporting our Future of Advice ambitions.

We focused the funding across 3 areas:

- meeting more demand remotely
- improving the accessibility of our advice
- helping more people with self-help online advice

Meeting more demand

We focused on helping more people by phone, webchat and email while building our capacity across our network:

- we **provided grants to local offices to buy remote working hardware** to solve the challenges of suddenly needing to work remotely
- we **made our phone service Adviceline free for clients to call**—by the end of February 2021, 244 local offices were offering freephone services and 63% of the calls we received arrived via our freephone channels
- we **invested in and expanded all of our Adviceline channels** to answer more contacts and improve reach to new client groups. We built a central phone backup service and recruited more local offices to work together to help more clients. More than 50% of the local Citizens Advice network now take out-of-area calls when they have the capacity to do so
- we **ran our first ever bi-national recruitment campaign** and recruited 500 new volunteers into the service

- we **built an enhanced learning offer** to support advisers and the remote socialisation of the new volunteers

The additional capacity has allowed us to sustain our target of meeting over 1,500 additional contacts a day. We've continued to meet the additional demand for calls into 2021 and are responding to more webchats and emails than ever.

Supporting more people with self-help online advice

With over 60 million views, our online self-help was needed even more this year.

Through the BEIS funding, we were able to rapidly reprioritise our online content development work as the pandemic developed. We added new pages of Covid-19 content and quickly responded to other changes in advice content needs, such as advice about furlough, getting benefits and help for those in self-employment.

Early 2020—it was clear Covid-19 was going to have a significant impact on everyday life. We faced a rapidly changing situation and a crisis possibly only comparable in scale to World War II, when Citizens Advice was set up. Our content designers and expert advice team reacted quickly as huge volumes of legal updates were made. They ensured that both those who came to us for help and our advisers could find accurate and the most up-to-date advice on our website. Our data and user research teams worked together to help us track changing public needs and publish new advice content faster than usual.

Late February 2020—we published an advice page called 'Covid-19—what it means for you'. This served as a starting point for people trying to navigate their way through things like whether their children should still go to school, or whether it was safe to go on holiday.

March 2020—the problems people faced soon became more serious. For example, people came to our website to find out when they were allowed to leave their homes and how they could put food on the table and pay rent after a sudden loss of

We ran our first ever bi-national recruitment campaign and recruited 500 new volunteers into the service.

income. Then came the concept of self-isolating and being furloughed—phrases that have since become part of our everyday vocabulary.

Since the outbreak of the pandemic, we've published 21 new online webpages of content for our advisers and the public. We've added more than 330 sections including Covid-19 advice into existing advice content. We've also made 216 changes to the adviser page 'Covid-19—help for clients' in the first 6 months of this financial year alone.

In total, our Covid-19 advice content had 6 million page views from April 2020 to March 2021.

All our content design has incorporated feedback from the public and advisers to ensure our advice is relevant and easy to use and understand. The high volume of traffic to our website has also been invaluable in helping us identify how needs and concerns have changed over time, enabling us to track—often in real time—the problems people are facing.

Read our [blog](#) to see how our data revealed the nations concerns in real time.

Our innovation community has improved the accessibility of our advice

We ran a short project to help us understand more about the barriers to our clients accessing advice during the pandemic. We wanted to understand who had been most affected by the pandemic and the move to delivering advice remotely. We identified significant barriers to access for some of our clients coming to us for help. For example, during lockdown we experienced a 67% decrease in clients who are Deaf BSL or hearing impaired and since the start of the pandemic an almost 50% decrease in clients with mental health problems.

This year, with our local Citizens Advice innovation community, we focused on finding new ways to continue to provide a quality, accessible service for those who need us most and are most affected by the closure of face-to-face services. We expanded our innovation community to 34 local offices working together to improve the accessibility of our remote advice so we can continue to help everyone find their way forward.

In total, our Covid-19 advice content had 6 million page views from April 2020 to March 2021.

Building an inclusive culture

Through our testing and experiments, we:

- identified scalable solutions, including:
 - video advice services in Citizens Advice Carmarthenshire and Manchester
 - practical steps to improve access to remote services for Deaf BSL or hearing impaired clients
 - enhanced training and best practice guides for advisers on how to deal with clients with mental health conditions
- tested and rolled out improvements to our website, increasing visibility of our RelayUK service and provided a manual for local Citizens Advice to improve access locally
- tested a new pilot BSL interpretation tool to go live within the Help to Claim service and a toolkit to increase advisers' confidence in speaking to clients about their mental health. And we're trialling video booths and other ways of accessing advice remotely
- explored other opportunities such as working with partner organisations and community groups, developing digital tools and improving services in rural areas

We want to be a great place to work for our volunteers and staff and that's why culture is a core part of our strategic framework. 2020 to 2021 was a big year for our culture work at Citizens Advice as we engaged hundreds of colleagues to support our vision of being an inclusive, purpose-driven workplace that listens, is open and honest, accessible and helps everyone be the very best they can be.

Throughout the year, we:

- co-created and launched our new cultural values: purpose-driven, people-focused, collaborative and transparent
- ran workshops with teams across the national organisation to bring meaning to the new values in their everyday roles and released our new Leadership in Action Framework, bringing clarity to what is expected of leaders at Citizens Advice
- launched our new personal development review process
- added values-based questions to our quarterly staff engagement survey to begin measuring progress

- set up our first staff-led Wellbeing Action Group
- launched our bespoke webinar series to support managers and staff wellbeing through lockdown
- launched our series of quarterly online 'Big Get Together' events to keep colleagues connected and engaged through lockdown and beyond

We'll continue to work with teams to ensure our new values are reflected in ways of working across the organisation and that EDI runs through everything we do.

Equity, Diversity and Inclusion (EDI)

In our Future of Advice strategic framework, we set out an EDI goal for each of our 5 strategic areas. These were developed to ensure our services are accessible, particularly for those at greater risk of discrimination, disadvantage, detriment or harm, and that we create an inclusive working environment service-wide.

This year, we've adopted a social justice approach to EDI that means we approach our work with an understanding of the systemic disadvantage faced by marginalised communities and will aim to address and challenge these barriers.

We've also raised the profile of EDI internally and made significant investment in it, recruiting 2 new senior EDI roles to help us accelerate and drive forward our goals in a meaningful and impactful way across the service. We've started the delivery of a learning and development programme to help volunteers and staff build their knowledge and have open discussions about EDI.

Our inclusive employer work has helped us increase staff engagement in relation to EDI, and our staff network groups have continued to receive dedicated support. EDI is understood as everyone's business and fundamental to our charitable objectives. It is incorporated in our annual business planning process.

This year we have an organisational priority focused on enabling more inclusive access to our services for clients—this has been strongly endorsed and supported by senior leadership and our trustee board. We continue to work on creating an inclusive organisation for all.

In addition, this year our teams have worked on a range of initiatives including:

- working with our local Citizens Advice innovation community, which led to the development of toolkits focused on meeting the needs of groups of clients at risk of exclusion
- partnering with the Trussell Trust and with Mind to reach more clients in need of support
- setting client satisfaction and outcome targets that can be measured by different characteristics (such as age or ethnicity). This is so we can understand and address any differences in experience and barriers to access
- taking account of the needs of those who experience disproportionate disadvantage, detriment or harm in our advocacy work

- procuring a translation service nationally, which has enabled our local offices to access translation services at a significantly reduced rate
- piloting a British Sign Language provision for clients using our Help to Claim service
- ensuring our user research and service design have a particular focus on those at risk of digital exclusion
- providing training for our technology and digital team to ensure they understand and address the accessibility needs of our clients and advisers
- developing an Inclusive Employer Plan, which aims to increase the diversity of our national workforce and build a more inclusive workplace

How we're helping people

We continue to provide high-quality and essential services across England and Wales.

In 2020/21, we continued to provide high-quality and essential services across England and Wales. These services include:



supporting people with their Universal Credit claim, through our Help to Claim service



helping more people with specific support through our Witness Service and Pension Wise services



improving access to money and debt advice



partnering with the Trussell Trust to deliver our Help through Hardship helpline to assist those in need of emergency support, in response to the pandemic



providing expert advice on key issues such as immigration, energy, scams, consumer rights and gambling support



trialling new corporate partnerships to increase our volunteer capacity and help more people

It was a breath of fresh air to hear a friendly voice rather than an automated one. Citizens Advice does wonders for people's lives.

Help to Claim—helping meet the increased demand for Universal Credit

We began the second year of the Help to Claim service as England and Wales entered the first national lockdown.

We set up 2,500 advisers to deliver advice by phone and webchat, allowing us to help more people than ever. We also saw a sharp increase in the number of people viewing our web pages in the evening, so we set up a tool to request a callback and piloted an out-of-hours service.

We helped over 229,000 people directly through 173,000 phone calls, 56,000 webchat sessions and 3,400 face-to-face appointments. We also had 3.9 million views of our self-help online advice on our website.

Vitaly, this support has had a clear positive impact on those who came to us for help. Some 4 in 5 people said they felt less stressed, depressed or anxious after using our service, while 95% said they had a good experience and would recommend us. The estimated public value of our advice was £549 million for 2020 to 2021 and we secured funding for the third year of the service, during which we'll continue to improve and refine it.



3.9 million
visits to the webpage



173,000
phone calls answered



56,000
webchat sessions



3,400
face-to-face appointments

I felt much better prepared than if I hadn't had the support from the Witness Service. The help and support I received was invaluable. I knew better what to expect on the day I gave evidence.

Witness Service

The Witness Service provides independent support for witnesses giving evidence in all criminal courts in England and Wales. As a frontline service providing face-to-face support to witnesses in court, the impact of the pandemic has been significant, as it has been on the criminal justice system as a whole.

Despite this, we:

- supported 52,000 witnesses to give their best evidence
- adapted our offer to include telephone and video support, so we could support witnesses remotely
- provided enhanced support for 2,340 vulnerable and intimidated witnesses through our outreach programme
- made 3,000 referrals to other services, including local Citizens Advice

We also delivered support to victims of domestic abuse in 13 family court sites as part of a pilot now entering its third year. Our friendly and supportive volunteers and staff helped victims feel reassured and informed about the family court process.

Of the witnesses we supported this year, 96% said they were satisfied or very satisfied with the service and we continue to advocate for witnesses' needs and rights, using our influence to make sure the voice of witnesses is heard throughout the justice system.

Our [Covid-19 impact report](#) contains more information about how we've helped witnesses throughout the pandemic and the wider impact we have on the criminal justice system.

Pension Wise

Citizens Advice is a delivery partner of Pension Wise, funded by the Money and Pensions Service (MaPS). The service provides free, impartial guidance for anyone aged 50 or over to help them understand their options for accessing their defined contribution pension savings.

Following the outbreak of the pandemic, the service quickly adapted to remote working and provided 93,000 telephone appointments in 2020 to 2021. In England and Wales, 95% of clients said they were 'very satisfied' or 'fairly satisfied' with their appointment, as did 91% of clients in Northern Ireland.

95%

of clients, in England and Wales, said they were 'very satisfied' or 'fairly satisfied' with their appointment

91%

of clients, in Northern Ireland, said they were 'very satisfied' or 'fairly satisfied' with their appointment

British Sign Language video appointments

As we moved to remote delivery, we wanted to ensure people who are Deaf BSL or hearing impaired could continue to access our services. Previously, our clients had access to face-to-face Pension Wise appointments with the support of British Sign Language (BSL) interpreters provided by the Royal National Institute for Deaf People (RNID).

During the pandemic, we worked with Citizens Advice Lancashire to develop a video appointment offer. The appointment takes place as a 3-way video call between the guider, the client and a BSL interpreter (provided by RNID). We're continuing to work with Citizens Advice Lancashire, the Deaf Advice Team and Communications and Engagement Team to develop and publicise the service.

Money and debt advice

Citizens Advice delivers debt advice across England, funded by the Money and Pensions Service (MaPS). In response to the pandemic, over 500 local staff moved to delivering debt advice remotely. Our local offices worked incredibly hard to move a predominately face-to-face service to this new way of working. Nationally, we supported local offices to work remotely by distributing funding for equipment and digitising our offer.

This year, we also pushed forward to help more people with debt by:

- securing additional funding to recruit an additional 138 trainee debt advisers across England as we anticipated an increase in demand for debt advice, providing resources to 71 local Citizens Advice that hadn't received MaPS funding before
- rolling out our new Debt Relief Order Unit way of working and on-boarding all local Citizens Advice and other independent advice agencies

- launching a national debt helpline to allow clients to get help with debt advice on the phone from a MaPS-funded adviser anywhere in the country. We answered over 1,800 calls within the first 4 months
- introducing a new Trainee Academy for debt advisers last year, with 97% of participants saying the academy was good or excellent and 100% reporting that they were confident to deliver debt advice

In total, we helped over 250,000 people with debt problems—supporting clients to write off a total of £180 million of debt—and we helped 135,000 clients gain £840 million of extra income. Of the people we helped with debt, 9 in 10 said they would recommend our services to a friend and 86% said we helped them find a way forward.

[Read our debt impact report 2020/21 for more information.](#)

How our advice helped *Anna

Anna had been working in the hospitality industry but was made redundant after the outbreak of the pandemic.

They had several credit debts subject to payment holidays. Anna felt they were unlikely to be returning to work soon due to their mental health. Our adviser supported them to apply for Universal Credit and Personal Independence Payment—securing Anna £404 per month in additional income—and helped them agree a moratorium with all creditors.

Anna was advised on all their options and chose to apply for a Debt Relief Order. A total of £11,696 was written off and they say their mental health has improved following our support.

*Names and certain details have been changed or omitted to preserve client anonymity.

Help through Hardship helpline

The Help through Hardship helpline started taking calls on 22 April 2020 and has been developed in partnership with the Trussell Trust. Our advice-first approach means trained advisers help clients to understand the benefits and allowances they are entitled to with a view to moving them out of crisis. It also provides a quick and seamless referral to a food bank and other wrap-around support if required.

A significant proportion of callers to the helpline were experiencing financial difficulties due to the pandemic, had no experience of the benefits system and had never used Citizens Advice or a food bank before. This service helped them navigate the challenges they faced and helped many significantly improve their circumstances.

From the start of the pilot on 22 April 2020, the Help through Hardship helpline has:



answered over **49,000** calls



secured **£8.5** million in expected financial gains for clients



helped feed **60,000** people



given clients access to over **£184,000** through our partnership with the Red Cross and their Hardship Fund

How our advice helped

*Farid

Farid is from Syria and now lives in the UK after being granted a 5-year resident permit.

He doesn't speak English and communication was facilitated by an interpreter. Farid described how he had no money for food, furniture, nappies or clothes for his children.

The Help through Hardship adviser made contact with an organisation which could provide direct support to Farid to help with translation needs and register his children for school. Farid was receiving Universal Credit, but wasn't aware of any other benefits he was entitled to. The Help through Hardship adviser identified that Farid was eligible for other benefits, such as Healthy Start vouchers, free school meals and Discretionary Housing Payments. He was also provided with a food bank voucher.

*Names and certain details have been changed or omitted to preserve client anonymity.

Consumer service

The Citizens Advice consumer service provides practical and impartial advice on how to resolve consumer problems. It can tell clients which laws and regulations apply to their situations and pass information about complaints on to Trading Standards.

In 2020 to 2021, we supported people through 890,000 contacts, including 115,000 for energy issues. This represents a 16% increase in contacts in comparison to 2019 to 2020 and a 156% increase in webform and email contacts answered.

A total of 81% of our clients and 93% of our service partners were satisfied or very satisfied with the service. All of this was achieved while shifting our service delivery to a remote working model.

How our advice helped *Lukas

Lukas called our consumer service on behalf of their parents after a doorstep visit from a trader selling energy-efficient heating.

The visit lasted 6 and a half hours, with Lukas' parents being pressured into installing an unsuitable system at a cost of £10,000.

We helped Lukas with advice on cancellation rights and cancelling the contract and referred the case to Trading Standards. Trading Standards engaged the trader directly, securing their parents a full refund and investigating the trader's practices.

*Names and certain details have been changed or omitted to preserve client anonymity.

Scams Action

While our lives were turned upside down by the pandemic, scammers attempted to take advantage. With the outbreak of the pandemic came a sharp rise in the number of people targeted by scams. In the first months of 2021, the number of scams reported to us more than doubled in comparison to the same period in 2020. Our research also showed that anyone could be targeted by scammers—and anyone could be tricked.

Our Scams Action service provides people with access to tailored advice about spotting and reporting scams, as well as helping them find a way forward if they've been a victim of a scam. We also offer seamless referrals to our local offices for support with related issues, such as debt.

This year, we had over 36,000 calls and webchats with clients, our online scams helper tool was used by over 83,000 people and our scams advice pages were viewed over 800,000 times.

More than 8 in 10 people said they would use the service again and would recommend the service to others. And more than 6 in 10 who accessed the service said their problem was resolved—with nearly half (49%) saying they could not have resolved their problem without our help.

We also work to raise awareness of the service and scams more widely. Our Facebook campaign reached over 14 million people, being seen more than 86 million times and we have broadened our approach through other platforms, such as TikTok. We also built our stakeholder relationships by sitting on the Home Office's Joint Fraud Taskforce and strengthening links with key counter-fraud bodies, including as Citizens Advocate on the Cifas Advisory Board.

Gambling Support Service

Our Gambling Support Service provides advice, information and, where necessary, referrals to people at risk of harm from gambling, alongside training and awareness events on gambling harm for frontline staff.

Again, during the pandemic we moved rapidly from a community-based service to fully digital delivery. We screened over 19,000 people, with around 5% of those identified as experiencing harm from gambling. Our data shows that over half of those at risk identified themselves as being disabled or having a long-term health condition and 14% were from minority ethnic groups. We used this experience to submit evidence to the government review into the Gambling Act 2005 to advocate for change in government policy and industry practices.

How our advice helped *David

David was a housing association tenant, living in a flat with his partner and 2 young children.

Over the winter, their fuel bills increased considerably, at the same time their income dramatically fell after they had to close the shop they ran due to the pandemic. This meant they had to be careful about budgeting and, through our promotion work with the local council, they found out about the Big Energy Saving Network.

Through a telephone appointment, our adviser helped David save £252 annually by switching to a cheaper energy tariff and to apply for the Warm Home Discount.

*Names and certain details have been changed or omitted to preserve client anonymity.

Energy Advice Programme

The Energy Advice Programme is delivered by 120 local Citizens Advice across England and Wales. We delivered 12,500 sessions to fuel-poor consumers and those who were struggling to pay their bills, providing guidance on how to secure better deals on energy and the most appropriate payment methods. We also gave out information on accessing help from energy suppliers and the government.

Big Energy Saving Week

The Big Energy Saving Network is made up of local community groups and charities that advise on saving energy in the home, switching energy suppliers, tariffs and access to support to help households stay warm and attain lower energy bills. This year, the network engaged a more diverse group of consumers, reaching in particular more people under 55, including young families, first-time renters and people in or at risk of fuel poverty.

Our Big Energy Saving Network programme helped 16,500 people in 2020 to 2021. Despite needing to move away from face-to-face appointments, 90% of our clients found the service easy to access and 3 in 4 said the advice helped them to keep their home warmer. At £4.1 million, the amount saved by consumers was significantly higher this year than last.

Adviser Immigration Helpline

Our Adviser Immigration Helpline supports advisers to help people find a way forward with immigration issues, helping local services and their advisers build their capacity, knowledge and confidence.

In 2020 to 2021, we received over 1,900 calls to the helpline. During the pandemic, the range and complexity of issues raised changed considerably, with an increase in those relating to benefit entitlement, where the immigration status was uncertain or clients had 'No Recourse to Public Funds'.

The funding for the service in its current form ended on 30 June 2021, to coincide with the deadline for EU Settled Status applications. In Wales, Welsh government funding for our EU Citizens Rights Project will continue until December 2021.

Windrush Compensation Scheme

The Windrush Compensation Scheme is for people whose lives were affected because they weren't able to show a document proving their lawful right to stay in the UK permanently. From 3 May 2019 through to 10 June 2021, the Home Office commissioned us to support claimants who needed help completing the claim form.

This year, we delivered 250 appointments, with over 90% via telephone as we adapted our service to remote appointments.

This year, we delivered 250 appointments, with over 90% via telephone as we adapted our service to remote delivery.

Citizens Advice and TSB: Corporate Volunteering Pilot

We've been working in partnership with TSB to deliver a new approach to corporate volunteering programmes. This pilot programme, which runs from November 2020 to October 2021 offers a range of opportunities for TSB colleagues to provide a varied level of practical support to Citizens Advice.

A key aspect of the partnership has been the development of a meaningful and measurable programme of volunteering opportunities that support Citizens Advice (at a local and national level) and deliver employee skills development for TSB.

So far, in 2020 to 2021 the pilot has:



engaged with 55 local Citizens Advice, delivering the programme remotely



supported 13 TSB staff to join 13 local Citizens Advice as volunteer advisers, with 9 TSB staff completing General Adviser training and providing client support and advice—volunteering a total of 1,620 hours across the 6-month period



delivered 2 'Masterclass' sessions (skills/training workshops) with 40 local Citizens Advice on themes identified by the network, including leadership and brand development



helped local Citizens Advice financially with a £2,000 grant from TSB for training and supporting volunteers

Citizens Advice Cymru

In addition to our services across England and Wales, we offer specific services in Wales as a devolved nation.

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Welsh Language Scheme

In August 2020, we signed off our new Welsh Language Scheme. This was a key moment of progress towards our commitment that people won't ever struggle to get help from us. As an organisation helping people across England and Wales, we know how important it is to embrace Welsh as an official language. Some 883,600¹ people in Wales state that Welsh is their first language and Citizens Advice is an organisation which is truly here for everyone.

Partnerships across Wales

A significant step change was made in partnering with other third sector organisations across Wales. New partnerships were forged with over 20 organisations, with a specific goal of reaching out proactively to people who may not otherwise access advice services.

Wales-specific funded services

EU Citizens Rights Advice

In response to concerns regarding the impact of Brexit, the Welsh government funded Citizens Advice to provide an advice service for people impacted by EU Citizens Rights issues. We supported 1,200 people in Wales during 2020 to 2021, despite the difficulties presented by the pandemic.

¹ Information taken from the [Welsh language data from the Annual Population Survey: 2020](#)

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During the year
to 31 March 2021,
Advicelink Cymru
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people with
263,000 issues.

Warmer Wales

We secured funding from the British Gas Energy Trust to continue providing the Warmer Wales initiative during 2020 to 2021. The service delivers targeted advice and support to those experiencing fuel poverty and hardship, as well as providing support on other debt and income maximisation issues. In total, we helped 2,000 people through this service.

Advicelink Cymru

Advicelink Cymru is a Welsh government-funded Citizens Advice service designed to help people who are most in need of advice services, particularly those who wouldn't usually seek advice. It's currently funded until the end of March 2022.

In 2021/21, Advicelink Cymru helped 63,000 people with 263,000 issues and provided quality assured welfare benefit, debt, housing, employment and discrimination advice.

Following our advice and support, the people we helped secured £44 million in income gain, debts written off and repayments rescheduled. Advicelink Cymru provides services to people across all 19 local Citizens Advice areas in Wales, working hand in hand with a wide range of third sector partners.



£44 million

in income gain, debts written off
and repayments rescheduled.

How we're influencing change

In an uncertain and challenging year,
we've achieved positive change for the
people who come to us for help.

Down to the minute—our unique insight into the nation's concerns

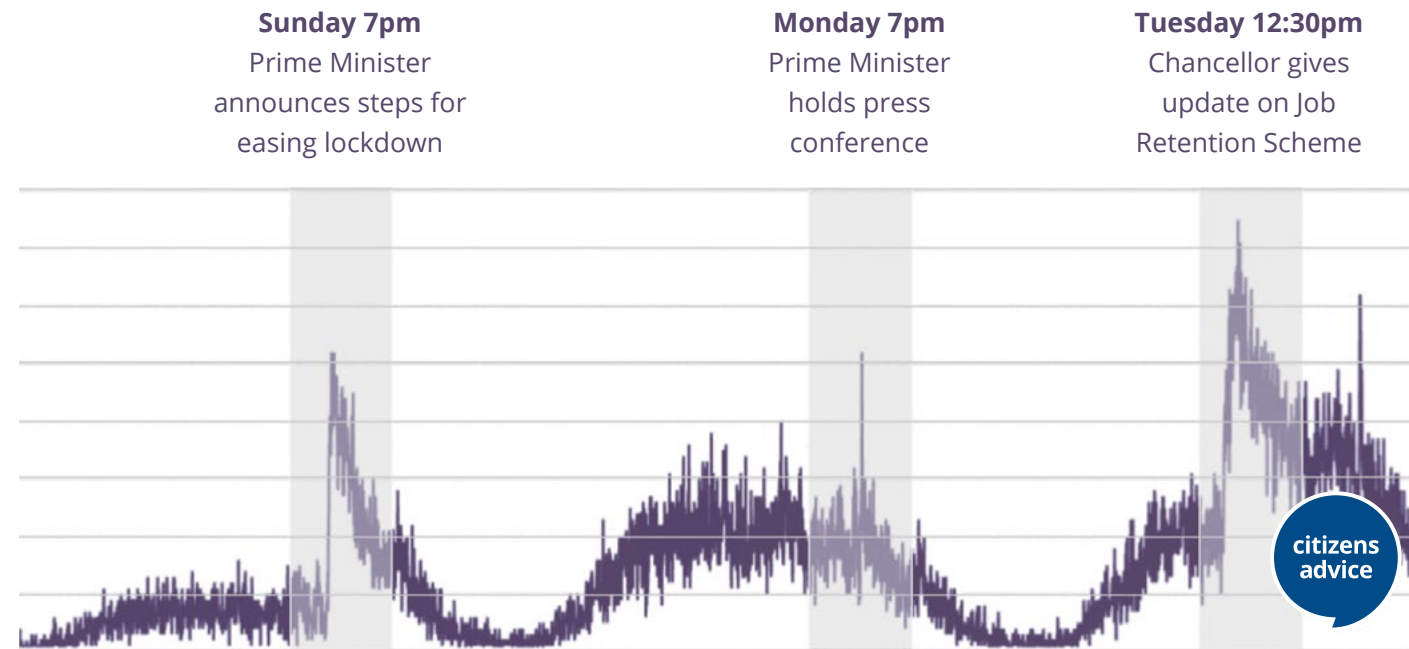
Our data gives us a unique insight into what people are worrying about and the issues they're facing. While we always use our insight to develop solutions to tackle the problems people face, this took on a renewed importance during the pandemic.

As the pandemic developed and the government announced new measures in response, there were few ways to instantly understand how people were reacting—but we were able to provide that insight, almost down to the minute.

From redundancy processes to holiday cancellations, people sought advice about a huge range of problems. Often, this gave us early warnings about issues the government urgently needed to fix, whether that was gaps in the furlough scheme or the inadequacy of sick pay provision for people who needed to self-isolate.

In this challenging year we achieved change, positively impacting those who come to us for help —both in response to the pandemic and on our on longer-term priorities.

Views of Citizens advice webpage 'Coronavirus— being furloughed if you can't work'



Tracking concerns about being furloughed in real-time.

Welfare and benefits

In response to the pandemic, the government made a number of changes to the benefits system, including the suspension of the Minimum Income Floor for recipients of Universal Credit. Following our influencing campaign, we secured the suspension of the Minimum Income Floor for a further 6 months and the measure was subsequently extended to July 2021.

We also joined forces with a coalition of other charities to help secure a 6-month extension to the £20 a week uplift to Universal Credit and a £500 one-off payment for Working Tax Credit recipients.

Housing

During the first lockdown, the government also introduced an eviction enforcement ban for people in the private rented sector in both England and Wales. We influenced the UK and Welsh governments to help secure extensions to a ban on eviction.

Energy

We influenced the government and energy suppliers to provide additional support to customers during the pandemic, including financial support for customers who had energy debts, with Ofgem later making some protections permanent. We saved consumers billions on their energy bills through our advocacy on energy network price controls and through our supplier monitoring work we championed customers' needs when suppliers failed.

Consumer

In the almost 3 years since we launched our super-complaint to the Competition and Markets Authority (CMA) on the loyalty penalty, we've saved consumers £703 million by pushing regulators to act. The loyalty penalty is the amount firms overcharge customers simply for staying loyal to their existing provider beyond their initial contract term—costing consumers over £4 billion a year in 5 essential markets.

We secured action from Ofcom, who introduced voluntary agreements with mobile and broadband providers that will help reduce the loyalty penalty. The Financial Conduct Authority (FCA) announced measures to tackle the practice in home and motor insurance markets. This move is set to save loyal customers an estimated £4.2 billion over 10 years.

Post and telecoms

Around 5,000 post offices rely on government funding to stay open, including around 2,500 serving communities that would otherwise have no shops left. With post offices playing a critical role in many communities, for example, by giving access to banking and government services, we called for the government to invest in the post and telecoms service. In the government's November 2020 Spending Review, the Chancellor announced the Post Office subsidy would be sustained, worth £227 million in funding.

Employment

Despite there currently being 6 national bodies to enforce workers' rights, employees who have been unfairly sacked or treated often can't call for their situation to be investigated and backlogs in the employment tribunal system often prevent fast resolutions. In the Spending Review, we helped secure a number of positive announcements, including additional funding for employment rights enforcement.

Debt and money

Council tax debt is the most common debt problem we help people with and the impact can be severe. We influenced the government to secure additional funding for Council Tax Support schemes and write off irrecoverable council tax arrears in the Spending Review.

In Wales

Our advocacy work helped protect families from the worst financial effects of the pandemic. We successfully advocated for an extension of the Discretionary Assistance Fund, a ban on evictions in the private rented sector and a series of income maximisation pilots, with an accompanying communications campaign, to help people claim all the benefits they're entitled to.

Ahead of the Senedd elections, our #ValueOfAdvice campaign showcased the importance of independent advice and demonstrated the value we provide in terms of saving money for local and Welsh government.

Sharing our data

Our work on sharing service data and website trends led to positive engagement with decision-makers at the heart of the UK government and generated widespread national media coverage. This included our '[Life through lockdown](#)' report looking at what our data showed about the impact of the first year of the pandemic, which was well-received by stakeholders and the media.

Our structure, governance and management

Our trustee board sets the vision and gives strategic direction to Citizens Advice. The 12 members are trustees under charity law and directors of the charitable company.

There are 6 formal trustee board meetings each year, along with other meetings and events, to help trustees shape the organisation's strategic direction and develop as a team.

Our Chief Executive, working with the executive team, is responsible for delivering the strategy and for day-to-day operations. The trustee board is committed to high standards of corporate governance and complies with the principles and practices set out in the Charity Governance Code.

Our trustees

Warren Buckley (Chair) is Retail Director at Thames Water and responsible for all customer-facing activity. Previously, he was Global Head of Contact Centres for HSBC Plc. **Warren is also Chair of the chairs' committee.**

Lucinda Bell (Treasurer) is currently a non-executive director of Derwent London, Man Group and Crest Nicholson. She is also Chair of the audit and risk committee at Man Group and chair of the audit committee at Derwent London. **Lucinda is Chair of the audit and risk committee and a member of the chairs' and people committees.**

Dr Andrew Stephenson is Equiniti's Chief People Officer. Andrew has a doctorate in Business Administration and a master's degree in Strategic Human Resource Management. He is also a non-executive director of MyCSP Limited. **Andrew is Chair of the people committee and a member of the chairs' committee.**

Ann-Marie Harkin is the Executive Director for Audit Services at Audit Wales. She has won both the Leading Wales 'Women in Leadership' award and the CIPFA Wales 'Public Finance Professional of the Year' award. **Ann-Marie is Chair of the Cymru advisory committee and a member of the chairs' committee.**

Ashok Vaswani is Global Head of Consumer Banking and Payments for Barclays UK, overseeing the execution of plans for the Group's consumer banking and cards and payments businesses, in the UK and internationally. He is also a board member of Pratham UK, the Clearing House, USA and the London Stock Exchange Group. **Ashok is a member of the audit and risk committee.**

Barbara Shaw has more than 20 years of experience working in the Citizens Advice service. She served as Chief Executive of both Citizens Advice West Oxfordshire and Citizens Advice Banbury. Barbara is currently a director of CP Shaw Ltd, a fellow of the Society of Antiquaries of Scotland, Governor of Enstone School and a member of the Oxfordshire County, Health Overview and Scrutiny Committee. **Barbara is a member of the technology committee.**

Finola McDonnell joined the Financial Times in 2018 as chief communications and marketing officer. A member of the FT Group executive board, Finola oversees global communications, brand management, commercial marketing and partnerships and events. Previously, she worked for US news outlet CNBC, holding the position of Vice President of international communications and marketing. **Finola is a member of the technology committee.**

Jabbar Sardar is Global HR director for BBC Studios, the commercial subsidiary of the BBC which oversees TV production, channels and distribution

globally. Jabbar is Chair of the International Advisory Board at the School of Management at the University of Bradford. He is also on the Steering Group for the Employers' Initiative on Domestic Abuse (EIDA). **Jabbar is a member of the equality committee.**

Jonathan Mogford is Director of Policy at the Medicines and Healthcare Products Regulatory Agency, an Executive Agency of the Department of Health and Social Care. He is also Vice-Chair at Citizens Advice Wandsworth. **Jonathan is Chair of the equality committee and a member of the chairs' committee.**

Mark Haysom is an author. He previously had a 30-year career in newspapers, rising to Managing Director of Mirror Group. He later held the role of Chief Executive of the large government agency the Learning and Skills Council. He has served on the boards of a number of charities dedicated to overcoming poverty and disadvantage and was Chair of Phoenix Futures. **Mark is a member of the audit and risk committee.**

Rolande Anderson has had a wide-ranging senior career in government and now works as an associate at the college of Policing and is an Independent Panel Member for Public Appointments. She is Vice-Chair of Governors at London Metropolitan University and a trustee of St Mungo's. **Rolande is a member of the equality committee, chairs' committee and Chair of the trustee liaison group.**

Will Cavendish is Arup's Global Head of Online Services and Leader of the London-based Advanced Digital Engineering Group. Will has also served as a World Bank economist, has lectured at Oxford University and Imperial College and has a doctorate in economics. He is an investor in BetterSpace, a mental health start up company. **Will is Chair of the technology committee and a member of the chairs' committee.**

Section 172 (1) statement

The trustees act in good faith to make decisions, the outcome of which they consider will be most likely to promote the success of the charity for the benefit of its charitable purposes as a whole, both in current periods and in the long term.

In discharging their duties above, the trustees carefully consider, amongst other matters, the impact on and interests of clients, volunteers, staff, funders and suppliers, and factor these into their decision-making process.

Clients

The trustees put considerable time, effort and resources into understanding and responding to the needs of our clients, which are reflected in the Future of Advice strategy and our response to the Covid-19 crisis.

Volunteers and staff

Trustees receive information on volunteer and staff physical and mental wellbeing and are committed to promoting a healthy workforce. They support the current work to build an inclusive culture and, as such, are committed to attracting and retaining diverse, high-calibre talent which volunteer and staff development helps support.

Funders

The trustees closely monitor our funder relationships and receive regular reports on how we are meeting funder requirements. Our impact section and our 'main services across England and Wales' section of this report demonstrate how we're providing services that deliver a high value-for-money offer for our funders.

Suppliers

The trustees have established procedures to ensure that external suppliers are individually verified to ensure they meet with health and safety, regulatory and financial security standards required by the Charity.

Community and the environment

The Charity recognises the importance of its environmental responsibilities and has measures in place to monitor and control its impact on the local environment and its compliance with any regulatory environmental standards. The Charity seeks to implement policies aimed at reducing any potential harmful environmental impact of its activities. See the 'energy disclosures' section for more details.

Standards and conduct

The Charity has various policies regarding ethical standards and the conduct of business.

Statement of trustees' responsibilities

The trustees are responsible for preparing the annual report and the financial statements. Company law requires trustees to prepare statements for each financial year, to give a true and fair view of the state of affairs of the charitable company and the group—as well as the incoming resources and application of resources—including the income and expenditure of the charity for that period. Trustees must:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the charity statement of recommended practice (SORP)
- make reasonable and prudent judgements and estimates
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed, and explained in the financial statements
- prepare the financial statements on the going concern basis unless it's inappropriate to presume that the charitable company will continue in business

The trustees are responsible for ensuring proper accounting records are kept. The records must disclose with reasonable accuracy, at any time, the financial position of the charitable company and the trustees must make sure the financial statements comply with the Companies Act 2006. The trustees are also responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Trustees must safeguard the assets of the charitable company and the group and take reasonable steps to prevent and detect fraud and other irregularities:

- as far as the trustees are aware, there is no relevant audit information of which the charitable company's auditor is unaware, and
- 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 auditor is aware of that information

Delegation of duties

Our scheme of delegation outlines decision-making responsibilities within national Citizens Advice. It lists issues reserved for the board and areas which may be delegated to the executive team. The standing financial instructions form the basis of the delegation of financial functions by the Citizens Advice trustee board to staff. Our procurement policy sets out authority levels for purchasing decisions.

Trustee committees

The following committees support the trustee board in its work:

Audit and risk committee

Advises the trustee board on risk management, internal controls, external audit and financial reporting. This committee has 3 independent co-opted members.

Chairs' committee

Acts as a sounding board for the Chair of the trustee board in carrying out their responsibilities. This includes the planning of the board's agendas and shaping and agreeing the board's business. The committee is also responsible for trustee recruitment.

Cymru advisory committee

Advises the board on matters relating to Welsh policy, public affairs and equality issues, as well as on strategy development and business planning in the Welsh context. The committee also carries a brief to assure the board that we are meeting our duties under current Welsh language legislation.

Equality committee

Gives expertise and guidance on equity, diversity and human rights to the board and the service, making sure promoting equity and tackling discrimination for clients is at the heart of our advice and policy work. This committee has 2 independent co-opted members.

People committee

Supports the trustee board through its oversight of Citizens Advice national people strategy, including inclusive employer priorities, and ensures that the policies and practices associated with the people strategy are consistent with organisational behaviours and culture. It also monitors and provides feedback on our pay and reward strategy and advises the Chair on the appointment, appraisal and pay of the Chief Executive and executive directors. This committee has 1 independent co-opted member.

Technology committee

Responsible for helping to shape, monitor and give feedback on the technology strategy. This committee has 2 independent co-opted members.

Recruitment, induction and training of national trustees and committee members

We recruit trustees and committee members through an open, competitive process. We use national media, recruitment agencies and our network to find talented individuals who have the skills and perspectives we need to provide good leadership and make sound decisions.

Trustees can serve for up to 2 consecutive terms of 3 years, but must then step down. A trustee who holds office as Chair, Deputy Chair or Treasurer may not hold office in that capacity for more than 6 consecutive years, but at the end of that period a Deputy Chair or Treasurer may be appointed as Chair. No trustee may hold office for more than 12 consecutive years. After the end of this period, 2 further years must pass before any former trustee may be re-appointed.

During 2020 to 2021, we recruited 1 new independent committee member to the audit and risk committee, 1 new independent committee member to the people committee and 2 new members to the Cymru advisory committee. New trustees and committee members receive a full induction, when they meet the Chair, agree their role and meet key members of national Citizens Advice staff. Inductions are tailored to meet individual needs and interests. Trustees and committee members are unpaid volunteers, but are reimbursed for reasonable expenses which this year have been £nil owing to all meetings being held remotely.

Public benefit

The trustees confirm they have referred to the information contained in the Charity Commission's general guidance on public benefit when reviewing the aims and objectives of Citizens Advice, in planning activities and setting policies and priorities for the year ahead. Our charitable objects:

- promote any charitable purpose for the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress
- ensure in carrying out its objects and in all aspects of its work, Citizens Advice is committed to promoting equality and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

Executive team

Our executive team is responsible for delivering the trustee board's vision and for the day-to-day operation of Citizens Advice.

Our executive team remuneration for the year, including basic pay, pension and benefits was as follows:

Notes	Role	Remuneration to 31 March 2021	Remuneration to 31 March 2020
1	Former Chief Executive	£99,837	£154,632
2	Acting Chief Executive/ Chief Operating Officer	£154,188	£137,872
3	Executive Director of Advice and Advocacy	£118,491	£116,218
4	Executive Director of Operations	£117,075	£114,804
5	Interim Executive Director of Commercial	£53,781	-

Dame Clare Moriarty has been Chief Executive since 26 April 2021.

- 1 **Dame Gillian Guy** was our Chief Executive until 25 October 2020.
- 2 **Alistair Cromwell** has been our Deputy Chief Executive since 26 April 2021, having been Acting Chief Executive from 25 October 2020 to 25 April 2021 and prior to that our Chief Operating Officer.
- 3 **James Plunkett** is our Executive Director of Advice and Advocacy.
- 4 **Michele Shambrook** is our Executive Director of Operations.
- 5 **Andrew Seager** is our Interim Executive Director of Commercial. He has been an Executive Director since 26 October 2020 and is included above only from that point, having moved from his role as Director of Business Development.

In addition, **Kirsty Holt** is providing senior people leadership consultancy and leading our people transformation programme whilst we recruit an Executive Director of People.

Our people

We have continued our efforts to make Citizens Advice a great place to work. Our staff are passionate about what we do and understand the importance of their contribution to our business and strategic objectives.

We have continued to invest in and support our 1000 staff working across our different services, membership support and corporate functions to enable an inclusive, purpose-driven workplace that is people-focused and collaborative, listens, is open and honest and helps everyone be the very best they can be.

We have continued our transformation programme to improve the experience of our workforce, empower our managers and energise and engage our staff.

Our vision and strategy are underpinned by strong leadership, inclusion and collaboration.

The 4 defined pillars of our people strategy are:

1 An inclusive and collaborative culture

- enabling a purpose-driven, people-focused, collaborative and transparent culture
- building a diverse and inclusive organisation that is representative of the communities we serve
- working together as one team
- attracting the best talent and supporting and developing all our people

2 Bold and visible leadership

- developing visible leaders who embody and demonstrate inclusive leadership
- being role models for our culture and behaviours and being clear about leaders' responsibilities to their teams

3 Investment in our talent

- investing in learning to ensure everyone has the right skills to deliver the Future of Advice strategy
- attracting the best talent and maximising our employer brand and values

4 A fully-enabled people directorate

- delivering a high-quality people service for all teams, supported by strong data and analytics to enable evidence-based decision making

Volunteers

We remain committed to ensuring that our recruitment and selection processes are inclusive and support our inclusive employer plans. Our staff profile shows that 71% are female and 29% are male. 20% of staff have identified themselves as being disabled or having a long-term health condition. 17% are Black, Asian or Minority Ethnic. 12% are Lesbian, Gay or Bisexual and 0.9% are Trans or Non-Binary.

We have made considerable progress in how we support staff wellbeing and have built on our wellbeing forums to encourage peer-to-peer support. We have increased our wellbeing capacity to continue to build a sustainable, future-focused wellbeing provision.

We have launched our new learning platform and continue to work in partnership with leading skills providers to offer digital learning to national and local staff.

Volunteers have continued to be vital to the Citizens Advice service throughout the last year. Many existing volunteers have adapted incredibly well to changes in service delivery, working remotely from home to provide information and advice to clients, over the phone and via digital channels. We also recognise that some have not been able to actively volunteer during this difficult year and we look forward to welcoming them back when they're able to return.

Our volunteers continue to help clients get the help they need for the issues they face and also continue to support the service in other roles—as trustees, undertaking research and campaigns, fundraising and providing general administration and support to local Citizens Advice services. Whatever their role, we thank all our volunteers for their dedication, commitment and support to the service.

We ran our first ever nationally coordinated volunteer recruitment campaign, recruiting over 500 new remote volunteers for information and advice-giving roles, for nearly 150 local Citizens Advice offices across England and Wales.

Witness Service volunteers

This has been an extraordinary year for Witness Service volunteers. They had to cope with an initial withdrawal of our face-to-face support and adapt to supporting witnesses with all the changes and restrictions caused by social distancing measures. At the same time, our team leaders had to find ways of keeping in touch with volunteers, manage rotas and make the same adaptations to safety measures as volunteers.

One key volunteering challenge faced by the Witness Service over this period has been capacity. Our number of active volunteers fluctuated as lockdowns were brought in and eased in England

The support and reassurance I received was outstanding. All of my needs were met and they made me feel completely safe. They eased my anxiety and the service I received throughout was excellent. There is nothing they could have done better.
—Witness

and Wales. In July 2020, the service was at 40% of the level of volunteers usually needed to support witnesses. During the January 2021 lockdown, this figure was at 25%. By the end of March 2021, this had reached 34% and we finished the financial year with plans in place for wellbeing conversations with inactive volunteers, to listen to concerns and provide reassurance on safety measures.

Although the pandemic couldn't have been predicted, it did highlight the vulnerabilities caused to our volunteer involvement by a lack of diversity. A notable 89% of our volunteers are aged 55 and over. This is understandable given the availability of this age group and the time commitments demanded by our roles, but going forward our key priorities will include a review of our current volunteer offer. This will form part of a wider commitment to ensure that our volunteering opportunities are accessible and attractive to a wide range of people.

The pandemic pushed us to utilise online and digital tools to inform and support volunteers. For the first time, we ran national engagement sessions for volunteers, to ensure they felt updated and reassured about returning to court. We also replaced our annual series of face-to-face volunteer events with a combination of online events, both national and local. Another innovation was an accelerated reinvention of our training to an induction and learning pathway that blends online training with in-court shadowing and observations.

90% of witnesses reported that our volunteers and staff helped them to feel more confident about giving evidence which is testament to how well volunteers and their managers coped with such difficult circumstances.

Risk and internal controls

Our trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating as designed.

The audit and risk committee and the trustee board conducted their annual review of our risk management strategy and policies. Throughout the year, risk owners regularly reviewed divisional and strategic risks to assess the likelihood, impact and appetite for each risk, the plans for managing them and the adequacy of those plans.

We operate a robust system of internal financial controls which is fully compliant with Charity Commission guidance and good practice. The executive team and trustee board review and agree on budgeting systems and financial reports. Internal audit plans are informed by an analysis of the organisational risk profile. The audit and risk committee keeps a central record of all audit recommendations and monitors progress.

On a quarterly basis, the audit and risk committee and trustee board assess the principal risks facing Citizens Advice.

Our key risks and uncertainties, along with the trustee board's plans to mitigate and manage them, are set out below, with additional commentary where relevant about how Covid-19 affects the principal risks and uncertainties.

Service delivery

Risks and uncertainties

Continuing to meet changing demand as a result of Covid-19 while delivering a quality service that meets client needs.

Mitigation and management

During 2020 to 2021, we saw demand for our service rapidly evolve as a result of the pandemic and we monitored demand trends in real time to enable us to prioritise the creation of new Covid-19 related content.

The pandemic necessitated a shift from face-to-face to telephone advice. While this enabled us to maintain service delivery, it increased the risk that, for some people, our service would become more difficult to access. We therefore created an inclusive access programme to gather insights and test new ways of ensuring our advice is accessible.

Moving forward, we will continue to increase our capacity to provide telephone advice, as we know from our research that this is now the public's channel of choice. At the same time, we will reopen face-to-face advice for those who need it most and will continue to design accessible services on all channels.

People engagement and resilience

Risks and uncertainties

Protecting staff wellbeing during the pandemic, while maintaining the momentum of our culture and staff engagement work programme.

Mitigation and management

The Covid-19 pandemic saw a continuation of home working for the entire organisation. During this time we continued to adapt and evolve our resources, tools and policies to support staff wellbeing and mental health while working from home.

We continued our regular staff engagement surveys and carried out quarterly action planning to address any concerns that were identified. We also continued to develop our new culture, defining a new set of values and developing team charters to bring these to life.

Going forward, we are investing in a wellbeing strategy and manager to enable us to keep a strong focus on staff wellbeing in the long term.

Equity, Diversity and Inclusion

Risks and uncertainties

Ensuring we make our advice accessible for all and create an inclusive culture and more diverse workforce.

Mitigation and management

This year, we expanded our Equity, Diversity and Inclusion (EDI) capability and expertise and rolled out an Advancing EDI learning programme across the service.

We introduced an EDI analysis of our staff engagement survey data to give insight into how the experiences of our colleagues differ from group to group and put plans in place to address the results.

We also carried out a review to ensure that equitable and inclusive practices are part of all our recruitment processes, particularly looking at how we reduce barriers for Black, Asian and Minority Ethnic staff and recruit the very best talent.

We used part of the funding received from the Department for Business, Energy and Industrial Strategy (BEIS) to fund our innovation lab to work with local offices on ideas to improve the accessibility of our services. Making our services more accessible and inclusive is one of our organisational priorities for 2021 to 2022.

Financial sustainability and resilience

Risks and uncertainties

Ongoing funding pressures in the public sector continue to be felt locally and nationally, with potential impacts for our core and restricted funding.

Mitigation and management

This year, we again successfully maintained existing funding and secured new funding. However the pressures on public finances are intensifying as the effects of the pandemic continue to be felt.

We continue to seek opportunities to diversify our income base within the public sector and to seek multi-year grants linked to priority services to secure ongoing funding commitments.

We have made additional investments in our business development capabilities and have implemented a 5-year income generation strategy coupled with upscaled corporate partnership work. We have also made progress on testing individual giving and have hired a trusts and foundations lead.

Digital, data and technology

Risks and uncertainties

2020 brought additional urgency to the need for digital transformation of our services to support remote service delivery and remote working. This brings with it the challenge of funding sustained investment.

Mitigation and management

We made additional investments in digital technology this year to further our progress in replacing our legacy systems with a more flexible architecture.

We have also brought all of our products and platforms under a single Head of Product and set out a clear product strategy to support the organisation's future ambitions.

We are working to better align our funding model with our delivery model to ensure that we can sustain long-term investment in platforms to underpin our frontline remote advice delivery.

Pension liability

Risks and uncertainties

The national charity is the principal employer in a defined benefit pension scheme. The deficit in the scheme is significant with the ongoing risk that it will increase.

Mitigation and management

The March 2019 triennial valuation showed the scheme had an increased actuarial deficit of £68.5m.

Therefore, to reduce the risk for the scheme Citizens Advice agreed to increase future annual deficit contributions to £2.11m per year (from £1.611m per year) and extend the payment period to 31 March 2037 (from 31 December 2033). In addition, during the year Citizens Advice made a one-off contribution of £1.5m.

The scheme has a professional pension chair, a board of trustees and professional advisors to help mitigate any risks the scheme has. For example, during the year the Pension Board made some changes to asset allocations to increase the level of protection against interest rate and inflation risk.

Cyber security and data protection

Risks and uncertainties

Being alert to the increased threat of cyber attacks remains a key focus. Protecting our clients' data and being clear about how we use it is a more vital part of providing a modern digital service than ever.

Mitigation and management

We have continued to provide regular updates and guidance to volunteers and staff about cyber security and GDPR compliance throughout the extended period of homeworking in 2020/21, which has included mandatory training.

We have continued to strengthen our controls in relation to privacy and cyber security, rolling out a mobile device management solution across the national charity. Looking ahead, we are enhancing our capability and bringing in more expertise, starting with the hiring of a Head of Cyber Security.

Our privacy risk management board continues to monitor and learn from data security incidents with support and oversight from the audit and risk committee.

Energy disclosures

Climate change and Citizens Advice

As an organisation, we recognise the impact of climate change and our responsibility to take action to contribute to the safeguarding of the natural environment for present and future generations. We take steps across a number of our areas of operation to reduce our environmental impact and to work in the least environmentally harmful way possible.

We are committed to reducing energy use and carbon emissions in our operations and to raise awareness of the need to do the same amongst our staff.

Our carbon strategy

Citizens Advice is mainly an office-based organisation. We work to reduce our carbon emissions through a focus on:

- office energy use—working with our landlords on improving energy efficiency and waste reduction
- travel—promoting public transport and more sustainable travel use and encouraging video conferencing where appropriate

Office energy use

We will continue to work with our landlords to reduce Citizens Advice's share of energy consumption in office buildings.

Travel

As the figures state, there was a large decrease in travel in the pandemic year. Future travel emissions will be partly dependent on whether government policy restricts travel, nevertheless we will aim to keep outputs low in this category, by encouraging staff to work using a blended approach and using remote conferencing and online collaboration where possible.

Methodology

Emissions are related primarily to our offices, travel and overnight stays at hotels. Citizens Advice national offices are all based in landlord-managed buildings. Travel and hotel emissions are calculated based on information from our suppliers and government guidance on emissions, whilst building

We are committed to reducing energy use and carbon emissions in our operations and to raise awareness of the need to do the same amongst our staff.

landlords provide the meter readings to Citizens Advice. (Flights, trains, and hotel stays are part of Streamlined Energy Carbon Reporting (SECR) Scope 3 category and therefore, by reporting on emissions associated with them, Citizens Advice is going above and beyond the requirements of SECR.)

(Gas consumption is calculated using pro rata space allocation of the whole of the 200 Aldersgate building—in the absence of meter readings, it is likely that the overall actual consumption will be less—as the supplier has provided invoicing on estimated readings.)

We have used Carbonxgen, an independent company, to calculate the CO2e with standard UK government methodology and to verify the numbers presented in this report.

Greenhouse gas emissions due to UK energy use

Emission Source	Tonnes CO2e 20/21	Tonnes CO2e 19/20
Natural gas combustion	25.34	25.76
Total electricity	50.69	79.91
UK travel	25	324
Total tonnes	100.94	429.67
Total CO2e tonnage per employee (intensity ratio)	0.101	0.452
Total energy usage	355,255 kWh	459,741 kWh

Financial review

Income

In 2020/2021, the total income for the national charity grew to £162.6 million from £139.1 million in the previous year.

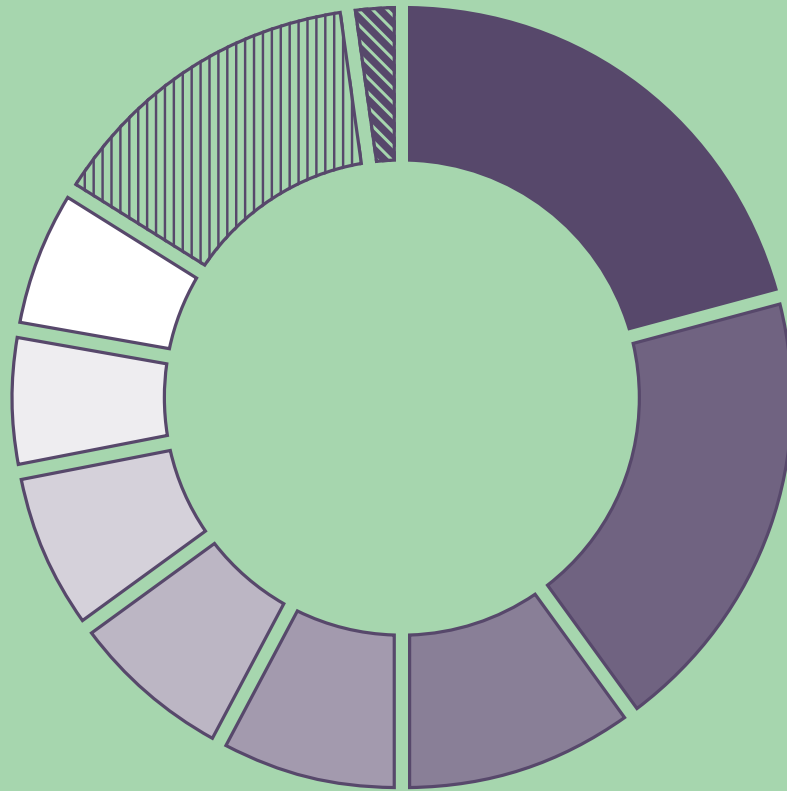
This reflects an increase in restricted income to £137.3 million (2020: £113.8 million) and in particular the additional funding we received for our response to the Covid-19 pandemic. This included £13.5 million one-off funding from the Department for Business, Energy & Industrial Strategy (BEIS) and an increase to our funding from the Money and Pensions Service (MaPS) by £5.9 million to £30.3 million (2020: £24.4 million) to deliver money and debt advice.

The restricted income also includes the Department for Work and Pensions Help to Claim project funding of £34.7 million (2020: £34.3 million). Other significant streams of restricted income include:

- £16.4 million (2020: £16.0 million) from BEIS for our consumer work
- £10.7 million (2020: £11.0 million) from the Ministry of Justice for the Witness Service
- £9.9 million (2020: £8.4 million) from the Welsh government
- £10.1 million (2020: £10.9 million) from MaPS for our Pension Wise service

Total unrestricted income was unchanged from the previous year at £25.3 million (2020: £25.3 million). The most significant unrestricted funding continues to be that provided by BEIS to support our core activities. This remained static at £22.3 million (2020: £22.3 million).

Our main sources of income



Income 2020/2021
£162.6 million

Restricted

- £34.7 million**
 Department for Work and Pensions
 —Help to Claim (2019/20 £34.3 million)
- £30.3 million**
 Money and Pensions Service (2019/20 £24.4 million)
 —Money and debt advice
- £16.4 million**
 Department for Business, Energy & Industrial
 Strategy—Consumer (2019/20 £16.0 million)
- £13.5 million**
 Department for Business, Energy & Industrial
 Strategy—Covid-19 response (2019/20 £nil)
- £11.5 million**
 Other income (2019/20 £8.8 million)
- £10.7 million**
 Ministry of Justice
 —Witness Service (2019/20 £11.0 million)
- £10.1 million**
 Money and Pensions Service
 —Pension Wise (2019/20 £10.9 million)
- £10.1 million**
 Welsh government (2019/20 £8.4 million)

Unrestricted

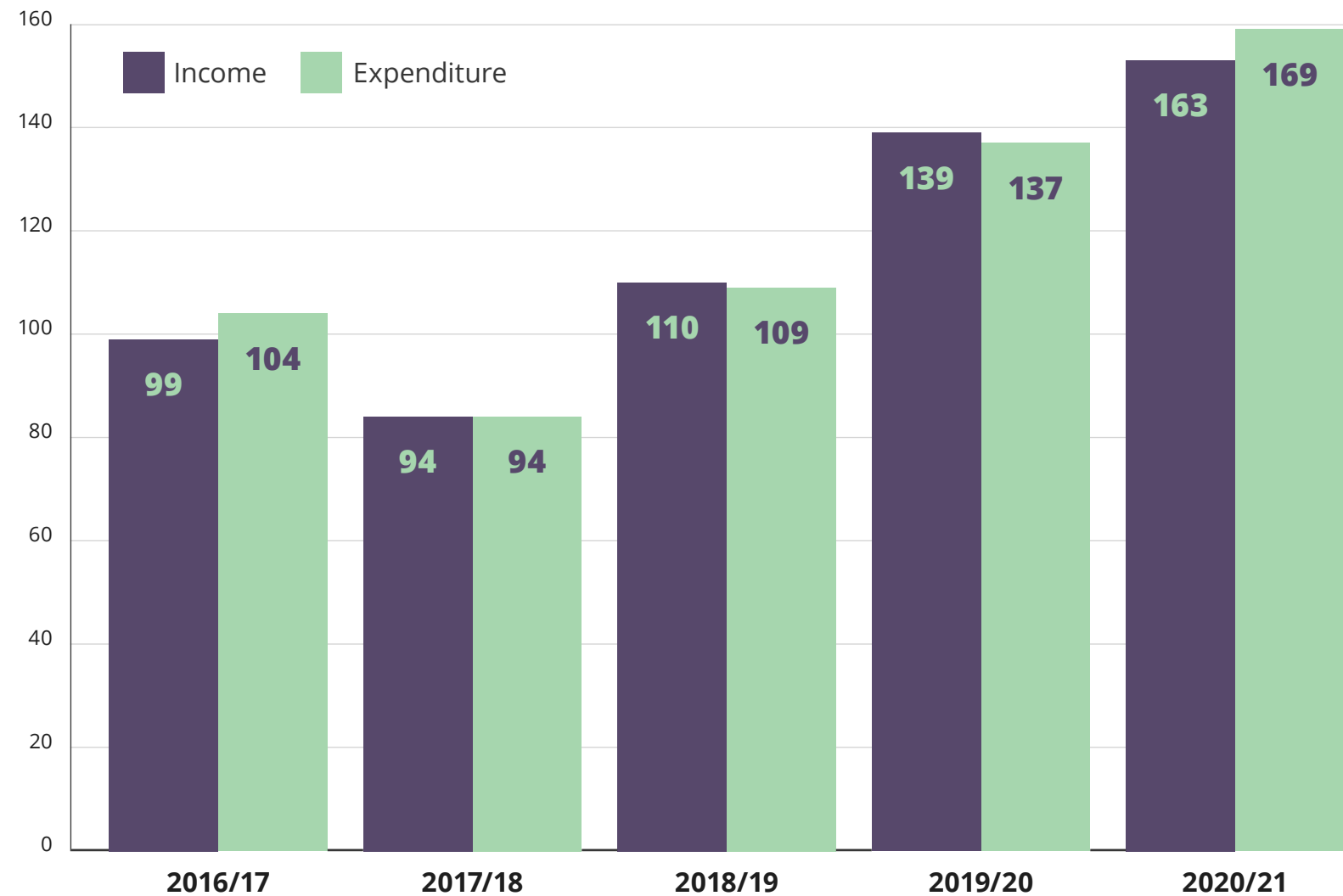
- £22.3 million**
 Department for Business, Energy & Industrial
 Strategy—core (2019/20 £22.3 million)
- £3.0 million**
 Other income
 —unrestricted (2019/20 £3.0 million)

5-year snapshot of our income and expenditure (£millions)

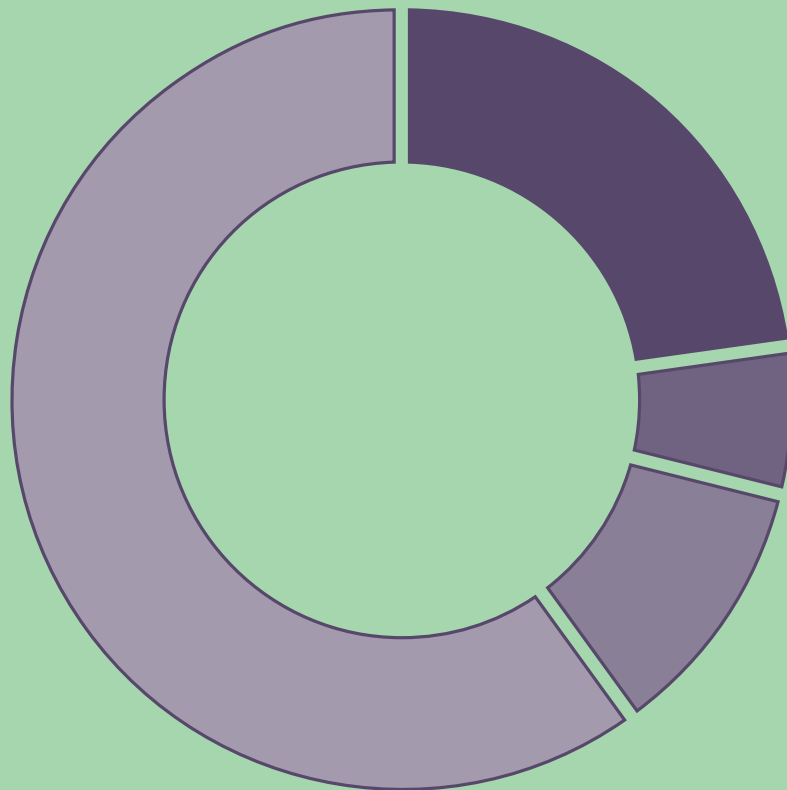
The majority of our funding is awarded through annual funding agreements, is restricted to a particular area of activity and relates to a specific financial year. Therefore, where restricted income grows, there will tend to be a corresponding increase in expenditure in the same year. This is reflected in the 5-year snapshot of income and expenditure opposite.

In the financial year 2020/2021, there was a more significant variance than other years because of the recognised cost of the agreed increase in future pension payments to the closed defined pension scheme. This is discussed further in the pensions section below.

Whilst income has risen substantially in recent years as we have taken on delivery of more services, our expectation is that this will fall over the next 2 years. This reflects a generally challenging funding environment, coupled with the expectation that most of the existing services will be competitively recommissioned during 2021 and 2022 as current funding agreements end.



Expenditure against our 4 areas of charitable activity



Expenditure 2020/2021
£158.0 million



£35.8 million

Delivering information and advice
(2019/20 £27.2 million)



£9.2 million

Advice and advocacy
(2019/20 £9.2 million)



£17.2 million

Strengthening the network
(2019/20: 17.6 million)



£95.1 million

Delivering through partnerships
(2019/20 £82.9 million)

Delivering through partnerships

This represents the largest proportion of our expenditure at £95.1 million (2020: £82.9 million), which corresponds with the increase in income. This includes a significant part of the funding to the local Citizens Advice network, which overall increased to £84.8 million (2020: £71.7 million) as a result of the increased income received.

Delivering information and advice

Our spending on the direct delivery of information and advice in 2020/2021 was £35.8 million (2020: £27.2 million). This category includes the direct delivery of services by Citizens Advice. The main areas of expenditure cover consumer service, the Witness Service and the continued investment in our online and digital services for clients.

Strengthening the network

In 2020/2021, we spent £17.2 million (2020: £17.6 million) on this area. This covers our core network support services, information services, systems support, training and quality assurance costs.

Advice and advocacy

Our expenditure in 2020/2021 on advice and advocacy was £9.2 million (2020: £9.2 million). This category includes the delivery of our energy and post-statutory duties in line with our agreed work plan, as well as expenditure on policy and influence from our unrestricted funds to support our other key areas of advice work.

Balance sheet

Total funds at 31 March 2021 were £5.9 million (2020: £12.3 million), made up of unrestricted funds, restricted funds and the negative pension reserve.

The restricted surplus for the year of £1.1 million (2020: £0.3 million surplus) reflects some funding recognised in the year as income, but that will only be spent in 2021/2022. This surplus means that restricted funds carried forward increased to £11.1 million (2020: £10.0 million).

The net movement in our unrestricted funds for the year of £7.6 million deficit (2020: £1.6 million surplus) included £2.4 million surplus on core operations, meaning our unrestricted funds (excluding pension reserve) grew to £23.8 million (2020: £21.5 million).

The remaining net movement in our unrestricted funds reflects the increase in negative pensions reserve from £19.1 million to £29.0 million. This negative pensions reserve reflects the net present value of the agreed annual payments to a closed defined benefit pension scheme. The reason for the substantial increase is the agreement to increase future contributions from £1.611 million to £2.111 million per year and to extend the repayment period from 31 December 2033 to 31 March 2037.

We continue to benefit from a strong cash flow supported by our funders. The total cash balance at the year-end was £38.9 million (2020: £41.0 million).

Remuneration policy

We evaluate all new roles using our industry-standard job evaluation scheme, allocating roles to grades. To attract the right talent, our pay and grading scheme is structured on the basis of market median salaries. All national Citizens Advice employees earn in excess of the Living Wage and, for those who live in the capital, the London Living Wage.

Executive team remuneration is the responsibility of the trustee board's people committee, which sets pay levels on the basis of job evaluation outcomes and comprehensive benchmarking.

A 1.5% annual salary increase was awarded to all staff, except for those earning less than £34,300 who received a 3% increase.

Grant-making policy

In line with the legislation, we calculate and publish our **annual gender pay gap** data in April each year. Our mean gender pay gap in April 2020 was 13.5% (2019: 16.8%) and median 15.9% (2019: 18.0%).

Our progressive pay review process over the last 2 years and a review of our pay structure for the Witness Service has had a positive impact on our gender pay gap for 2020.

We are also really pleased with the progress we are making in bringing more women into our technology and digital functions. Using new ways of advertising and networking, together with targeted recruitment practices, we have seen a year-on-year increase in the number of women joining our technology and digital teams.

National Citizens Advice awards grants to local Citizens Advice (and other local charities and organisations) in line with our grant requirements with funders to meet the needs of our clients. Funds either come directly from national Citizens Advice for developmental opportunities that enhance our service to clients (including piloting or testing new ways of meeting needs or reaching more people) or as a result of funding awards to national Citizens Advice for specific services. These are then passed on to the local Citizens Advice for delivery, in a range of ways depending upon the requirements of the specific grants.

The grant application process is published on the Citizens Advice intranet so applicants are aware of the methodology. Evaluators are trained in-house and include members of the local Citizens Advice to ensure transparency and objectivity, as well as a clear appeals process.

In 2020/2021, £89.2 million in grants has been passed through to the network of local Citizens Advice and other organisations from funding sources including:

- Department for Business, Energy & Industrial Strategy for our Covid-19 response
- Department for Business, Energy & Industrial Strategy for the consumer service
- Money and Pensions Service for delivery of money and debt advice in England and Wales
- Money and Pensions Service for the delivery of pensions guidance through Pension Wise
- Department for Work and Pensions for the provision of support to help people make a Universal Credit claim
- Ministry of Justice funding for 2 contact centres for the Witness Service
- Energy companies for energy advice and education programmes
- Welsh government for the delivery of face-to-face and telephone advice
- Gamble Aware for providing training, information and awareness on gambling-related harm

Fundraising policy

In 2020/2021, Citizens Advice continued to test small-scale fundraising activities. During the year, Citizens Advice did not use professional fundraisers or commercial participants to act on its behalf.

However, in line with our ethics, data security and complaints policies, we did conduct individual giving pilots using a call to action on 20 of our online advice content pages. We also commenced the planning and development of further individual giving pilots on Facebook and Instagram which launched in April 2021.

We also continued to actively develop long-term partnerships with companies, trusts and foundations to support our strategic aims and long-term sustainability.

We recognise the need to protect vulnerable people and other members of the public from undue pressure and any intrusion of privacy. This is reflected in the non-invasive small-scale fundraising activities we carried out in 2019/2020.

Given that we expect such activities to continue into the 2021/2022 financial year, we will ensure that, in compliance with our policies and general approach, we continue to protect the public's interests. We have registered with the Fundraising Regulator and in compliance with its voluntary regulation scheme, our fundraising policies and practices align with the Fundraising Code of Conduct, in addition to relevant marketing regulations and legislation.

We did not receive any complaints related to fundraising during this period.

Reserves policy

Reserves in a broad sense represent the total funds held at a point in time, and at Citizens Advice these comprise restricted funds, unrestricted funds and a negative pensions reserve. At 31 March 2021, total funds were £5.9 million.

Restricted funds represent that funding received with specific restrictions as to what it is spent on. The funds carried forward represent that restricted funding where income has been recognised but where the funds have not yet been spent. Restricted funds total £11.1 million at 31 March 2021.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent. Unrestricted funds total £23.8 million at 31 March 2021. This is split between freely-available unrestricted funds of £17.6 million and designated funds of £6.2 million. Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £4.7 million (2020: £5.1 million), and a designated fund reserved for tangible

and intangible fixed assets which are equal to the net book value of those assets of £1.5 million (2020: £1.9 million).

The negative pensions reserve as at 31 March 2021 was £29.0 million (2020: £19.1 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. The reasons for the increase in this negative reserve are explained in the pension section which follows.

Each year, our trustee board reviews our reserves policy and considers the appropriate level of reserves for the organisation to hold. It considers the level appropriate for the current size and complexity of the organisation, the economic environment we're operating in, the risks we're currently managing and known investment plans above and beyond annual budgeted costs. Trustees

also consider our current risk profile, balancing the need to reflect that risk, while making sure we're not holding funds unnecessarily at the expense of committing funds to meet our charitable objectives.

As a result of this year's review, the trustee board, advised by the audit and risk committee and considering Charity Commission published guidance, decided to leave the basis of the reserves policy unchanged. The policy is to hold in free reserves the equivalent of 3 to 6 months' core operating costs. This means the target range is now £10 million to £20 million (2020: £9 million to £19 million) due to a small movement in this cost base.

Free reserves are defined as total unrestricted funds less designated funds.

As of 31 March 2021, our free reserves totalled £17.6 million and so were within the target range.

Pensions

National Citizens Advice is the principal employer of a defined benefit multi-employer pension scheme. The other employers in this scheme are a small number of local Citizens Advice offices in London. The scheme was closed to new members and to future accrual in 2008. Each year these employers make contributions to the scheme towards the deficit.

We remain committed to meeting our obligations in relation to the scheme and work closely with the Pension Scheme trustee board and its advisers. During the year, we reviewed the contribution levels, following completion of the formal triennial March 2019 valuation, and agreed a revised recovery plan for the scheme.

In the revised recovery plan the employers will make total contributions of £2.3 million (of which national Citizens Advice pays £2.1 million) from £1.7 million per annum (of which national Citizens Advice paid £1.6 million) during the 2021/2022 financial year, with the view to eliminating the deficit by 31 March 2037. During 2020/2021 Citizens Advice

made a one-off additional contribution of £1.5 million on top of the scheduled payment of £1.6 million.

Citizens Advice operates a defined contribution scheme. New staff are automatically enrolled into the scheme and employer contributions are charged as they are incurred.

Investments

As required in our Memorandum, national Citizens Advice has the power to invest monies not immediately required for its purposes in or upon such investments, securities or property as may be thought fit.

Citizens Advice's investment strategy is to manage the charity's cash flows and investments, controlling the associated risks to maximise income with minimal risk. At the year end all such funds are held as fixed-term cash deposits, notice accounts or immediately available cash and are held in UK-based institutions with strong credit ratings. Where risk or return is not negatively impacted, we hold funds as "green" treasury deposits. Our investment policy is reviewed at least annually.

Going concern

The financial position and performance have been outlined in the financial review. The trustees have assessed our position and concluded that Citizens Advice is well-placed to meet our liabilities as they fall due and to manage the business risks we face.

This position is supported by a strong cash flow, sufficient reserves, good relationships with our key funders and a proven ability to secure new services. Our planning and reporting processes, including financial projections, take into consideration the current economic climate (including the effects of the Covid-19 pandemic) and its potential impact on our various sources of income and planned expenditure. We acknowledge our pension fund obligations and have a clear strategy to recover the deficit.

We have therefore adopted the going concern basis of preparation of these financial statements on the basis that we have concluded there is a reasonable expectation that we have sufficient resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements.

Approval

This annual report of the trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the board of trustees on 27 July 2021, including approving in their capacity as company directors the strategic report, and is signed as authorised on the board’s behalf by:

Warren Buckley
Chair

Our funders

Citizens Advice receives support from a wide range of funders and we obtain the maximum value for every pound we spend. We would like to thank all of the organisations that have supported us during 2020/2021. We look forward to working with all of you in future years.

Government funders

Department for Business, Energy & Industrial Strategy
Department of Health and Social Care
Department for Work and Pensions
HM Treasury
Home Office
Ministry of Justice
Welsh government

Other public bodies

Money and Pensions Service
The Insolvency Service

Other major funders

Barclays
British Gas
British Gas Energy Trust
E.ON
Facebook
Gamble Aware
JP Morgan
Money Advice Trust
National Lottery Community Fund
Nationwide Foundation
Shell Energy
SSE Electricity
Trussell Trust
TSB
Utility Warehouse

Legal and administrative details

Legal status

National Citizens Advice is a registered charity and a company limited by guarantee. It is incorporated in the United Kingdom and the registered office of the charity is in England. All independent local Citizens Advice are members of the national Citizens Advice charity and there are no other full members. The maximum liability of each member is limited to £1. Citizens Advice is governed by its Memorandum and Articles of Association as amended in October 2000, September 2009 and September 2010.

The registered name of the charity is The National Association of Citizens Advice Bureaux. From 6 January 2003, the charity has used the operating name of Citizens Advice. The charity was incorporated as a company limited by guarantee on 13 July 1979.

The charity has an active trading subsidiary, Citizens Advice Limited (formerly Advice Services Information Limited). Consolidated accounts have been prepared. The basis of consolidation is set out in the accounting policies note. The charity also has a subsidiary pension trustee company, NACAB Pension Trustees Limited.

Registered office

Citizens Advice

3rd Floor North
200 Aldersgate
London EC1A 4HD
Telephone: 03000 231231
citizensadvice.org.uk

Registered charity number: 279057
Company number: 1436945

Advisers

Independent auditor

Crowe U.K. LLP

55 Ludgate Hill
London EC4M 7JW

Internal auditor

Mazars LLP

Tower Bridge House
St Katharine's Way
London E1W 1DD

Bankers

Barclays Bank PLC

1 Churchill Place
London E14 5HP

Lloyds Bank PLC

25 Gresham Street
London EC2V 7HN

Solicitors

Bates, Wells and Braithwaite

10 Queen Street Place
London EC4R 1BE

Company Secretary

Nicola Clarke

Independent auditor's report to the members of The National Association of Citizens Advice Bureaux

Opinion

We have audited the financial statements of The National Association of Citizens Advice Bureaux ('the charitable company') and its subsidiary ('the group') for the year ended 31 March 2021 which comprise consolidated statement of financial activities, consolidated balance sheet, consolidated statement of cash flows and notes to the financial statements, including significant accounting policies. 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 group's and the charitable company's affairs as at 31 March 2021 and of the group's income and expenditure, for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- 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 group 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 or the group'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 contained within the annual report. 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.

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 mis-stated. If we identify such material inconsistencies or apparent material mis-statements, we are required to determine whether this gives rise to a material mis-statement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material mis-statement 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 our audit:

- the information given in the trustees' report, which includes the directors' report and the strategic report prepared for the purposes of company law, for the financial year for which the financial statements are prepared is consistent with the financial statements
- the strategic report and the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In light of the knowledge and understanding of the group and charitable company and their environment obtained in the course of the audit, we have not identified material mis-statements in the strategic report or the directors' report included within the trustees' report.

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

- adequate and proper accounting records have not been kept; 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 trustees' responsibilities statement set out on page 44, 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 mis-statement, 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 mis-statement, 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 mis-statement when it exists. Mis-statements 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.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further [description of our responsibilities for the audit of the financial statements](#) is located on the Financial Reporting Council's website. This description forms part of our auditor's report.

Extent to which the audit was considered capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material mis-statement of the financial statements from irregularities, whether due to fraud or error and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies

Act 2006, the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company and the group for fraud. The laws and regulations we considered in this context for the UK operations were General Data Protection Regulation (GDPR) and Employment legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management, internal audit, legal counsel and the audit and risk committee about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material mis-statements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by

auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

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.

Naziar Hashemi

Senior Statutory Auditor

For and on behalf of
Crowe U.K. LLP
Statutory Auditor
55 Ludgate Hill
London EC4M 7JW
Date: 14 October 2021

Consolidated statement of financial activities

Year ended 31 March 2021 incorporating an income and expenditure account

	Note	Unrestricted		Restricted		Total	Total
		2021 £'000	2020 £'000	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Income							
Donations and legacies	2	535	254	101	13	636	267
Income from charitable activities:							
Grants	3	22,300	22,300	136,254	113,137	158,554	135,437
Delivery of services		1,478	1,584	888	566	2,366	2,150
Training and support		503	602	-	-	503	602
Other income:							
Other incoming resources		468	311	75	70	543	381
Investment income		29	285	-	-	29	285
Total income		25,313	25,336	137,318	113,786	162,631	139,122
Expenditure							
Expenditure on raising funds	6	592	223	125	39	717	262
Expenditure on charitable activities:							
Delivering information and advice	6	4,358	5,420	31,468	21,747	35,826	27,167
Advice and advocacy	6	2,540	2,638	6,679	6,522	9,219	9,160
Strengthening the local Citizens Advice network	6	12,518	14,379	4,634	3,263	17,152	17,642
Partnerships	6	1,771	993	93,288	81,910	95,059	82,903
Total expenditure		21,779	23,653	136,194	113,481	157,973	137,134
Increase in future pension deficit contributions	16,22	(10,849)	-	-	-	(10,849)	-
Net income/(expenditure)		(7,315)	1,683	1,124	305	(6,191)	1,988
Actuarial gains/(losses) on defined benefit pension schemes		(251)	(112)	-	-	(251)	(112)
Net movement in funds		(7,566)	1,571	1,124	305	(6,442)	1,876
Reconciliation of funds							
Total funds brought forward	18	2,327	756	10,006	9,701	12,333	10,457
Total funds carried forward	18	(5,239)	2,327	11,130	10,006	5,891	12,333

All activities derive from continuing operations. The charity has taken exemption from presenting its unconsolidated profit and loss account under s408 of the Companies Act 2006. The unconsolidated deficit for the year is £6.4 million (2020: £1.9 million surplus).

Consolidated balance sheet

At 31 March 2021

	Note	Group		Citizens Advice	
		2021 £'000	2020 £'000	2021 £'000	2020 £'000
Fixed assets					
Intangible assets	10	1,431	1,798	1,431	1,798
Tangible assets	11	36	91	36	91
Current assets					
Debtors	12	8,081	2,564	8,285	2,631
Cash and cash equivalents:					
Infrastructure funding	15,18	4,725	5,145	4,725	5,145
Other	15	34,195	35,877	33,991	35,810
Creditors: amounts falling due within one year	13	(12,872)	(13,238)	(12,872)	(13,238)
Net current assets		34,129	30,348	34,129	30,348
Total assets less current liabilities		35,596	32,237	35,596	32,237
Provisions for liabilities and charges	16	(29,705)	(19,904)	(29,705)	(19,904)
Total assets less all liabilities		5,891	12,333	5,891	12,333
Funds					
Restricted funds	18	11,130	10,006	11,130	10,006
Unrestricted funds	18	23,795	21,451	23,795	21,451
Pension reserve	18	(29,034)	(19,124)	(29,034)	(19,124)
Total funds		5,891	12,333	5,891	12,333

The financial statements were approved and authorised for issue by the trustee board on 27 July 2021 and signed on their behalf by:

Warren Buckley
Director (Chair)

Lucinda Bell
Director (Treasurer)

Consolidated statement of cash flows

Year ended 31 March 2021

	2021 £'000	2020 £'000
Cash flows from operating activities		
Net movement of funds	(6,442)	1,876
Adjustments for:		
Depreciation of property, plant and equipment	55	67
Amortisation of intangible assets	367	329
Interest receivable	(29)	(285)
Decrease/(increase) in debtors	(5,517)	1,094
Increase/(decrease) in creditors	(366)	(96)
Increase/(decrease) in revenue provisions	9,801	(1,090)
Net cash generated from operating activities	(2,131)	1,895
Cash flows from investing activities		
Purchases of property, plant and equipment	-	(107)
Purchase of intangible assets	-	(191)
Interest receivable	29	285
Net cash generated from/(used in) investing activities	29	(13)
Net increase/(decrease) in cash and cash equivalents	(2,102)	1,882
Cash and cash equivalents at the beginning of the year	41,022	39,140
Cash and cash equivalents at the end of year	38,920	41,022

Notes to the financial statements

Year ended 31 March 2021

1. Accounting policies

a) Accounting convention

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 2015)—(Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Citizens Advice 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 note(s). The principal accounting policies, which have been applied consistently, except where noted are set out below.

b) Going concern

The financial statements have been prepared on the going concern basis. Financial budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Detailed financial budgets are presented and approved by the trustee board on a 12-month basis. Furthermore, management accounts for the parent charity are presented at regular intervals to the trustee board throughout the financial year on progress against budget. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure that the charity spends within its available resources.

c) Fixed assets

Fixed assets are recognised in the statement of financial activities on initial acquisition, in accordance with FRS 102.

Only assets over £1,000 are capitalised. Depreciation is charged on a straight-line basis on the cost of assets less residual value over their estimated useful life. A full year's depreciation is charged in the year of acquisition.

The estimated lives of the assets are as follows:

- Office and computer equipment—3 years.
- Infrastructure software—between 3 and 8 years, depending on the duration of licence.

Software development costs and infrastructure purchased and developed in-house have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce future benefits. Once brought into use, they will be amortised on the straight-line basis over the anticipated life of the benefits arising from the completed project, usually expected to be between 3 and 8 years.

Fixtures and fittings—5 years.

d) Leases

Rent-free periods are accounted for over the period of the lease to the first break clause for each property.

e) Pension costs

The National Association of Citizens Advice Bureaux (NACAB) Pension and Assurance Plan (1991) is a multi-employer defined benefit scheme which was closed during the financial year ended 31 March 2008. Having taken advice from the scheme's actuary, Citizens Advice cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The disclosures under FRS 102 in this circumstance are shown in note 22. The expected cost of providing pensions is calculated periodically by a professionally-qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred as required by FRS 102.

On 1 April 2005, Citizens Advice introduced a defined contribution pension. From April 2014, staff are automatically enrolled unless they opt out of the scheme. The employer's contributions are charged to the statement of financial activities in the period in which they were incurred. One Consumer Futures member of staff who transferred in April 2014 retains participation in the Civil Service scheme.

f) Financial instruments

Citizens Advice has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise short-term cash deposits and the group's debtors excluding prepayments.

Financial liabilities held at amortised cost comprise the group's short- and long-term creditors excluding deferred income and taxation payable. Financial liabilities held at fair value comprise the group's provisions. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

Investments are held at fair value at the balance sheet date, with gains and losses being recognised within income and expenditure. Investments in subsidiary undertakings are held at cost less impairment.

g) Grants payable and receivable

Grants payable are made to local Citizens Advice and other bodies, and the liability is recognised when the obligation arises although the grant may not be due.

Grants receivable are recognised when due and when any conditions for receipt are met. Any unexpended grant is carried forward in reserves.

If any grant has been provided for a stated purpose, it is carried forward as restricted funds. Any unused grants not able to be used for the purpose determined by the funder are returned in accordance with the funding agreement.

h) Deferred income

Deferred income relating to subscriptions is shown within the balance sheet. Other deferred income relates to restricted funding received in advance but where the related expenditure can only take place in a future accounting period.

i) Legacies

Legacies are recognised when they are received or when notice is given from the executor that a payment is due, whichever is sooner.

j) Delivery of services

The trading activities of Citizens Advice, mainly the local Citizens Advice membership fees and the sale of information products, are exercised in the course of carrying out the primary purpose of the charity.

The income and expenditure is shown in the statement of financial activities as delivery of services and strengthening the network respectively.

Any activities that are not for the primary purpose of the charity are accounted for in Citizens Advice Limited and this subsidiary has been consolidated into the Statement of financial activities. The income and expenditure is also shown in the statement of financial activities as delivery of services and strengthening the network respectively.

k) Training and support

The training and support activities comprise income from the provision of training courses in debt, employment, welfare benefits and consumer issues as well as contributions towards the cost of providing insurance cover on behalf of the network in England and Wales.

l) Other income

Donations are recognised upon receipt. Gifts in kind are valued at a reasonable estimate of the value to Citizens Advice, which is normally equal to the market value.

m) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under the charitable expenditure activity headings with reference to activities performed in the year.

Costs of generating funds are those costs relating to fundraising for new donors or new projects.

Staff costs are all emoluments incurred. Other direct costs are non-staff costs incurred by each principal activity.

Governance costs are those incurred in connection with the administration of the charity's constitutional and statutory duties.

Irrecoverable VAT is treated as resources expended in the principal activity that incurred the original VAT.

Support costs, including premises, fundraising, central administration, IT support, human resources costs, governance and finance costs (staff and other costs), which are not directly attributable to a particular principal activity, have been fully allocated to departments and activities based on direct staff costs of the principal activity as shown in note 7.

n) Reserves

Unrestricted funds represent funds raised or grants awarded for no specified project which are expendable at the discretion of the trustees in furtherance of the charity's objectives. The

expenditure will arise in subsequent financial periods. There are no carry-forward restrictions on unrestricted funds. Transfers to and from designated funds are subject to the approval of the trustees.

Restricted funds are awarded for a specified programme as declared by the funder, or restricted with their authority or with a restriction created by a legal process. The scope of the programme is still within the wider objectives of the charity. Income may be awarded in one year for expenditure in that or a subsequent year on a specified programme.

o) Provisions

Provisions for future liabilities are recognised when Citizens Advice has a legal or constructive financial obligation that can be reliably estimated and for which there is an expectation that payment will be made.

p) Consolidation

Citizens Advice Limited, a trading subsidiary controlled by Citizens Advice has also been consolidated within the accounts on a line-by-line basis. The net outgoing resources for Citizens Advice alone were £6,191,000 in 2020/21 (£1,988,000 net incoming in 2019/20).

A separate statement of financial activities for the charity is not presented because the charity has taken advantage of the exemptions afforded by Section 408 of the Companies Act 2006. The charity has taken advantage of the exemption in FRS 102 from the requirements to present a charity-only cash flow statement and certain disclosures about the charity's financial instruments.

q) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and

underlying assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates. The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised if the revision affects only that period, or in the period of the revision and future periods if the revision affects the current and future periods.

The key estimates that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Pension liabilities – The charity recognises its liability to its defined benefit pension scheme which involves a number of estimates as disclosed in note 22.

The dilapidations – Liability is estimated and disclosed as part of our provisions in note 16.

Income – Income is recognised when the entitlement is established, there is probability of receipt and the amount can be reliably measured. Income received relating to future accounting periods is deferred and shown as a creditor on the balance sheet.

2. Donations and legacies

	2021 £'000	2020 £'000
Legacies	140	17
Donations	496	250
Total donations and legacies	636	267

Donations include gifts in kind to the value of £13,040 (2020: £2,978) for professional services provided by 2020 Trustee Services and advertising credits for use on Facebook to the value of £100,788 (2020: £nil) and Google to the value of £82,665 (2020: £nil).

3. Grants

a) Government grants

Funder	2021 £'000	2020 £'000	Purpose
Government department grants			
Department for Business, Energy and Industrial Strategy (BEIS) unrestricted	22,300	22,300	Core charitable objectives
BEIS restricted	13,500	-	Covid-19 response
BEIS restricted	9,544	9,524	Consumer service
BEIS restricted	5,918	5,890	Consumer (levy funded)
BEIS restricted	2,777	2,343	Brexit
BEIS restricted	1,849	1,641	Big Energy Saving Week/Network
Department of Health	78	59	Membership of the Health and Wellbeing Alliance
Department of Work and Pensions	34,729	34,324	Universal Support: Help to Claim
Ministry of Justice	10,722	10,967	Court-based Witness Service
HM Treasury	122	206	Debt advice for veterans and emergency services personnel
Home Office	141	221	Windrush interim hardship support services
Welsh government			
Welsh government	5,665	3,060	Advice service
Welsh government	4,022	3,366	Debt and housing advice
Welsh government	246	280	Discrimination advice
Welsh government	11	119	Better advice: better health
Welsh government	2	1,548	Tackling poverty
Total government grants	111,626	95,848	

3. Grants (continued)

b) Grants from other public bodies

Funder	2021 £'000	2020 £'000	Purpose
The Insolvency Service	78	135	Debt relief orders
Money and Pensions Service	10,083	10,908	Pension guidance
Money and Pensions Service	30,311	24,433	Money and debt advice and debt relief orders
Money and Pensions Service	186	-	Maintaining capacity on debt advice: energy
Total grants from other public bodies	40,658	35,476	

c) Other grants

Purpose	2021 £'000	2020 £'000
Online scams awareness	609	953
Equality and diversity	-	4
Energy advice	1,851	2,208
Specialist support	2,959	21
Money advice	851	927
Total other grants	6,270	4,113
Total grants	158,554	135,437

A list of grant funders is available in the strategic report.

4. Information regarding directors and employees

The trustees of Citizens Advice are the non-executive directors of the charitable company. No emoluments were paid to any non-executive directors (2020: £nil). Expenses of £nil (2020: £5,714) were reimbursed, or paid directly to third parties, for none (2020: 7) of the non-executive directors during the year in respect of expenses for travel, accommodation and subsistence incurred in the course of executing their duties. No trustee indemnity insurance was purchased.

Employee costs during the year:

	2021 £'000	2020 £'000
Wages and salaries	39,112	33,521
Social security costs	4,135	3,476
Pension costs (see note 22)	2,581	2,143
Temporary staff	2,681	1,690
Total employee costs	48,509	40,830

Wages and salaries above include £902,356 (2020: £947,815) for redundancy and settlement costs. Redundancy payments were made in line with our contractual terms.

Pension costs shown above relate to amounts accrued in the year. Payments totalling £2.3 million (2020: £2.1 million) were made to the Citizens Advice Group Personal Pension Plan and to the Civil Service Pension scheme for Consumer Futures staff who transferred to Citizens Advice in April 2014. In addition to the pension costs disclosed above, contributions totalling £3.4 million (2020: £2.4 million) were made to the NACAB Pension and Assurance Plan (1991) which closed on 27 March 2008 with £1.6 million of this paid from the existing pension liability provision.

The number of employees who received employee benefits (excluding employer pension costs but including compensation for loss of office) in excess of £60,000 is analysed below:

	2021 Number	2020 Number
£60,000 to £69,999	40	31
£70,000 to £79,999	24	15
£80,000 to £89,999	9	9
£90,000 to £99,999	7	2
£100,000 to £109,999	2	3
£110,000 to £119,999	-	1
£130,000 to £139,999	-	1
£150,000 to £159,999	-	1
£180,000 to £189,999	1	-

Citizens Advice has identified the key management personnel as the executive team, as outlined in the strategic report. The total remuneration for key management personnel was £584,944 (2020: £606,980). In addition, the key management personnel were reimbursed £1,093 (2020: £1,836) for travel and out-of-pocket expenses incurred in the course of executing their responsibilities.

4. Information regarding directors and employees (continued)

Pension contributions for key management personnel in the scheme are paid at the same rate as for all staff. The maximum employer contribution available under the staff scheme is 6.5%.

On 1 April 2020 all staff, including the key management personnel, received a pay increase of 1.5%, except for those staff earning less than £34,300 who received a 3% increase. Other salary changes were a result of role changes and re-valuations. The remuneration policy is set out in the strategic report.

The average number of people employed in each activity during the year was:

	2021 Number	2020 Number
Raising funds	9	3
Charitable activities		
Delivering information and advice	337	329
Advice and advocacy	138	136
Strengthening the local Citizens Advice network	229	254
Partnerships	292	206
Average number of persons employed	1,005	928

5. Grants payable

a) Grants to local Citizens Advice members:

Purpose	2021 Total Number	2021 £'000	2020 £'000
Money and debt advice	270	23,560	19,746
Pensions guidance	16	7,227	7,999
Consumer advice	7	5,505	4,637
Universal Credit: Help to Claim	283	27,617	26,689
Welsh government funded projects	54	8,323	7,120
Energy advice	301	2,114	2,616
Brexit advice	3	530	810
Witness Service	2	640	648
Online scams awareness	7	217	165
Gambling support service	12	594	504
Debt Relief Orders	199	38	91
Food banks	15	853	-
Meeting More Demand - Covid-19 response	542	5,427	-
Innovation - Covid-19 response	34	916	-
Various projects	5	1,201	671
Total local Citizens Advice network grants	1,750	84,762	71,696

Grants are received for the above purposes and distributed amongst local Citizens Advice members.

b) Grants to other bodies

Grants paid to non local Citizens Advice network participants in delivery of national projects, funded by partner organisations.

Purpose	Recipient	2021 £'000	2020 £'000
Debt advice	Better Leeds Communities	128	64
Debt advice	Birmingham Settlement	358	260
Debt advice	Burley Lodge Centre	-	69
Online scams	Citizens Advice Scotland	203	217
Debt advice	Ebor Gardens Advice Centre	207	134
Big Energy Saving Week	Energy Saving Trust	65	65
Brexit/immigration advice	Ethnic Minorities and Youth Support Team Wales	69	49
Supporting veterans	FirstLight Trust	18	59
Debt advice	Homemaker Southwest	201	169
Debt advice and financial capability	Ipswich Housing Action Group	123	104
Debt advice	Mind Salford	108	39
Debt line	Money Advice Trust	1,348	1,321
Various	Money Advice and Community Support	124	71
Debt advice	Norfolk Community Law Service	68	52
Debt/housing advice	Shelter and Shelter Cymru	309	389
Discrimination advice	SNAP Cymru	123	67
Various	Speakeasy Law Centre	66	16
Energy advice	St Vincent's Support Centre	128	108
Various	Tenovus Cancer Care	62	22
Various	74 miscellaneous grants (2020: 94)	682	451
Total grants to others		4,390	3,726
Total grants		89,152	75,422

6. Total resources expended

Total resources expended for the year ended 31 March 2021:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2021 £'000
Costs of generating funds	356	-	204	157	717
Charitable objectives					
Delivering information and advice	13,233	12,782	3,972	5,839	35,826
Advice and advocacy	5,413	-	1,418	2,388	9,219
Strengthening the local Citizens Advice network	9,015	960	3,199	3,978	17,152
Partnerships	11,501	75,410	4,107	4,041	95,059
Total resources expended	39,518	89,152	12,900	16,403	157,973

Total resources expended for the year ended 31 March 2020:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2020 £'000
Costs of generating funds	111	-	93	58	262
Charitable objectives					
Delivering information and advice	11,552	5,593	3,972	6,050	27,167
Advice and advocacy	4,781	-	1,875	2,504	9,160
Strengthening the local Citizens Advice network	8,906	50	4,022	4,664	17,642
Partnerships	7,231	69,779	3,357	2,536	82,903
Total resources expended	32,581	75,422	13,319	15,812	137,134

7. Support cost breakdown by activity

Support costs are allocated across activities based on direct staff costs. The amounts below represent the allocated staff and other allocated costs in note 6. Support costs breakdown by activity for the year ended 31 March 2021:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2021 £'000
Costs of generating funds	23	35	32	35	32	157
Charitable objectives						
Delivering information and advice	837	1,334	1,184	1,302	1,182	5,839
Advice and advocacy	343	546	484	532	483	2,388
Strengthening the local Citizens Advice network	570	909	807	887	805	3,978
Partnerships	580	923	819	901	818	4,041
Total support cost	2,353	3,747	3,326	3,657	3,320	16,403

Support costs include governance costs of £1.1 million (2020: £1.1 million). These costs include internal and external audit fees, costs incurred in supporting the work of the trustees and an apportionment of executive team costs.

Support costs breakdown by activity for the year ended 31 March 2020:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2020 £'000
Costs of generating funds	10	10	14	12	12	58
Charitable objectives						
Delivering information and advice	1,070	1,085	1,488	1,239	1,168	6,050
Advice and advocacy	443	449	616	513	483	2,504
Strengthening the local Citizens Advice network	825	837	1,147	955	900	4,664
Partnerships	449	455	624	519	489	2,536
Total support cost	2,797	2,836	3,889	3,238	3,052	15,812

8. Corporation tax

Citizens Advice is a registered charity and accordingly is exempt from taxation on income and gains where they are applied for charitable purposes. Citizens Advice Limited covenants all profits to the main charity each year under Gift Aid and does not incur any tax liability.

9. Net expenditure

Net outgoing resources for the year are stated after charging:

	2021 £'000	2020 £'000
Operating lease costs		
Property	1,806	1,722
Office equipment	16	19
Amortisation	367	329
Depreciation	55	67
External auditor's remuneration		
External audit fee	49	53
Assurance services	-	16
Internal auditor's remuneration	50	47

10. Fixed assets – intangible assets

The fixed assets of Citizens Advice are the same as those of the group, as stated below. Assets have been split between intangible and tangible assets in accordance with FRS102 and the Charities SORP 2015. Intangible fixed assets include computer licences and software purchases.

	Infrastructure software		Total £'000
	Work in progress £'000	Operational £'000	
Cost			
At 1 April 2020	191	3,602	3,793
Transfers	(191)	191	-
At 31 March 2020	-	3,793	3,793
Amortisation			
At 1 April 2021	-	1,995	1,995
Charge for the year	-	367	367
At 31 March 2021	-	2,362	2,362
Net book value at 31 March 2021	-	1,431	1,431
Net book value at 31 March 2020	191	1,607	1,798

The amortisation charge is reallocated over all charitable activities.

11. Fixed assets – tangible assets

This includes capitalised fixtures, fittings and equipment.

	Fixtures, fittings & equipment £'000	Total £'000
Cost		
At 1 April 2020	201	201
At 31 March 2021	201	201
Depreciation		
At 1 April 2020	110	110
Charge for the year	55	55
At 31 March 2021	165	165
Net book value at 31 March 2021	36	36
Net book value at 31 March 2020	91	91

12. Debtors

	Group		Citizens Advice	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Trade debtors	187	345	168	290
Other debtors	2,234	680	2,234	680
Prepayments and accrued income	5,660	1,539	5,660	1,539
Subsidiary undertakings	-	-	223	122
Total debtors	8,081	2,564	8,285	2,631

Included in other debtors is £17,000 (2020: £66,000) which relates to 7 (2020: 41) staff season ticket, car or career development loans. These are interest free and are recoverable through monthly payroll deductions. There were no executive directors (2020: 0) with a loan outstanding at the balance sheet date (2020: £nil).

13. Creditors: amounts falling due within one year

	Group		Citizens Advice	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Trade creditors	1,034	976	1,034	976
Local Citizens Advice network grants	1,753	2,380	1,753	2,380
Other creditors including taxation and social security	3,197	2,694	3,197	2,694
Accruals and deferred income	6,888	7,188	6,888	7,188
Total creditors amounts falling due within one year	12,872	13,238	12,872	13,238
Accruals and deferred income comprises				
Accruals	5,113	4,769	5,113	4,769
Deferred income brought forward	1,585	2,190	1,585	2,190
Amount released from previous year	(1,160)	(1,356)	(1,160)	(1,356)
Incoming resources deferred in the year	1,350	1,585	1,350	1,585
Total	6,888	7,188	6,888	7,188
Other creditors including taxation and social security comprises				
HM Revenue and Customs	1,114	958	1,114	958
Other creditors	2,083	1,736	2,083	1,736
Total	3,197	2,694	3,197	2,694

14. Investments

The value of shares held in Citizens Advice Limited is £2 being 2 ordinary shares of £1 each which represents 100% of the issued share capital. The company is a private limited company which was incorporated on 16 July 1982. The company is incorporated in England. The company manages all forms of sponsorship on behalf of the parent company and covenants all profits each year under Gift Aid. The turnover in 2021 was £81,600 (2020: £98,024) which generated a profit of £55,271 (2020: profit £8,103). Net assets were £2 in 2021 (2020: £2). The shares are held as a fixed asset.

There were no cash deposits held as investments at 31 March 2021 (2020: £nil) and none were held as fixed assets (2020: £nil) or as current assets (2020: £nil).

15. Cash at bank and in hand

Cash and fixed-term deposits valued at £38.9 million (2020: £41.0 million) were held as at 31 March 2021. These were all held in UK accounts. Of these £4.7 million has been identified in the balance sheet as needing to meet future technology investments (2020: £5.1 million).

16. Provisions

	Group		Citizens Advice	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Property provisions				
Provision at 1 April 2020	767	641	767	641
(Released) during the year	(194)	-	(194)	-
Additional provision	87	126	87	126
Property provision at 31 March 2021	660	767	660	767
Other provisions				
Provision at 1 April 2020	19,137	20,353	19,137	20,353
(Released) during the year	(2)	(106)	(2)	(106)
(Utilised) during the year	(1,611)	(1,685)	(1,611)	(1,685)
Additional provision	11,521	575	11,521	575
Other provision at 31 March 2021	29,045	19,137	29,045	19,137
Total provisions at 31 March 2021	29,705	19,904	29,705	19,904

The provision includes Citizens Advice's pension liability in compliance with FRS 102 of £29.0 million (2020: £19.1 million). The nature of provisions and the expected timing of resulting payments are:

Nature of provision	Amount £'000	Payment due
Dilapidations payments due on major repairs on leased buildings after the first break clause	573	Between 2021 and 2025
Onerous lease provision	87	Between 2021 and 2022
Local Citizens Advice pension liability	11	2027
Pension contribution liability	29,034	See note 22
Total provisions at 31 March 2021	29,705	

17. Financial instruments

	Group	
	2021 £'000	2020 £'000
Financial assets at amortised cost		
Trade debtors	187	345
Other debtors	2,234	680
Accrued income	4,435	389
Total financial assets at amortised cost	6,856	1,414
Financial liabilities at amortised cost		
Trade creditors	1,034	976
Local Citizens Advice network grants	1,753	2,381
Other creditors	2,083	1,736
Accruals	5,113	4,769
Total financial liabilities at amortised cost	9,983	9,862
Financial liabilities at fair value through income or expenditure		
Provisions	29,705	19,904
Total financial liabilities at fair value through income or expenditure	29,705	19,904

Income, expenses, gains and losses in respect of these financial instruments were:

	2021 £'000			2020 £'000		
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances	30	-	-	285	-	-
Financial assets at fair value through income or expenditure						
Actuarial gain on defined benefit scheme	-	-	(251)	-	-	(112)

18. Statement of funds

	At 1 April 2020 £'000	Income £'000	Expenditure £'000	Pension adjustments £'000	Transfers £'000	At 31 March 2021 £'000
Covid-19 response	-	13,803	(13,803)	-	-	-
Infrastructure projects	3,419	16,373	(17,145)	-	-	2,647
Local government projects	115	-	-	-	-	115
Welsh government projects	28	9,946	(9,959)	-	-	15
Social policy projects	550	1,849	(1,849)	-	-	550
Financial awareness	244	710	(710)	-	-	244
Specialist support projects	1,133	-	-	-	-	1,133
Pension Wise	153	10,083	(10,083)	-	-	153
Universal Support: Help to Claim	100	34,729	(34,729)	-	-	100
Court-based Witness Service	26	10,722	(10,722)	-	-	26
Energy	2,219	2,037	(2,030)	-	-	2,226
Other projects	904	6,745	(5,576)	-	-	2,073
Debt advice	1,115	30,321	(29,588)	-	-	1,848
Total restricted funds	10,006	137,318	(136,194)	-	-	11,130
Designated funds	7,034	-	(420)	-	(422)	6,192
Unrestricted funds	14,417	24,123	(21,359)	-	422	17,603
Total unrestricted funds	21,451	24,123	(21,779)	-	-	23,795
Pension scheme	(19,124)	1,190	(10,849)	(251)	-	(29,034)
Total pension reserve	(19,124)	1,190	(10,849)	(251)	-	(29,034)
Total funds	12,333	162,631	(168,822)	(251)	-	5,891

Restricted funds represent that funding received with specific restrictions as to what it is spent on. The funds carried forward represent that restricted funding where income has been recognised but where the funds have not yet been spent.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent. This is split between freely available unrestricted funds and designated funds.

Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £4.7 million (2020: £5.1 million). The remaining £1.5 million (2020: £1.9 million) is a designated fund reserved for tangible and intangible fixed assets which are equal to the net book value of those assets.

18. Statement of funds (continued)

The board of trustees has reviewed the reserves policy in the year and has maintained the target range of free reserves as 3 to 6 months of core operating costs. This equals £10 million to £20 million (2020: £9 million to £19 million). Free reserves are considered to be unrestricted funds less designated funds.

The pension reserve as at 31 March 2021 was £29.0 million (2020: £19.1 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. Further details are in note 22.

Comparative statement of funds:

	At 1 April 2019 £'000	Income £'000	Expenditure £'000	Pension adjustments £'000	Transfers £'000	At 31 March 2020 £'000
Infrastructure projects	2,466	15,980	(15,027)	-	-	3,419
Local government projects	115	-	-	-	-	115
Welsh government projects	28	8,347	(8,347)	-	-	28
Social policy projects	737	1,641	(1,828)	-	-	550
Financial awareness	244	964	(964)	-	-	244
Specialist support projects	1,133	-	-	-	-	1,133
Pension Wise	153	10,908	(10,908)	-	-	153
Universal Support: Help to Claim	100	34,324	(34,324)	-	-	100
Court-based Witness Service	26	10,967	(10,967)	-	-	26
Energy	2,346	2,208	(2,335)	-	-	2,219
Other projects	1,201	3,989	(4,286)	-	-	904
Debt advice	1,152	24,458	(24,495)	-	-	1,115
Total restricted funds	9,701	113,786	(113,481)	-	-	10,006
Designated funds	7,309	-	(177)	-	(98)	7,034
Unrestricted funds	13,607	24,188	(23,476)	-	98	14,417
Total unrestricted funds	20,916	24,188	(23,653)	-	-	21,451
Pension scheme	(20,160)	1,148	-	(112)	-	(19,124)
Total pension reserve	(20,160)	1,148	-	(112)	-	(19,124)
Total funds	10,457	139,122	(137,134)	(112)	-	12,333

19. Analysis of net assets between funds

	Unrestricted		Restricted		Total	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Fund balances at 31 March are represented by:						
Fixed assets – intangible	1,431	1,798	-	-	1,431	1,798
Fixed assets – tangible assets	36	91	-	-	36	91
Current assets	29,917	25,327	17,084	18,259	47,001	43,586
Creditors: amounts falling due within one year	(6,918)	(4,985)	(5,954)	(8,253)	(12,872)	(13,238)
Provisions	(29,705)	(19,904)	-	-	(29,705)	(19,904)
Fund balance	(5,239)	2,327	11,130	10,006	5,891	12,333

20. Local Citizens Advice network

The financial statements record the income and expenditure of Citizens Advice. Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources and are accountable to their own members and funding bodies.

21. Operating lease commitments

At 31 March 2021, Citizens Advice was committed to making the following minimum payments in respect of operating leases:

	2021		2010	
	Land and buildings £'000	Other £'000	Land and buildings £'000	Other £'000
Leases which expire:				
Within 1 year	2,086	16	1,752	19
Between 2 and 5 years	4,202	-	5,411	-
After 5 years	-	-	101	-
Total operating lease commitments	6,288	16	7,264	19

At the end of the year there were capital commitments of £146,430 (2020: £nil).

22. Pension scheme

National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991)

Citizens Advice is the principal employer of a defined benefit scheme (‘the Plan’) in the UK which provides both pensions in retirement and death benefits to members. Pension benefits are related to the members’ final salaries at retirement and their length of service at the date they retired or left pensionable service. The Plan closed to future accrual on 31 March 2008. The Plan also contains some money purchased additional voluntary contributions and protected rights funds, which are not included in these disclosures.

In accordance with the schedule of contributions in force over the 2021/22 accounting year, the combined contributions to the Plan from Citizens Advice and other participating employers for the year ending 31 March 2022 are expected to be £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The Plan is a registered scheme under UK legislation. The Plan is subject to the scheme funding requirements outlined in UK legislation. The Plan is governed by the Plan’s Trust Deed and Rules dated 4 April 2011. The Trustee is responsible for the operation and the governance of the Plan, including making decisions regarding the Plan’s funding investment strategy (although they are required to consult the Principal Employer).

A full actuarial valuation of the Plan was carried out on 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The most recent formal actuarial valuation of the Plan was on 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The annual contribution that relates to Citizens Advice is £2,111,000. This represents an increase in the annual contribution rate previously agreed of £1,611,000 and an extension of the expected contribution period from 31 December 2033. If Citizens Advice paid its annual contributions of £2,110,000 as planned, using an actuarial discount rate of 2.1%, the net present value would be £29,033,964 (2020: £19,124,445 and 2.4% discount rate). This is included in the balance sheet as a provision (as per note 16) and as a negative pension reserve (as per note 18).

The liabilities of the Plan are based on the current value of expected benefit payment cash flows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 16 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

	31 March 2021 £'000	31 March 2020 £'000
Fair value of plan assets	99,353	85,959
Present value of defined benefit obligation	161,415	140,310
Surplus (deficit) in plan	(62,062)	(54,351)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognised	(62,062)	(54,351)

Assumptions		
Discount rate	2.10%	2.40%
Inflation (RPI)	3.30%	2.80%
Inflation (CPI)	2.80%	2.00%
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	21.2	21.2
Retiring today - Females	24.1	24.1
Retiring in 20 years time - Males	22.6	22.6
Retiring in 20 years time - Females	25.7	25.6

23. Related party transactions

Citizens Advice Limited is a subsidiary company owned by Citizens Advice and all Citizens Advice non-charitable trading is conducted through it. The directors are the National Association of Citizens Advice Bureaux, Warren Buckley, Lucinda Bell and Michele Shambrook. During the year ended 31 March 2021, it made a surplus before Gift Aid of £55,271 (2020: £8,103).

At 31 March 2021, Citizens Advice Limited (company number 1652053) owed £222,528 to Citizens Advice (2020: £122,329). The accounts for the year ended 31 March 2021 were approved on 27 July 2021.

A subsidiary company was registered on 4 April 2008, Citizens Advice Management Services, to provide management services to the local Citizens Advice network members. There were no financial transactions or balances in the year to 31 March 2021 (2020: none). The subsidiary's directors applied to dissolve the company on 27 February 2020. The notice for voluntary strike-off was published on 10 March 2020 and the company was formally dissolved on 29 September 2020.

Citizens Advice International is a company which was registered in Belgium on 6 December 2004. Although not a related party under FRS 102, it is included here due to the connection of name and objectives. It was established to provide support to Citizens Advice organisations throughout the world. No charge has been made for any expenditure incurred by Citizens Advice on behalf of Citizens Advice International during the year. On 31 March 2021, Citizens Advice owed Citizens Advice International £nil (2020: £nil). Citizens Advice International is not consolidated into the accounts as it is a separate entity and Citizens Advice does not have the power to control it.

NACAB Pension Trustees Limited is a company limited by guarantee and is the corporate Trustee of the NACAB Pension & Assurance Plan (1991). Citizens Advice is the sole member of this company. This subsidiary was incorporated on 14 February 2017. There were no financial transactions or balances in the year to 31 March 2021.

24. Company limited by guarantee

Citizens Advice is a registered charity and a company limited by guarantee. All local Citizens Advice are members of Citizens Advice and there are no other members. The maximum liability of each member is limited to £1. The trustees have no liability.

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.

[**citizensadvice.org.uk**](https://citizensadvice.org.uk)



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