



**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.

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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 258<sup>1</sup> 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.

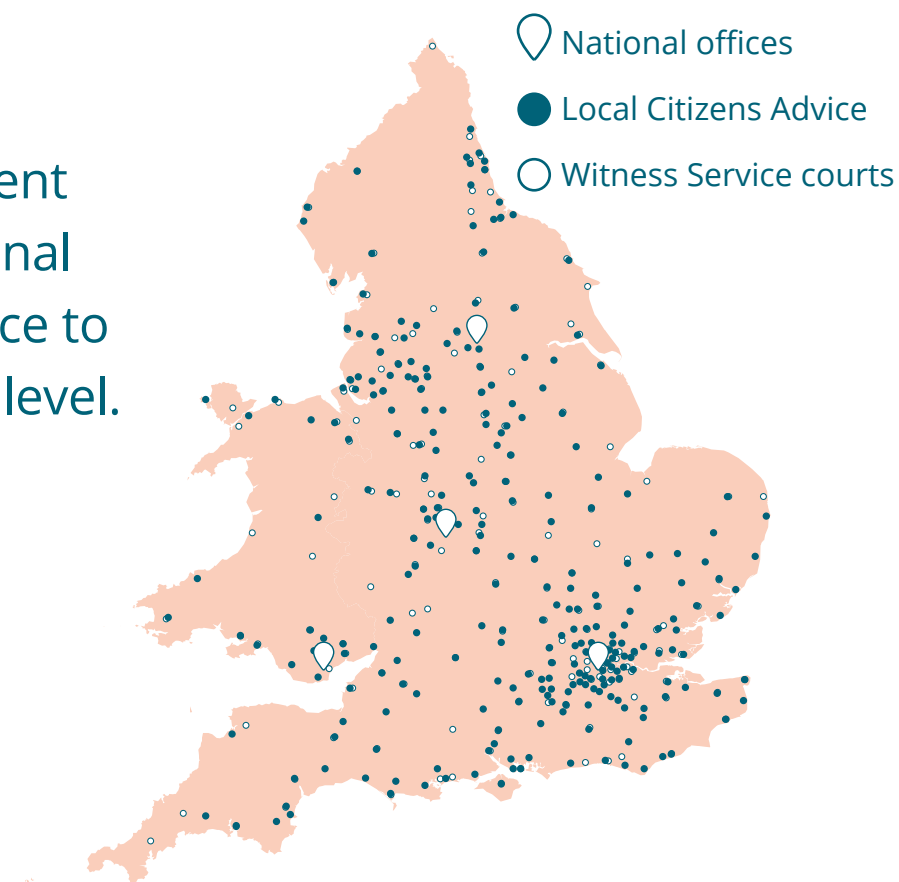
## How we deliver our services

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 Wales<sup>2</sup>.



<sup>1</sup> 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.

<sup>2</sup> 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.

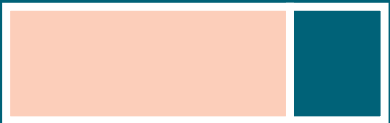


We've seen the highest number of web visits ever, more people are using our webchat service than ever before, and we started seeing people at face to face appointments again. We're answering more phone calls than ever—but because so many more people are calling for help, the proportion of calls we can 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.

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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 (REACH<sup>3</sup>, 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.

<sup>3</sup> 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 £75.3<sup>4</sup> 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

<sup>4</sup> 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 Advice<sup>5</sup>.

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.

<sup>5</sup> Many local Citizens Advice use Adviceline to deliver parts of their core local authority funded service, or deliver it with no targeted funding.

<sup>6</sup> 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 with<sup>6</sup>

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-face<sup>7</sup> (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

<sup>7</sup> 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 Sarah<sup>8</sup>

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.

<sup>8</sup> 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

<div>96,738</div> <div>calls answered</div>	<div>31,724</div> <div>people advised</div>	<div>88,311</div> <div>people provided with emergency food</div>
<div>47,963</div> <div>food bank vouchers issued</div>	<div>5,391</div> <div>people were helped to increase their income</div>	<div>£3,563</div> <div>is the average estimated financial gain per caller (where a financial gain was identified)</div>
<div>£19.2</div> <div>million is the total estimated financial gain for all callers (where a financial gain was identified)</div>	<div>89%</div> <div>of callers found the advice given helpful</div>	<div>91%</div> <div>of callers were very or fairly satisfied with the service</div>



## 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 helpline<sup>9</sup>, 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.

<sup>9</sup> The helpline is delivered by RCJ Advice and supported by Citizens Advice Bury and Bolton.

<sup>10</sup> 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 Advice<sup>10</sup> 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.

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## 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 (REACH<sup>11</sup>, 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

<sup>11</sup> 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.

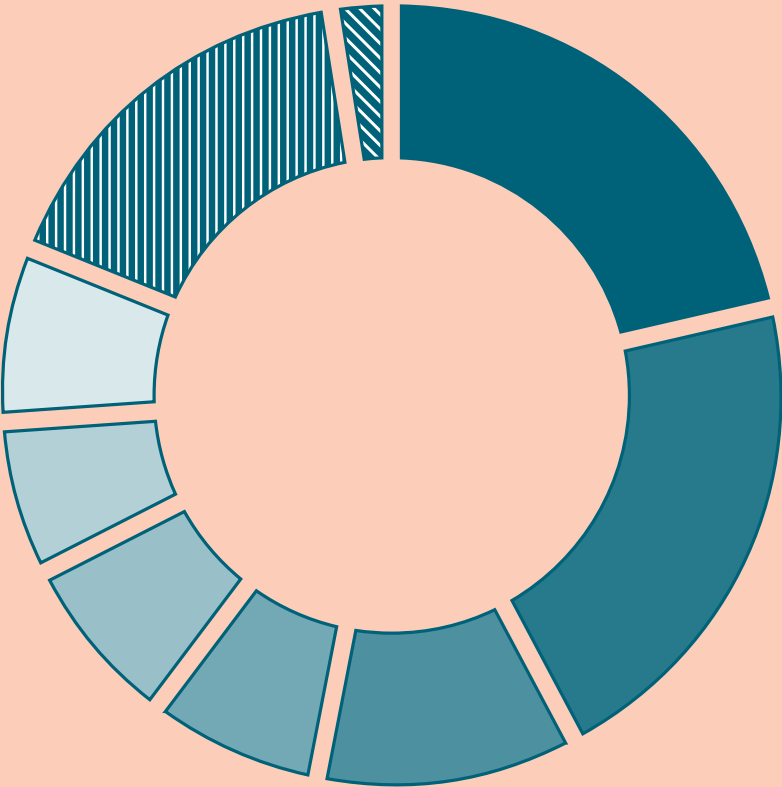
Total unrestricted income increased from the previous year to £28.8 million (2021: £25.3 million). The most significant unrestricted funding continues to be that provided by BEIS to support our core activities. This increased this year to £25.3 million (2021: £22.3 million).

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.

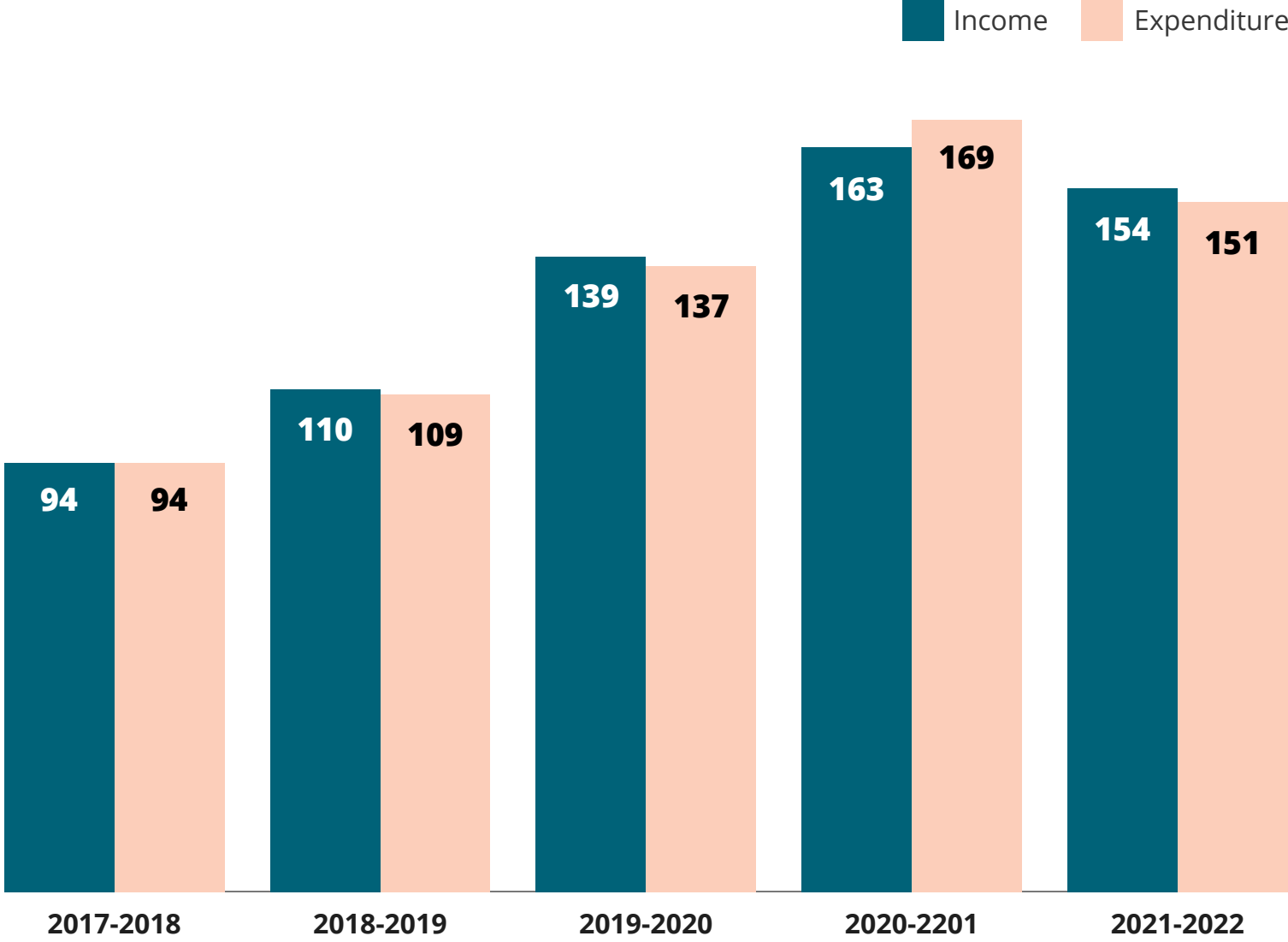


5-year snapshot of our income and expenditure (£millions)

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.

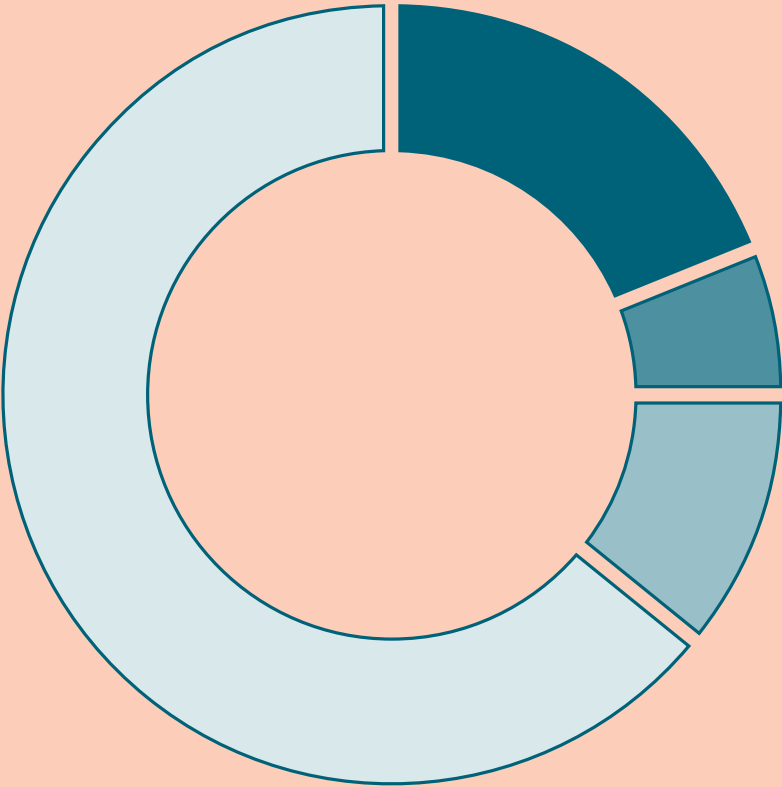
We have seen a period of significant growth over the last few years with our income growing by over 72% from £94 million in 2017-2018 to £163 million in 2020-2021. The growth in income in 2020-2021 was largely as a result of additional one-off funding to support our response to the Covid-19 pandemic. 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
<b>Total reserves excluding pension reserve</b>	<b>36.0</b>	<b>34.9</b>
Pension reserve	(26.3)	(29.0)
<b>Total reserves</b>	<b>9.7</b>	<b>5.9</b>



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

3<sup>rd</sup> Floor North  
200 Aldersgate  
London EC1A 4HD  
Telephone: 03000 231231  
[citizensadvice.org.uk](https://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
<b>Income</b>							
Donations and legacies	2	595	535	156	101	751	636
<b>Income from charitable activities:</b>							
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
<b>Other income:</b>							
Other incoming resources		611	468	33	75	644	543
Investment income		13	29	-	-	13	29
<b>Total income</b>		<b>28,827</b>	<b>25,313</b>	<b>124,797</b>	<b>137,318</b>	<b>153,624</b>	<b>162,631</b>
<b>Expenditure</b>							
Expenditure on raising funds	6	1,519	592	197	125	1,716	717
<b>Expenditure on charitable activities:</b>							
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
<b>Charitable expenditure before pension movements</b>		<b>26,204</b>	<b>21,779</b>	<b>124,849</b>	<b>136,194</b>	<b>151,053</b>	<b>157,973</b>
(Decrease)/Increase in pension deficit	17	(1,203)	11,100	-	-	(1,203)	11,100
<b>Total expenditure</b>		<b>25,001</b>	<b>32,879</b>	<b>124,849</b>	<b>136,194</b>	<b>149,850</b>	<b>169,073</b>
<b>Net income/(expenditure)</b>		<b>3,826</b>	<b>(7,566)</b>	<b>(52)</b>	<b>1,124</b>	<b>3,774</b>	<b>(6,442)</b>
Transfer between funds		-	88	-	(88)	-	-
<b>Net movement in funds</b>		<b>3,826</b>	<b>(7,478)</b>	<b>(52)</b>	<b>1,036</b>	<b>3,774</b>	<b>(6,442)</b>
<b>Reconciliation of funds</b>							
Total funds brought forward	19	(5,151)	2,327	11,042	10,006	5,891	12,333
<b>Total funds carried forward</b>	19	<b>(1,325)</b>	<b>(5,151)</b>	<b>10,990</b>	<b>11,042</b>	<b>9,665</b>	<b>5,891</b>

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
<b>Fixed assets</b>					
Intangible assets	10	1,240	1,431	1,240	1,431
Tangible assets	11	227	36	227	36
<b>Current assets</b>					
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
<b>Creditors:</b> amounts falling due within one year	14	(10,880)	(12,872)	(10,832)	(12,872)
<b>Net current assets</b>		35,023	34,129	35,023	34,129
<b>Total assets less current liabilities</b>		36,490	35,596	36,490	35,596
<b>Provisions</b> for liabilities and charges	17	(26,825)	(29,705)	(26,825)	(29,705)
<b>Total assets</b>		9,665	5,891	9,665	5,891
<b>Funds</b>					
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)
<b>Total funds</b>		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
<b>Cash flows from operating activities</b>		
Net movement of funds	3,774	(6,442)
<b>Adjustments for:</b>		
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
<b>Net cash generated from operating activities</b>	<b>(826)</b>	<b>(2,131)</b>
<b>Cash flows from investing activities</b>		
Purchases of property, plant and equipment	(285)	-
Purchase of intangible assets	(211)	-
Interest receivable	13	29
<b>Net cash generated from/(used in) investing activities</b>	<b>(483)</b>	<b>29</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>(1,309)</b>	<b>(2,102)</b>
Cash and cash equivalents at the beginning of the year	38,920	41,022
<b>Cash and cash equivalents at the end of year</b>	<b>37,611</b>	<b>38,920</b>

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
<b>Total changes in net debt</b>	<b>38,920</b>	<b>(1,309)</b>	<b>37,611</b>



## 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
<b>Total donations and legacies</b>	<b>751</b>	<b>636</b>

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
<b>Government department grants</b>			
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
<b>Welsh government</b>			
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
<b>Total government grants</b>	<b>99,180</b>	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
<b>Total grants to others</b>		93	4,216	4,390
<b>Total grants</b>		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
<b>Costs of generating funds</b>	631	-	822	263	<b>1,716</b>
<b>Charitable objectives</b>					
Delivering information and advice	12,977	6,773	3,146	5,394	<b>28,290</b>
Advice and advocacy	5,335	-	1,692	2,217	<b>9,244</b>
Strengthening the local Citizens Advice network	9,114	80	3,085	3,787	<b>16,066</b>
Partnerships	10,149	77,644	4,782	3,162	<b>95,737</b>
<b>Total resources expended</b>	<b>38,206</b>	<b>84,497</b>	<b>13,527</b>	<b>14,823</b>	<b>151,053</b>

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
<b>Costs of generating funds</b>	356	-	204	157	<b>717</b>
<b>Charitable objectives</b>					
Delivering information and advice	13,233	12,782	3,972	5,839	<b>35,826</b>
Advice and advocacy	5,413	-	1,418	2,388	<b>9,219</b>
Strengthening the local Citizens Advice network	9,015	960	3,199	3,978	<b>17,152</b>
Partnerships	11,501	75,410	4,107	4,041	<b>95,059</b>
<b>Total resources expended</b>	<b>39,518</b>	<b>89,152</b>	<b>12,900</b>	<b>16,403</b>	<b>157,973</b>



## 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
<b>Costs of generating funds</b>	45	40	54	76	48	<b>263</b>
<b>Charitable objectives</b>						
Delivering information and advice	924	826	1,114	1,561	969	<b>5,394</b>
Advice and advocacy	380	339	458	642	398	<b>2,217</b>
Strengthening the local Citizens Advice network	648	580	782	1,096	681	<b>3,787</b>
Partnerships	542	484	653	915	568	<b>3,162</b>
<b>Total support cost</b>	<b>2,539</b>	<b>2,269</b>	<b>3,061</b>	<b>4,290</b>	<b>2,664</b>	<b>14,823</b>

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
<b>Costs of generating funds</b>	23	35	32	35	32	<b>157</b>
<b>Charitable objectives</b>						
Delivering information and advice	837	1,334	1,184	1,302	1,182	<b>5,839</b>
Advice and advocacy	343	546	484	532	483	<b>2,388</b>
Strengthening the local Citizens Advice network	570	909	807	887	805	<b>3,978</b>
Partnerships	580	923	819	901	818	<b>4,041</b>
<b>Total support cost</b>	<b>2,353</b>	<b>3,747</b>	<b>3,326</b>	<b>3,657</b>	<b>3,320</b>	<b>16,403</b>



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
<b>Operating lease costs</b>		
Property	1,675	1,806
Office equipment	12	16
<b>Amortisation</b>	402	367
<b>Depreciation</b>	94	55
<b>External auditor's remuneration</b>	89	49
<b>Internal auditor's remuneration</b>	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
<b>Cost</b>		
At 1 April 2021	3,793	3,793
Additions	211	211
Disposals	(495)	(495)
<b>At 31 March 2022</b>	<b>3,509</b>	<b>3,509</b>
<b>Amortisation</b>		
At 1 April 2021	2,362	2,362
Charge for the year	402	402
Disposals	(495)	(495)
<b>At 31 March 2022</b>	<b>2,269</b>	<b>2,269</b>
<b>Net book value at 31 March 2022</b>	<b>1,240</b>	<b>1,240</b>
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
<b>Cost</b>		
At 1 April 2021	201	201
Additions	285	285
<b>At 31 March 2022</b>	<b>486</b>	<b>486</b>
<b>Depreciation</b>		
At 1 April 2021	165	165
Charge for the year	94	94
<b>At 31 March 2022</b>	<b>259</b>	<b>259</b>
<b>Net book value at 31 March 2022</b>	<b>227</b>	<b>227</b>
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	-
<b>Total stocks</b>	<b>90</b>	<b>-</b>	<b>90</b>	<b>-</b>

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
<b>Total debtors</b>	<b>8,202</b>	<b>8,081</b>	<b>8,417</b>	<b>8,285</b>

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
<b>Total creditors amounts falling due within one year</b>	<b>10,880</b>	<b>12,872</b>	<b>10,832</b>	<b>12,872</b>

### 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
	<b>4,786</b>	<b>6,888</b>	<b>4,738</b>	<b>6,888</b>

## 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
<b>Property provisions</b>				
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
<b>Property provision at 31 March 2022</b>	<b>530</b>	<b>660</b>	<b>530</b>	<b>660</b>
<b>Other provisions</b>				
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
<b>Other provision at 31 March 2022</b>	<b>26,295</b>	<b>29,045</b>	<b>26,295</b>	<b>29,045</b>
<b>Total provisions at 31 March 2022</b>	<b>26,825</b>	<b>29,705</b>	<b>26,285</b>	<b>29,705</b>

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
<b>Total provisions at 31 March 2022</b>	<b>26,825</b>	



## 18. Financial instruments

As at 31 March 2022 the Group's financial instruments were:

	Group	
	2022 £'000	2021 £'000
<b>Financial assets at amortised cost</b>		
Trade debtors	321	187
Other debtors	2,843	2,234
Accrued income	3,749	4,435
<b>Total financial assets at amortised cost</b>	<b>6,913</b>	<b>6,856</b>
<b>Financial liabilities at amortised cost</b>		
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
<b>Total financial liabilities at amortised cost</b>	<b>8,510</b>	<b>9,983</b>
<b>Financial liabilities at fair value through income or expenditure</b>		
Provisions	26,825	29,705
<b>Total financial liabilities at fair value through income or expenditure</b>	<b>26,825</b>	<b>29,705</b>

Income, expenses, gains and losses in respect of these financial instruments were:

	2022 £'000			2021 £'000		
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
<b>Financial assets at amortised cost</b>						
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
<b>Total restricted funds</b>	11,042	124,797	(124,849)	-	10,990
Designated funds	6,192	-	-	-	6,192
Unrestricted funds	17,691	27,281	(26,204)	-	18,768
<b>Total unrestricted funds</b>	23,883	27,281	(26,204)	-	24,960
Pension scheme	(29,034)	1,546	1,203	-	(26,285)
<b>Total funds</b>	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
<b>Total restricted funds</b>	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
<b>Total unrestricted funds</b>	21,451	24,123	(21,779)	-	23,883
Pension scheme	(19,124)	1,190	(11,100)	-	(29,034)
<b>Total funds</b>	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%
<b>Assumed life expectancies on retirement at age 65 are:</b>		
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.  
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