85 Years of citizens advice

85 years of the people's champion

Annual Report 2024 to 2025

We are Citizens Advice

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

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

Dona, Citizens Advice Dover, Deal and District

Contents

Setting the scene

Introduction p5
A message from our Chair p6
A message from our Chief Executive p7
About Citizens Advice p9
Who we helped in 2024 to 2025 p10

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

Strategic report – what we achieved in 2024 to 2025

Our strategy
Our strategy, vision and ambitions p15
Delivery of our business plan for 2024 to 2025 p18
Business development and fundraising p20
Partnerships p21

How we helped people
Advice p23
Advocacy p33

Moving forward, transformation
Our priorities for 2025 to 2026 p38
Transforming for the future p40

Trustees' report

Our structure, governance and management p43
Statement of trustees' responsibilties p53
Our people, policies and ways of working p55
Volunteers p59
Risk and internal controls p62
Energy disclosures p65
Financial review p67
Expenditure against our 4 areas of charitable activity p70
Our funders p75
Legal and administrative detials p76

Financial statements
Independent auditor's report p78
Financial statements p82

Setting the scene

Introduction

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

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

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

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

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

A message from our chair

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

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

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

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

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

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

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

Matthew Swindells
Chair

A message from our Chief Executive

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

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

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

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

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

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

2.71 million people

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

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

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

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

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

Clare Moriarty
Chief Executive

About Citizens Advice

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

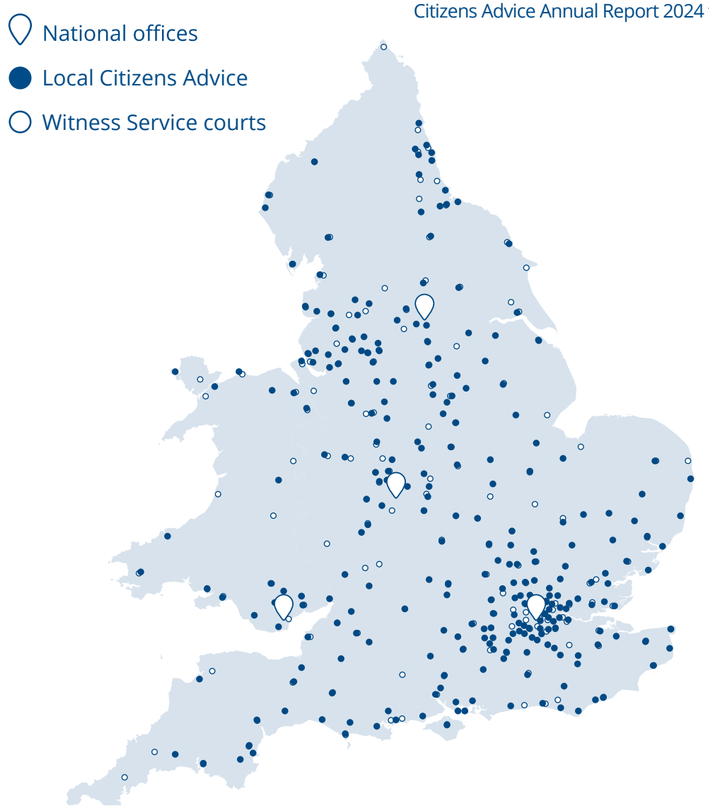
How we deliver our services

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

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

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

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



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

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

Who we helped in 2024 to 2025

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

In 2024 to 2025 we provided advice and information to

2.71 million people

2.13 million through local Citizens Advice.
1.66m known clients
(people with case records which can be both named and anonymous clients)
476,000 simple queries
(anonymous contacts that are not linked to a client record)

500,000 via our consumer service

800,000 through the Witness Service

44m visits to our website

Many clients are helped through more than one channel:

1,794,000

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

691,000

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

627,000

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

213,000

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

79,000

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

Our value to society by providing direct services to clients

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

£13.48

in wider economic and social benefits

£1.98

in savings to government and public services

£10.10

in financial gain to our clients

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

This total encompasses:

– the value of advice and support

– the value of volunteering

– the value of the Witness Services and

– the value to individuals.

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

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

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

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

Our value to society through provision of online advice

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

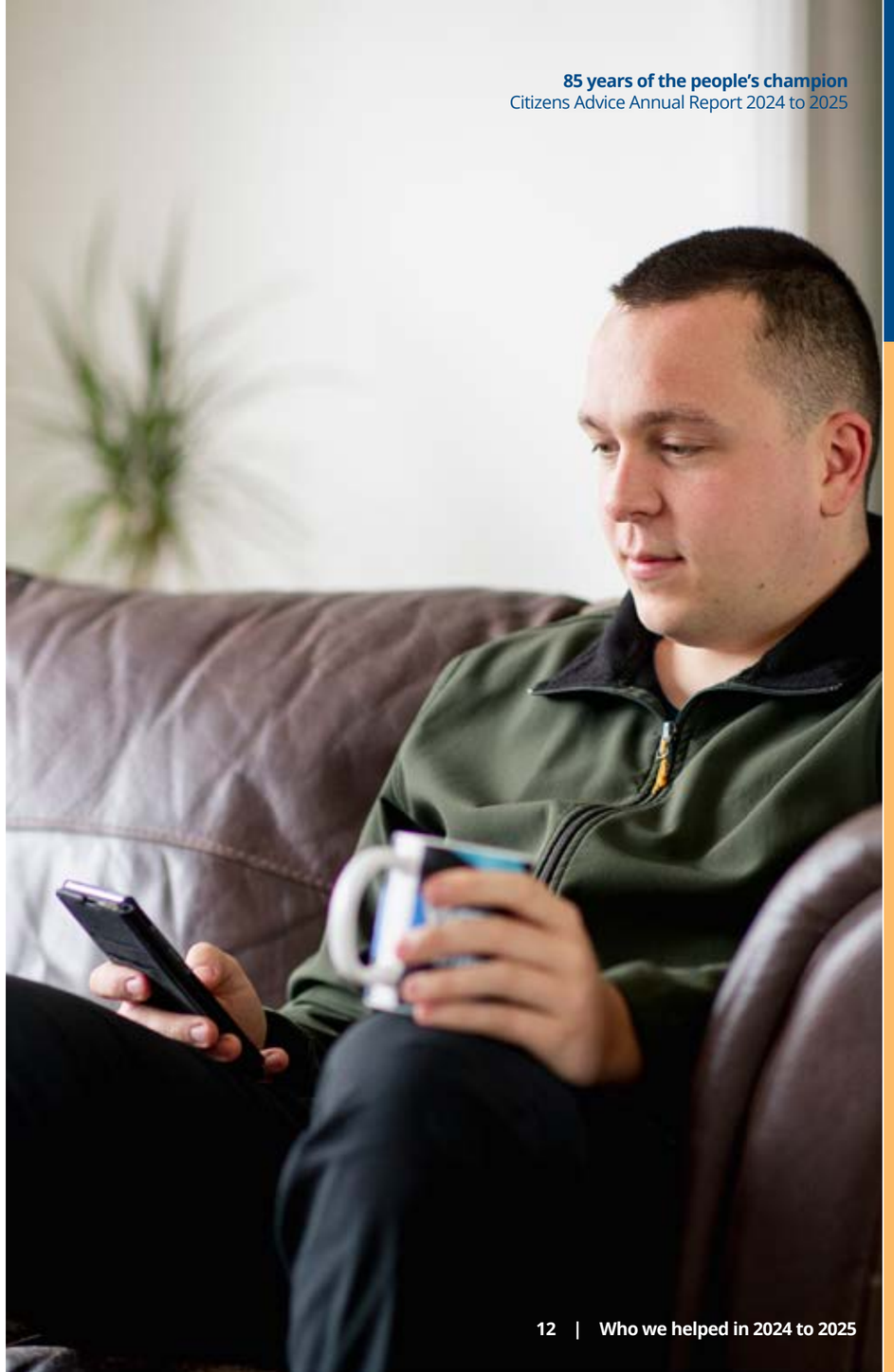
We estimated that the online content pages outlined above contributed an additional

£179 million

in public value

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

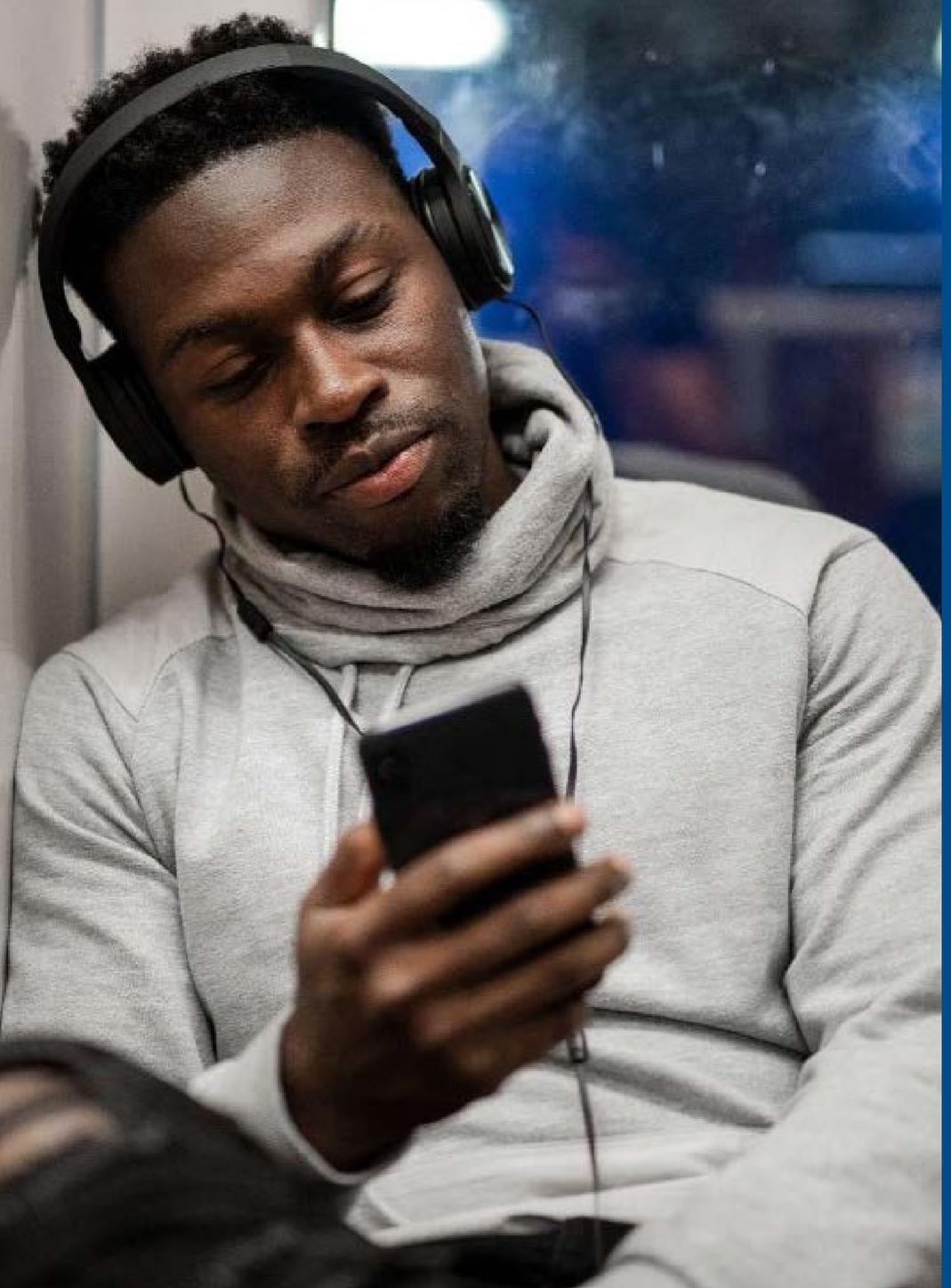
*numbers are rounded off. This information shows the breakdown via channel, clients may use multiple channels and advisers may use the phone and then email information to clients.



Strategic report

What we achieved in 2024 to 2025

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



Our strategy

Our strategy, vision and ambitions

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

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

1. **Provide advice fit for the future**
   – we'll be there for people when they need us in the ways that help make the biggest impact.

2. **Close the gap**
   – we'll end the disparities in access and experience for marginalised communities.

3. **Take early action**
   – we'll prevent more people reaching crisis by addressing problems earlier.

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

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

For our provide advice fit for the future, and take early action missions, we are exploring how we make our advice fit for the future and shift our services to take action earlier. This will support our advisers and deepen our understanding of how best to work with partners to forestall crises with the rollout of our Tackling Destitution Together pilots. For our close the gap mission we will build on the insights gathered from our groundbreaking Race Disparities Research which you'll read more about below under Equity, diversity and inclusion. We will also build on developments in 2024 to 2025 in the use of Artificial Intelligence.

Equity, diversity and inclusion

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

Our strategy

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

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

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

Financial sustainability

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

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

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

Local support offer

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

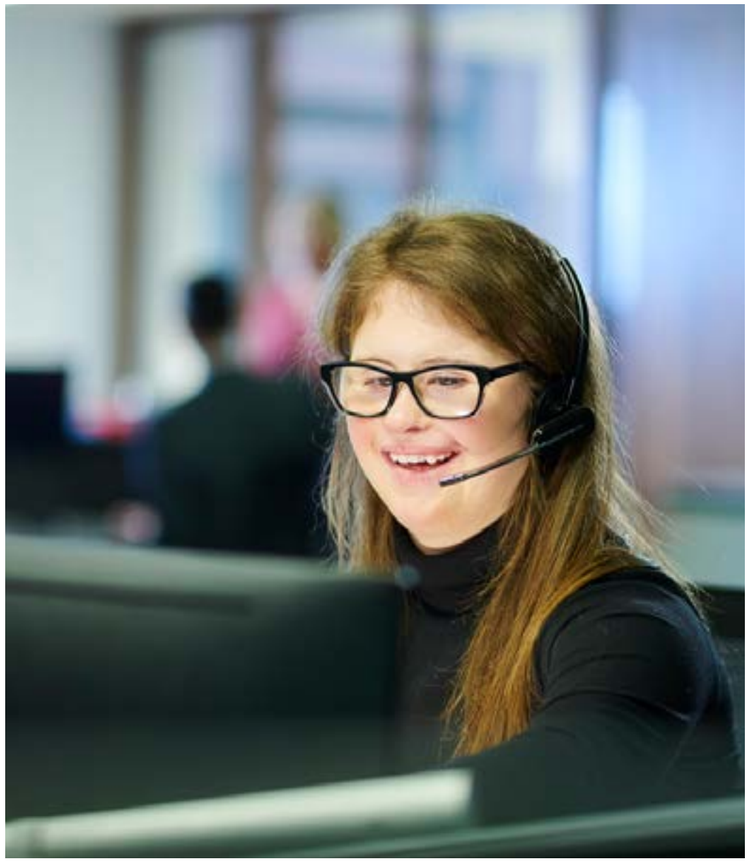
Our current membership agreement only outlines our support in broad terms, the support that the national charity provides to local Citizens Advice has grown naturally over time, and it no longer reflects the external environment we find ourselves in. At the same time, the increasing portfolio of nationally-led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

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

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

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

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



Delivery of our business plan for 2024 to 2025

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

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

- We secured £15.5million for Help to Claim service expansion, adding 165 full-time equivalent adviser roles across the local Citizens Advice network, to support 86,000 more clients through local Citizens Advice.
- We've continued our strategy and missions development focus.
- We took significant steps towards designing a new Local Support Offer, including our approach to delivering nationally funded services.
- To transition to our new Target Operating Model, design reviews are underway, creating financial savings and enabling a structure that can deliver on our missions.
- We've worked with Local Citizens Advice in Surrey to advance a regional learning approach for volunteering, and secured £270k from the National Lottery Community Fund for a volunteer recruitment platform.
- We've launched an artificial intelligence (AI) community of practice, bringing together local and national colleagues to facilitate peer-to-peer discussion around what AI can mean for Citizens Advice and share learnings.
- We've taken our Consumer Energy Debt Advice (CEDA) service from proposal to imminent launch, affirming our impact in energy advice and advocacy. We also signed a partnership with the National Energy System Operator (NESO), responsible for energy systems planning. Following a service-wide consultation, we published our energy advice strategy.
- We progressed our approach to our mission to close the access and experience gap for marginalised people. Service-wide engagement informed our theory of change.
- Our advocacy work built momentum and responded rapidly to the election. We led the household costs workstream for the government's child poverty taskforce. Our influencing was supported by media coverage secured ahead of the Autumn Budget.

- We've further strengthened our important partnership with Trussell, progressing our work to **Tackle destitution together**. We're piloting new integrated models of advice provision in five local sites and working with other services to build an evidence base to influence wider policy
- We maintained focus on **income generation**, securing 3 £25k major gifts and £1.5million for a Community Outreach Project on energy advice. Following the success of the energy caseworker pilot, Cadent extended their support to £2million over 2 years
- Our **financial** position has improved during the year with unrestricted reserves net of pension provision returning to a surplus, planned savings in the year were achieved along with additional unrestricted funding which ensured the stronger reserves position at the end of the year.
- Local Citizens Advice in **Wales** secured all regional bids and a pan-Wales bid to deliver the Single Advice Fund from April 2025 (£36million over 2 years). The Welsh Government introduced the Single Advice Fund in January 2020 to help meet the increasing demand for advice services and ensure that funding would be directed towards strategically planned services that provide access to all the advice a person requires to resolve their social welfare problems
- Our joint initiative with the Cadent Foundation to fund Energy Caseworkers in 17 local offices achieved the Special Project (Gold) award.

Cadent Foundation

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

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

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

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

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

Business development and fundraising

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

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

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

In 2024 to 2025 we:

- secured more than **£2 million** from our financial corporate partners towards our bespoke refferal models.
- secured funding from our other corporate partners of more than **£2 million** towards projects within the energy space and core projects including Adviceline.
- were instrumental in enabling the Citizens Advice network to access over **£27 million** in funding.
- were successful in **90%** of all bidding processes supported.
- secured funding from The Health Foundation enabling Citizens Advice to highlight the impact of policies on the social determinants of health
- secured funding to continue delivering the Citizens Advice consumer service, empowering clients through debt advice, income maximisation, and energy advice.
- continued relationship building with Trusts and Foundations, securing **£1.4 million** across volunteering, energy caseworker and our advocacy work.
- supported more than **123,000 clients** through our corporate partnerships equating to more than £56 million of income maximisation for clients helped.

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

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

Partnerships

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

123,842

people helped with one-to-one advice

£56.5 million

income maximisation for people helped

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

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

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

Lloyds Banking Group plc

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

NatWest Group

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

Yorkshire Building Society (YBS)

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

How we helped people

Advice

Adviceline

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

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

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

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

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

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

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

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

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

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

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

Adviceline 2024 to 2025 in numbers:

9.2 million calls answered

Since 2013, when the Adviceline phone service started

649,109

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

796,717

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

32,537

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

26,157

Adviceline emails answered

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

Aviva

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

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

Money Advice Development team

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

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

In 2024 to 2025 we developed and delivered new money guidance training to local Citizens Advice as well as frameworks to support their work around financial inclusion. We have produced accessible, easy to read and video content. We have a total of 502 resources on the Intranet for local office advisers, and 76 Consumer Education resources on the public website as part of our core grant agreement. We have built relationships with organisations representing the deaf and hard of hearing community and with the students and teachers at Hamilton Lodge, a school for deaf children and young people to co-produce social media videos in British Sign Language, raising awareness on financial and consumer issues including scams, which are on the Citizens Advice Tiktok channel.

Witness Service

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

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

This year:

- we supported over **79,000** witnesses to give their best evidence
- we provided enhanced support for over **3,000** vulnerable and intimidated witnesses through our outreach service
- we made over **5,000** referrals to other services for additional support, including local Citizens Advice
- after receiving support, **96%** of witnesses surveyed said they felt safer, **93%** less anxious and **95%** better prepared to give evidence.

Pension Wise

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

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

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

This year:

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

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

Help to Claim

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

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

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

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

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

Help Through Hardship

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

In 2024 to 2025 we helped 43,113 clients and issued 67,473 food bank vouchers, resulting in over 142,718 food parcels being distributed, these food bank vouchers and the wider support are an essential lifeline for clients.

Our advisers identified

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

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

E.ON Next

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

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

Consumer service

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

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

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

In 2024 to 2025, the consumer service handled:

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

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

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

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

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

Providing specialist energy support

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

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

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

Energy

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

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

- We had **2.27 million** active page views of our energy web pages, and 91% of website users said they found what they needed on the energy pages
- We improved our energy supplier star rating, including adding small suppliers' scores and making accessibility improvements
- We improved our smart meter checker tool and we improved the design and calculation data for the Electrical Appliance tool which allows clients to see how much electrical appliances typically cost to use, and compare the cost of using different appliances. This can help you reduce the electricity you use and save money.
- We conducted research into user problems with understanding their Energy Bills, to inform designs for a new online advice tool
- We expanded our advice for consumers on a heat network in preparation for our new statutory advice role. We will be the statutory advocate and advice provider for people who live on heat networks – where heat and hot water is provided via a communal system. We also updated our energy advice to small businesses to reflect new protections.
- We added new energy efficiency advice to the website on using storage heaters correctly, getting a broken boiler repaired or replaced, the ECO scheme for home energy improvements, and finding an installer for energy efficiency home improvements
- Our energy campaign content was seen / heard over **53 million** times across digital and offline channels, and led to over 250,000 clicks through to energy advice content
- Our campaign channels included: ITVX, malls and playcentres, Meta, Tiktok and Instagram, Google display ads and events including fresher fairs
- We worked in partnership with Energy Saving Trust to run Energy Savers Week in January 2025. We shared top tips on saving both energy and money on heating this winter. Our content and messaging about this week of activity was seen over **6 million** times across both Citizens Advice and Energy Saving Trust channels
- We worked with Energy UK on Speak, Seek, Save – a campaign to support people who are behind on their energy bills. The campaign reached relevant audiences across digital channels and on radio, reaching over **5.5 million** people during the campaign.

Energy advice projects

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

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

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

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

We've been supported by

British Gas

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

E.ON Next, OVO Energy & So Energy

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

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

National Grid

National Grid have continued to support frontline service delivery through energy programmes, and have amplified the services available in this area through an Energy Efficiency Campaign. With this funding concluding in December 2024, over 16,000 households were supported with over 153,000 issues.

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

SGN, Northern Gas Networks, Wales & West Utilities

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

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

Money and Pension Service Debt Advice Project (MaPSDAP)

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

In 2024 to 2025:

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

Wales funded services

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

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

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

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

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

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

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

This year Advicelink:

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

Basic Income Pilot

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

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

Claim What's Yours

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

Debt Relief Order Unit

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

Partnerships

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

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

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

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

82%

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

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

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

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

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

Moondance Foundation

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

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

Advocacy

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

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

Recent proposals from the UK Government to cut billions from the welfare system have been extremely concerning for thousands of our clients, many of whom are already struggling financially. We have been actively working to highlight the impact of welfare reforms, particularly the impact of proposed cuts to disability benefits. While we are glad to have had influence on reducing the impact of original proposals, we remain concerned about the longer term future impact of reforms to Personal Independence Payments. We've amplified our data and insight externally, speaking out against disability benefits cuts and securing prominent positions across media, including the BBC's Today programme. Journalists are seeking out our perspectives on topical social issues, including welfare. In May 2025 we published our Pathways to Poverty report on what these changes will mean for the people we support.

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

Spotlight

Improving the security of the private rented sector

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

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

2024

June 2024

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

July 2024

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

September 2024

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

October 2024

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

2025

January 2025

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

March 2025

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

July 2025

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

Energy

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

- We published 2 major reports on energy affordability resulting in broadsheet print, online and priority broadcast coverage, including BBC Breakfast and BBC bulletins, Guardian and the Press Association. We also worked closely with the government and industry to support the development of a voluntary package of winter support as well as proposals for a debt relief scheme and expanded energy bill support in 2025 to 2026.
- Over the longer-term, market and pricing reform are vital to ensure people benefit from lower bills as a result of moving to clean power. We've made the case for changes that enable innovation and reduce costs. Smart meters are key for people to access these benefits. We published Get Smarter on the challenges facing millions of users currently, which led to proposals from Ofgem for tougher rules on ensuring smart meters operate properly.
- Delivering clean power also requires significant investment in the energy grid. We scrutinised what people are paying for this to ensure it represents value for money, including publishing a review of how the current regulatory deal is performing. Debt to society revealed the grid companies that have received a £4bn windfall due to high inflation and resulted in high quality media coverage on BBC Breakfast, a Financial Times front page mention, LBC, Guardian, and energy sector press.
- Home upgrades, including energy efficiency measures, are a key tool in addressing affordability and fuel poverty on an enduring basis. We have prioritised, with a series of publications, ensuring a consumer protection framework is developed to give people the confidence to get their homes upgraded. We expect the Warm Homes Plan, published this summer, to reflect significant progress.
- From April 2025 we formally took on our new role as the statutory advocate and advice provider for people who live on heat networks. These systems will become more common as part of the net zero

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

Post

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

We also saw progress on our ongoing influencing to end post exclusion. Around 600,000 people a year will temporarily or permanently lack a secure address due to issues such as housing insecurity or domestic abuse. This lack of access to post also reduces their ability to interact with support and services, often at moments they need these the most. Ofcom has committed to working with us – alongside Royal Mail and Post Office – to review the practical options for piloting such a scheme in the coming year.

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

Consumer

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

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

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

Moving forward, transformation

Our priorities for 2025 to 2026

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

Citizens Advice national business plan 2025 to 2026 on a page

Missions and missions-based working

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

Transformation

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

Enablers

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

Important ongoing activity

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

Priority:

Develop mission leadership groups

Strategy and missions

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

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

Future funding changes

The Single Advice Fund service will now be led directly by local Citizens Advice across Wales for 2025 to 2026 and beyond. This means that around £13 million of restricted income and spend will transfer directly to Wales local Citizens Advice and national Citizens Advice will see a reduction of £0.6million in our full cost recovery compared to the year ending 31 March 2025.

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

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

Transforming for the future

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

There are 7 key aims for this work:

- **Sustained progress to deliver our service-wide missions:** we will have a greater ability to meet the demands of our clients, the access gap will start to close and we will be helping in more ways that prevent clients reaching crisis points. We will improve how we understand and measure our impact so we are collectively clearer where we are making progress and why.

- **Increased financial sustainability:** starting with the national organisation, we will make significant savings, reducing our cost base by around £6 million over 3 years, and work to support the service to become more financially resilient. We will further develop our income generation capability, and financial and commercial literacy, locally and nationally and become more competitive so that we attract new sources of funding. We will develop multi-year funding plans to carefully allocate resources where it makes the most difference, to create a more efficient and sustainable service for future generations.

- **Missions-based working:** across the service we will agree how to make better use of our experience, insight, energy, and enthusiasm by developing new ways to innovate and share learning. We will grow new communities around areas of shared focus across all of our missions. We will look for new sources of funding to accelerate our plans to innovate, scale and learn.

- **Improved value and better support to local services:** we will provide better end-to-end support to the network with greater clarity over our respective roles within a connected service. We will improve our relationships, support growth in capability and embed a clearly defined principle of subsidiarity.

- **Better partnerships:** we will form deeper partnerships both local and national, to bring to bear more expertise and resources around the work of our missions.

- **Digital technology:** we will ensure that we understand and can take advantage of technological change, especially the rapid development of artificial intelligence to support local services and clients. We will consolidate and simplify our technology offer to give local services the tools they need. It will be better, faster, more secure and easier for local offices to access, including nurturing a data environment with modern capabilities.

- **Leadership and culture:** we will strengthen our organisational culture, support confident and inclusive leadership, and build a learning and development offer that helps people grow in their roles. We will be a more effective organisation, where colleagues can be at their best, protecting our wellbeing so that together, we can best make a difference to the people who need us. We will hold ourselves to account for the things we say we're going to do and be more comfortable and capable in monitoring our performance.

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

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

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

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

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

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

Trustees' report

Our structure, governance and management, including volunteers

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

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

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

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

During 2024 to 2025 we continued our work to modernise our governance systems. We implemented a new board and committee structure, including refreshed terms of reference and improved the internal governance systems which support our organisation's decision making. Work continues on our review and update of our Memorandum and Articles of Association, working with the Charity Commission and their Model Articles of Association.

Our trustees – by appointment date

Jonathan Mogford

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

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

Jabbar Sardar

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

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

Lucinda Bell, Treasurer

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

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

Finola McDonnell

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

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

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

Steve Hughes

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

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

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

Sarah Wilson, Deputy Chair

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

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

Bevis Watts

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

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

Mark Allen

retired from Cancer Research UK in 2021, having spent 5 years as Executive Director for HR. Mark has been a trustee and Chair of several final salary pension schemes and Deputy Chair of governors for a large FE college. He is currently a trustee of AQA, the examinations organisation.

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

Janine La Rosa

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

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

Dr Roxane Heaton

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

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

Matthew Swindells, Chair

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

Matthew is Chair of our Nominations and Remuneration Committee.

Frank Hont

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

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

Lewis Brencher

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

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

Deborah Harris, Treasurer

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

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

Paige Campbell

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

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

Committee structure and changes 2024 to 2025

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

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

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

Audit and Risk Committee
1 April 2024 – 31 March 2025

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

Cymru Advisory Committee
1 April 2024 – 31 September 2024

Cymru Advisory Group
1 October 2024 – 31 March 2025

The Cymru Advisory Group advises the Trustee Board and its committees on matters related to the Citizens Advice service in Wales. This includes advising on development and evaluation, advice service delivery, advocacy, Welsh policy and public affairs, and Welsh language legislation and best practice. The Cymru Advisory Committee became the Cymru Advisory Group in October 2024 and is constituted to contain 2 Trustee Board members, 5 from the local Citizens Advice network and 4 independent members.

Equality Committee
1 April 2024 – 31 September 2024

Equity Advisory Group
1 October 2024 – 31 March 2025

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

People Committee
1 April – 31 September 2024

Finance and People Committee
1 October 2024 – 31 March 2025

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

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

Nominations Committee 1 April – 31 September 2024

Nominations and Remuneration Committee 1 October 2024 – 31 March 2025

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

Performance and Network Committee 1 October 2024 – 31 March 2025

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

Strategy and Digital Committee 1 October 2024 – 31 March 2025

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

Technology Committee 1 April – 31 September 2024

The Technology Committee helped to shape and monitor the technology strategy and provided feedback and guidance about technology matters affecting the national organisation and network. This committee was constituted to contain one member that represented the local Citizens Advice network and 2 independent co-opted members.

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

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

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

Trustee	Audit and risk	Finance and people	Nominations and Remuneration	Performance and Network	Strategy and Digital	Cymru Advisory Group	Equity Advisory Group
Finola McDonnell	–	–	✓	–	✓	–	–
Steve Hughes	–	–	–	✓	–	–	✓
Sarah Wilson	✓	–	–	✓	–	–	–
Bevis Watts	✓	–	–	–	✓	–	–
Mark Allen	–	✓	✓	–	–	–	–
Janine La Rosa	–	✓	✓	–	–	–	–
Roxane Heaton	–	–	–	✓	✓	–	–
Matthew Swindells	–	–	✓	–	–	–	–
Frank Hont	–	✓	–	✓	–	–	–
Lewis Brencher	✓	–	–	–	✓	✓	–
Paige Campbell	–	✓	–	✓	–	–	–
Deborah Harris	✓	✓	–	–	–	–	–

Independent committee members 2024 to 2025

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

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

Recruitment and induction of national trustees and committee members

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

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

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

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

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

Section 172 (1) statement

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

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

- promote any charitable purpose for the advancement of education, the protection and preservation of health, and the relief of poverty, sickness and distress; and
- ensure in carrying out its objects and in all aspects of its work, Citizens Advice is committed to promoting equity and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

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

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

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

Approval of the business plan 2025 to 2026

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

Approval of the budget 2025 to 2026

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

Board committee structure

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

Agreeing proposals to redesign the local support offer

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

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

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

Energy advice strategy consultation

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

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

Clients

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

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

Volunteers and colleagues

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

Funders

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

Suppliers

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

Community and the environment

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

Standards and conduct

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

Public benefit

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

Statement of trustees' responsibilities

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

Company law requires the trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the group and charity and of the incoming resources and application of resources, including the income and expenditure, of the group for that period.

In preparing these financial statements, the trustees are required to:

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

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

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

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

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

Delegation of duties

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

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

Executive team

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

Chief Executive

Dame Clare Moriarty

Interim Executive Director for Digital Technology and Advice

Alex Butler (until 31 October 2024)

Executive Director of People (until 30 July 2024)

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

Angela Buxton

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

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

Jameela Khan

Executive Director of Operations (until 30 July 2024)

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

Michele Shambrook

Executive Director of Strategy and Transformation

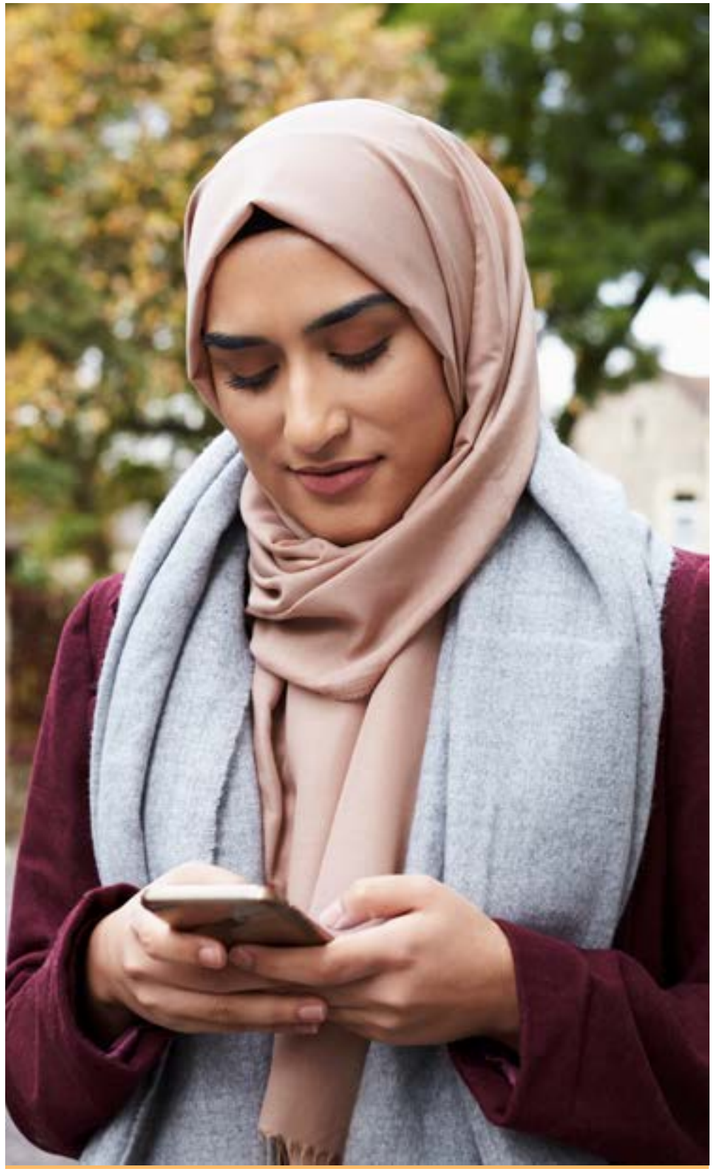
Tracey Waltho (until 31 August 2024)

Interim Executive Director of Policy and Advocacy

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

Executive Director of Partnerships and Advocacy

Peter Grigg (from 22 April 2025)



Our people, policies and ways of working

Our people

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

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

We also know that we need to improve positive colleague experience in some key areas; the most pressing of which is in the area of culture, leadership and learning. Investment in this area achieved at the start of 2025 will equip national Citizens Advice to deliver a comprehensive culture reset including a values refresh (aligning with the objectives of the target operating model), alongside a full leadership and talent retention programme. This will deliver key priorities emerging from a retention audit conducted by our internal auditors at the start of 2025 which identified some gaps in retention approaches; including a review of performance appraisal and development.

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

Wellbeing

Positive workplace wellbeing (how we feel at and about our work, its impact on our overall health and wellbeing) drives engagement and performance, and underpins our ability to deliver our strategy. We take this seriously, supported by the People Team and Wellbeing Lead, and work hard to build a culture and ways of working that supports our colleagues' mental, physical and social health and wellbeing.

In this last year our headline activities have been:

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

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

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

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

Equity, diversity and inclusion

We know we cannot close gaps in access and experience for marginalised clients without a culture that ensures we are recruiting and retaining diverse colleagues. We want to be a place for everyone, where everyone belongs. We want to be a workplace that listens, works together, is open, honest, accessible and helps everyone be the very best they can be. At the heart of this is an inclusive, equitable and diverse work environment. Ultimately, diversity among our workforce ensures we build a culture that allows us to be the best we can be for the people who need us.

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

In 2024 to 2025 we:

- Continued to deliver our Race Matters Programme of work. This has led to an increase in representation of people of colour at the middle and top of the grade structure
- Delivered our second Race Matters Development Programme to support colleagues of colour, their line managers and senior sponsors to work together and overcome barriers to progression. This programme was a partnership with Jenny Garrett Global.
- Responded to the new duty to Prevent Sexual Harassment at Work, including updating our policies, delivering training and carrying out directorate level risk assessments.
- EDI analysis on colleague engagement survey, informing priority areas of work including updating our reasonable adjustments toolkit, new guidance for managers and actions agreed in EDI impact assessments for Target Operating Model workstreams.
- Published a 2024 pay gap report that shows positive progress in our gender and ethnicity pay gaps. Our gender pay gap has reduced to 11.9% and our ethnicity pay gap has been completely eliminated. Our disability pay gap has had a slight increase but it is still well below the national figure.
- EDI impact assessed workstreams within our transformation programme
- Developed a new approach to workforce diversity targets
- Supported our Equity Groups (REACH, Disability, LGBTQ+, and Trans and non-binary) and established a Women's Equity Group. We continued to support our executive sponsorship programme for Equity Group chairs.

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

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

Whistleblowing

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

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

Remuneration policy

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

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

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

Our aim:

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

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

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

Safeguarding policies 2024 to 2025

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

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

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

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

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

Volunteers

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

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

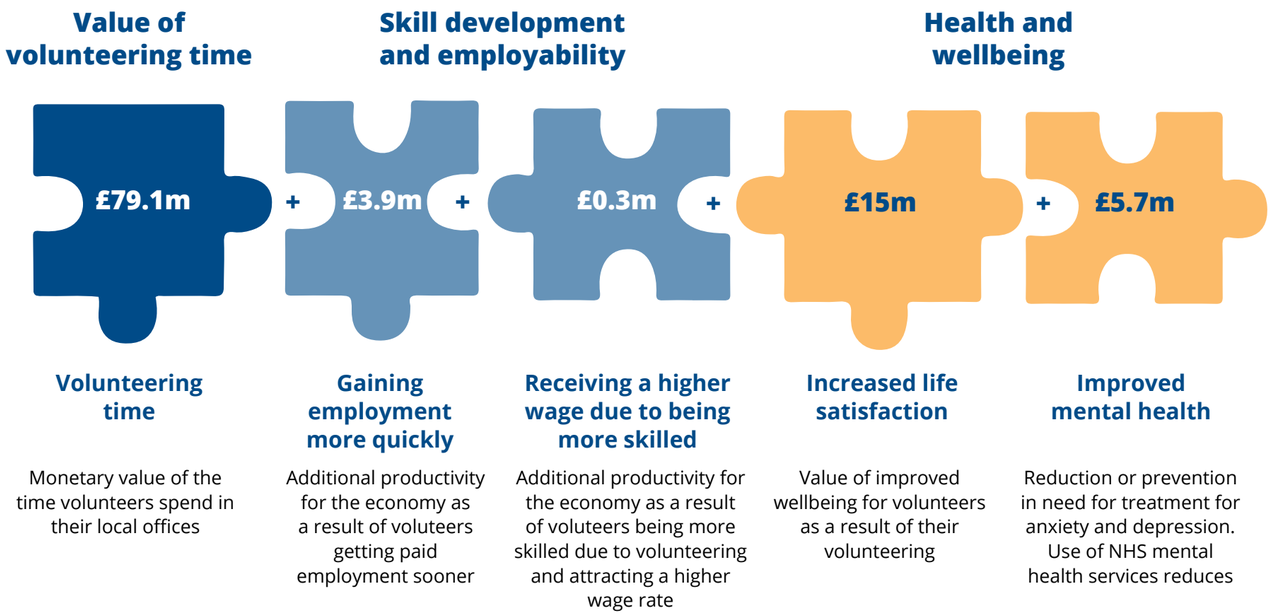
"I joined Citizens Advice because I wanted to help make a difference to people's lives and gain valuable experience.

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

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

Kyle, Citizens Advice Volunteer

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



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

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

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

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

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

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

Anni Pan

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

Stacy-Jane Haigh

Volunteering in the Witness Service

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

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

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

Risk and internal control

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

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

Internal audit continues to be outsourced. Crowe have completed their second year in this role. We improved leadership engagement with our internal auditors to continue developing improved ways of working, and as in previous years, a robust programme for 2025 to 2026. Internal audit planning is informed by an analysis of the organisation's risk profile. The Audit and Risk Committee receives quarterly reports on the recommendations our internal auditors make and monitors progress to completion and the overall performance of the internal audit function.

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

Financial sustainability

Risks

Risks that would have an impact on our financial resilience.

Mitigation and management

We're continuing to address our long-term financial sustainability through the implementation of a multi-year transformation programme aimed at reducing our cost base and diversifying income, as well as equipping us to respond to our service-wide missions. Mitigation measures recognise the external challenges the organisation faces. These include short-term funding arrangements, a real-terms decline in some of our largest grants, increased pension liability contributions, local authority funding pressures and a shift towards regional funding opportunities.

Pension liability

Risks

Risk that the liability will continue to increase.

Mitigation and management

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

Organisational effectiveness

Risks

Risks that could disrupt service delivery or organisational effectiveness.

Mitigation and management

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

People

Risks

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

Mitigation and management

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

Cyber security and data privacy

Risks

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

Mitigation and management

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

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

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

Equity, diversity and inclusion

Risks

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

Mitigation and management

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

Organisational strategy

Risks

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

Mitigation and management

We've established 3 mission leadership groups (MLGs) to convene strategic conversations about each mission. In 2024 to 2025 we engaged colleagues from across the service in developing our 3 strategic missions into key themes where we need to apply our collective attention as a service. The national Strategy and Communications teams improved our communications within the national organisation with regard to our service-wide strategy and what it means for its teams. In 2025 to 2026 we will help:

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

Organisational change

Risks

Risk that high levels of change affect performance.

Mitigation and management

In 2024 to 2025 we established robust working practices for our transformation programme including recruiting a range of project and programme management colleagues, set up project governance, and improved our project planning. Performance during the year was not significantly affected; however there are indications that several areas of the business experienced stress, which will not be sustainable over the medium term. In response to the pressure of maintaining ambitions for both 'business as usual' and transformation, we placed a greater focus on capacity in our planning for 2025 to 2026 and have invested further in roles to ensure delivery of the programme.

Energy disclosures

Climate change and Citizens Advice

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

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

Our carbon strategy for 2025 to 2026

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

- **Office energy use** – working with our landlords on improving energy efficiency and waste reduction. Rightsizing our property portfolio to better fit post pandemic usage. In the last 4 years we have reduced our space considerably and will continue to rightsize the portfolio.
- **Travel** – promoting public transport and more sustainable travel, and encouraging video conferencing where appropriate.

Office Energy Use

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

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

Cardiff:

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

Birmingham:

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

London:

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

Travel

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

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

Methodology

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

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

Greenhouse gas emissions due to UK energy use

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

Financial review

Understanding Citizens Advice's finances

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

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

Income

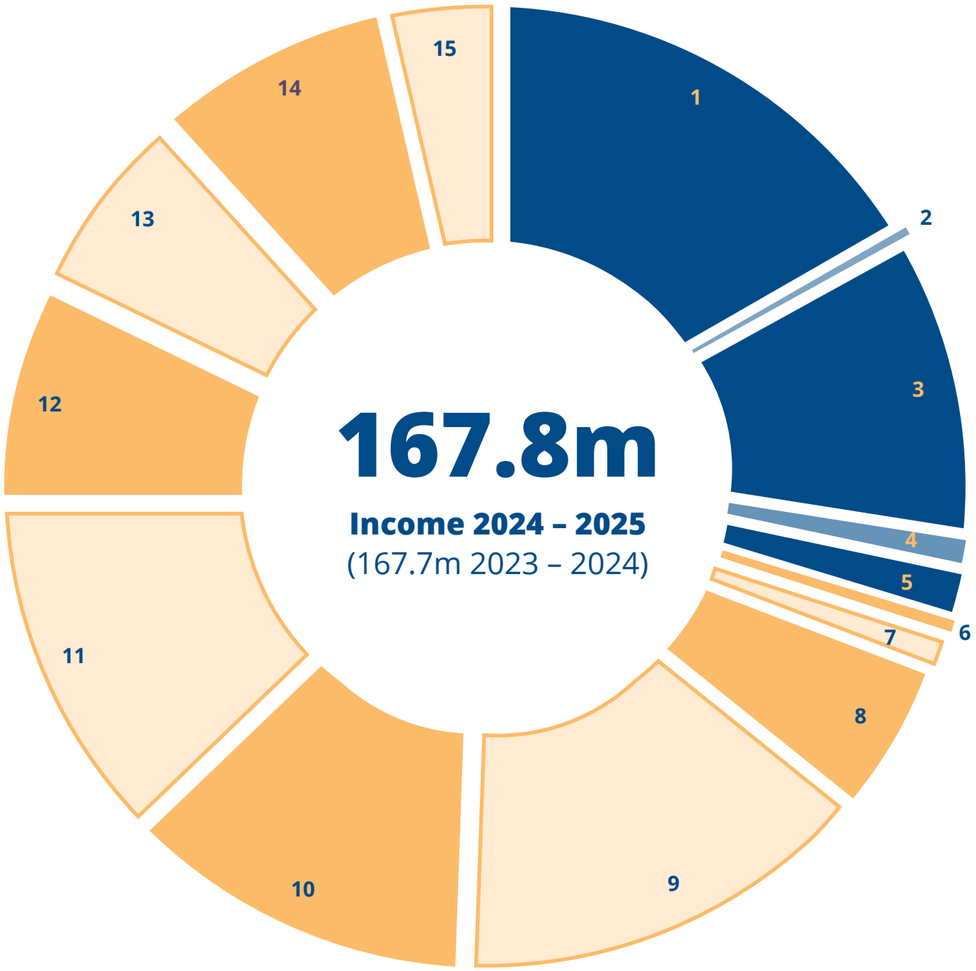
In 2025 the total income for the national charity is flat at £167.8 million compared with £167.7 million in the previous year.

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

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

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

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



Our main sources of income

Unrestricted

1. 28.3m
Department for Business and Trade – Core
(2024: 25.3m)

2. 0.5m
Donations and legacies
(2024: 4.2m)

3. 17.5m
Other unrestricted income – contracts
(2024: 13.1m)

4. 1.7m
Other unrestricted income – from the network
(2024: 1.9m)

5. 2.0m
Other income – unrestricted
(2024: 4.8m)

Restricted

6. 0.5m
Other income – restricted
(2024: 0.8m)

7. 1.5m
Corporate donations – restricted
(2024: 6.8m)

8. 8.2m
Other grant income – restricted
(2024: 8.5m)

9. 24.7m
Department for Work and Pensions – help to claim
(2024: 20.7m)

10. 20.5m
Money and Pension Service
(2024: 21.0m)

11. 20.6m
Department for business and trade – consumer
(2024: 18.7m)

12. 12.0m
Ministry of Justice – Witness Service
(2024: 11.8m)

13. 10.4m
Money and Pensions Service – Pensionwise
(2024: 10.4m)

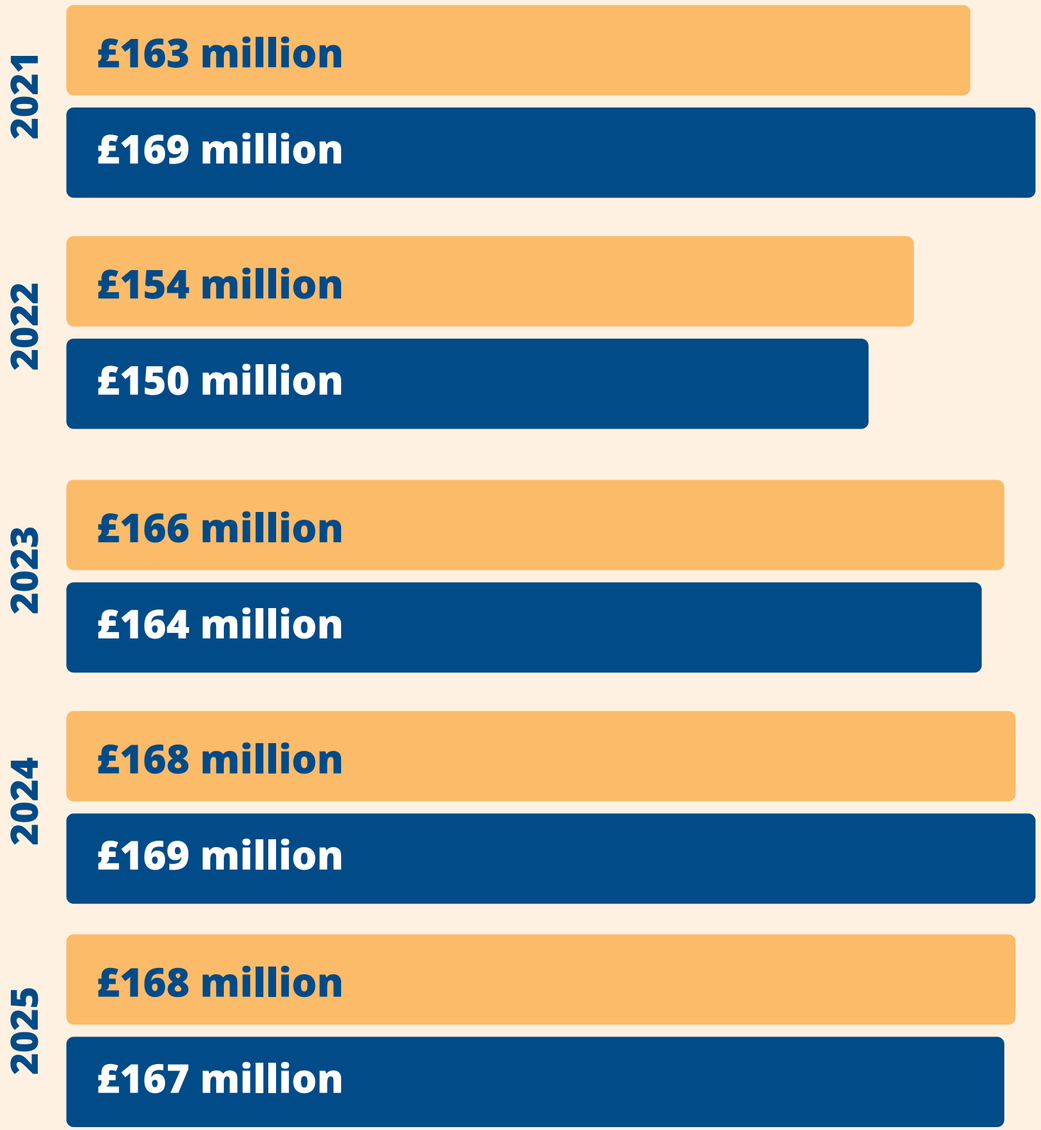
14. 13.4m
Welsh Government
(2024: 13.9m)

15. 6.0m
Trussell
(2024: 6.0m)

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

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

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



Expenditure against our 4 areas of charitable activity

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

Delivering through partnerships

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

Delivering information and advice

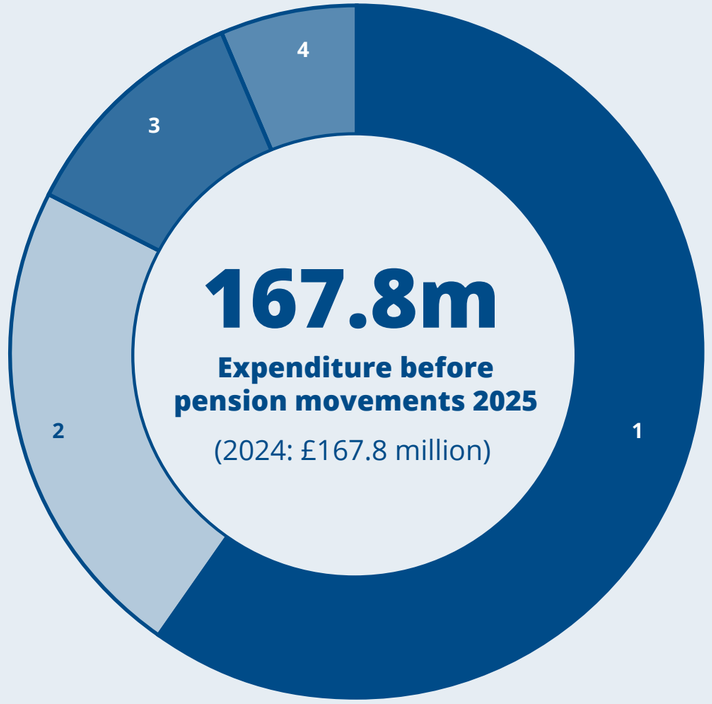
Our spending on information and advice in 2025 was £34.4 million (2024: £36.6 million). This includes the direct delivery of services by Citizens Advice. The main areas of expenditure cover our Consumer Service, the Witness Service and the continued investment in our online and digital services for clients.

Strengthening the network

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

Advice and advocacy

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



1. 102.1m
Delivering through partnerships
(2024: 99.0m)

3. 17m
Strengthening the network
(2024: 18.7m)

2. 34.4m
Delivering information and advice
(2024: 36.6m)

4. 11.1m
Advice and advocacy
(2024: 10.6m)

Pensions

Defined Contribution Pension

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

Closed Defined Benefit Pension Scheme

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

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

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

Reserves

Total reserves

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

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

Restricted funds

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

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

Unrestricted funds

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

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

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

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

Pension deficit

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

Reserves policy

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

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

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

Each year the Trustee Board reviews the reserves policy and the level of reserves that the charity is holding. Based on this latest review, the Board considers the current free reserves of £20.8 million to be appropriate. It considers the level appropriate for the current size and complexity of the organisation, the economic environment we're operating in, the risks we're currently managing and known investment plans above and beyond annual budgeted costs. Trustees also consider our current risk profile, balancing the need to reflect that risk, while making sure we're not holding funds unnecessarily at the expense of committing funds to meet our charitable objectives.

Investments

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

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

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

Grant-making policy

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

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

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

Fundraising policy

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

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

Going concern

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

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

- **Adequate cash flow:** Cash and short term deposits at the end of the year totalled £42.4 million (2024: £46.5 million). We have forecast cash flow from this date for a period of three years, stress testing the forecasts under a range of scenarios. Based on this we are confident that the organisation will have adequate cash to enable it to continue operating beyond a period of 12 months from the balance sheet date.
- **Future funding:** The unrestricted funding for core charitable objectives, as well as some restricted funding, is approved annually for the next financial year and, as such, funding is only guaranteed for one year at a time. Whilst there is always some uncertainty over future funding and, in particular, core funding beyond the next financial year, key relationships are strong, and funding is forecast to continue at the same level. All our major funding streams are confirmed for 2025 to 2026, and many are already confirmed into 2027. The cash flow forecasts have been prepared on the assumption that the core funding will continue into the future.
- **Organisational transformation:** The Trustees and executive team are engaged in a major organisational transformation project, aimed at redefining our structure and network offer whilst ensuring a sustainable long-term financial model for Citizens Advice, the project is expected to end during 2027 to 2028.
- **Financial expertise:** Our trustee board with financial expertise and appropriate management capability. Our robust financial controls, including planning, reporting and modelling procedures, allow us to deal with changing assumptions to ensure that the charity spends within its available resources.
- **Pension scheme deficit:** The trustees have reviewed the likelihood that the pension scheme deficit will crystalise and consider this risk to be low. They therefore consider it appropriate to view the pension scheme deficit as a long-term liability, where the payments required by the pension plan will need to be met from forecast future cash flows. For further details refer to notes 1(c), 23 and 24 in the financial statements.

Approval

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

Matthew Swindells
Director (Chair)

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

Matt Brooks

Our funders

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

Government funders

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

Other public bodies

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

Other major funders

- abrdn Financial Fairness Trust
- Aviva
- Aviva Foundation
- Benefact Trust
- British Gas
- bp
- Cadent Foundation
- E.ON Next
- Energy Savings Trust
- Energy UK
- Garfield Weston Foundation
- Health Foundation
- Lloyds Banking Group
- Money Advice Trust
- Moondance Foundation
- National Grid
- National Lottery Community Fund
- Nationwide Foundation
- NatWest Group
- Northern Gas Networks
- OVO Energy
- Post Office
- SGN
- So Energy
- Trussell
- Wales & West Utilities
- The William Kessler Charitable Trust
- Yorkshire Building Society

Legal and administrative details

Legal status

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

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

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

Registered office:

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

Telephone: 03000 231231
citizensadvice.org.uk

Registered charity number: 279057
Company number: 01436945

Advisers

Independent auditor
BDO LLP
55 Baker Street
London W1U 7EU

Internal auditor
Crowe LLP
55 Ludgate Hill
London
EC4M 7JW

Bankers
Barclays Bank PLC
1 Churchill Place
London E14 5HP

Lloyds Bank plc
25 Gresham Street
London EC2V 7HN

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

Financial statements

Independent auditor's report

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

Opinion on the financial statements

In our opinion, the financial statements:

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

We have audited the financial statements of The National Association of Citizens Advice Bureaux ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 31 March 2025 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheet, the Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including *Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remain independent of the Group and the Parent Charitable Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

Conclusions related to going concern

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

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

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

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial

statements and our auditor's report thereon. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Other Companies Act 2006 reporting

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

- the information given in the Trustees' Report, which includes the Directors' Report and the Strategic report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic report and the Directors' Report, which are included in the Trustees' Report, have been prepared in accordance with applicable legal requirements.

In the light of the knowledge and understanding of the Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Strategic report or the Trustees' report.

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

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

Responsibilities of Trustees

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

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

Auditor's responsibilities for the audit of the financial statements

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

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

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

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

Non-compliance with laws and regulations

Based on:

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

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

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

Our procedures in respect of the above included:

- Review of the Parent Charitable Company's documentation of risks and associated mitigating actions, considering ways that any risks could give rise to non-compliance with laws and regulations;
- Review of minutes of Trustee Board and Audit and Risk Committee meetings for any indication of non-compliance with laws and regulations;
- Making enquiries regarding any matters identified as a Serious Incident reportable to the Charity Commission;
- Review of correspondence with regulatory and tax authorities for any instances of non-compliance with laws and regulations;
- Review of financial statement disclosures and agreeing to supporting documentation;
- Review of legal expenditure accounts to understand the nature of expenditure incurred; and
- Discussion with management, including consideration of known or suspected instances of non-compliance with laws and regulations.

Fraud

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

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

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

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

Our procedures in respect of the above included:

- Testing a sample of journal entries throughout the year, which met a defined risk criteria, by agreeing to supporting documentation;
- Reviewing and challenging management' assessment of significant estimates and judgement for indications of bias;
- Testing a sample of income transactions throughout the year and around the year end to ensure that the recognition is in line with the Charities SORP requirements and that income has been classified within the correct fund; and
- Including an element of unpredictability in our testing.

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

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC's") website at: https://www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

DocuSigned by:
Jill Halford
73D8B18FE9AC4C9...

Jill Halford (Senior Statutory Auditor)

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

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

Consolidated statement of financial activities

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

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

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

Consolidated and charity balance sheet

At 31 March 2025

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

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

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

Matthew Swindells
Director (Chair)

Deborah Harris
Director (Treasurer)

Consolidated statement of cash flows

Year ended 31 March 2025

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

Notes

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

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

Notes to the financial statements
Year ended 31 March 2025

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

1. Accounting policies

a) Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) – (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006. Citizens Advice meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The principal accounting policies, which have been applied consistently, except where noted, are set out below.

b) Consolidation

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

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

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

c) Going concern

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

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

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

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

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

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

d) Fixed assets

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

The estimated lives of the assets are as follows:

Office and computer equipment – 3 years.

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

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

Fixtures and fittings – 5 years.

e) Stocks

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

f) Cash, cash equivalents and short term investments

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

g) Leases

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

h) Pension costs

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

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

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

i) Financial instruments

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

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

Investments in subsidiary undertakings are held at cost less impairment.

j) Grants payable and receivable

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

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

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

k) Deferred income

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

l) Legacies and donations

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

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

m) Delivery of services

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

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

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

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

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

n) Training and support

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

o) Other income

Income for the supply of services is recognised in line with the extent to which the service has been delivered, typically based on time spent providing the service, at which point there is entitlement and receipt is probable.

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

p) Resources expended

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

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

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

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

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

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

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

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

q) Reserves

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

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

r) Provisions

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

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

s) Critical accounting judgements and key sources of estimation uncertainty

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

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

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

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

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

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

t) Events after the end of the reporting period

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

2. Donations and legacies

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

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

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

3. Grants

a) Government grants

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

b) Grants from other public bodies

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

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

c) Other grants

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

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

4. Information regarding directors and employees

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

Trustee indemnity insurance was in place for the duration of the reporting period. On the advice of our new brokers PIB we purchased enhanced cover in quarter 4 via a specific Management Liability policy which protects the organisation as well as trustees. The annual cost is £15,567. This was part of a wider insurance portfolio purchased to provide cover for Citizens Advice and the network for 2024 to 2025 at a cost of £449,292 (2024: £254,000)

Employee costs during the year:

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

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

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

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

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

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

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

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

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

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

1. Matt Upton was Interim Executive Director of Advice and Advocacy until December 2023. The responsibilities of this post were covered by directors until Gillian Cooper became the Interim Executive Director for Partnerships and Advocacy in September 2024 as part of a directorate restructure.

2. Karen Bass was Executive Director of Finance and Commercial until February 2024. Jameela Khan was the Interim Executive Director of Finance and Commercial from February 2024 until October 2024 when she moved into the role of Executive Director of Finance and Corporate Governance.

3. Tracey Waltho was Executive Director of Strategy and Transformation until August 2024. This role has not been filled since due to a directorate restructure.

4. Alex Butler was employed as Executive Director of Digital Technology and Advice from November 2023 until October 2024. This role has not been filled since due to a directorate restructure.

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

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

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

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

5. Grants payable

a) Grants to local Citizens Advice members

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

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

b) Grants to other bodies

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

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

6. Total resources expended before pension movements

Total resources expended for the year ended 31 March 2025:

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

Total resources expended for the year ended 31 March 2024:

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

7. Support cost breakdown by activity

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

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

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

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

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

8. Corporation tax

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

9. Net expenditure

Net outgoing resources for the year are stated after charging:

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

10. Fixed assets – intangible assets

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

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

The amortisation charge is reallocated over all charitable activities.

11. Fixed assets – tangible assets

These include capitalised fixtures, fittings and equipment.

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

12. Stocks

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

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

13. Debtors

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

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

14. Investments

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

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

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

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

16. Creditors: amounts falling due within one year

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

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

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

17. Provisions

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

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

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

18. Financial instruments

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

19. Statement of funds – Group and Citizens Advice

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

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

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

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

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

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

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

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

Comparative statement of funds – Group and Citizens Advice:

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

20. Analysis of net assets between funds – Group

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

20. Analysis of net assets between funds – Citizens Advice

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

21. Local Citizens Advice network

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

22. Operating lease commitments

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

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

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

23. Pension scheme

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

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

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

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

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

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

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

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

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

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

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

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

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

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

24. Contingent liabilities

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

25. Related party transactions

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

On 31 March 2025, Citizens Advice Limited (company number 01652053) owed £62,167 to Citizens Advice (2024: £14,879). The accounts for the year ended 31 March 2025 were approved on 24 September 2025.

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

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

The standing orders for Trustee Board recruitment require that at least three of our trustees must have local Citizens Advice expertise. As such, three of the trustees of Citizens Advice in the year to 31 March 2025 also had roles at a local Citizens Advice. Frank Hont was chair of Trustees at Citizens Advice Liverpool. Lewis Brencher is vice chair of Citizens Advice Rhondda Cynon Taff. Steve Hughes was COO at Citizens Advice SORT Group until December 2024 and is no longer employed by a local Citizens Advice. We have assessed that these do not create disclosable related party transactions, as in their Citizens Advice trustee role they are one of many trustees, and do not individually have sufficient influence over the direction of Citizens Advice.

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

26. Events after the end of the reporting period

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

27. Company limited by guarantee

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

Appendix 1

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

Allerdale Citizens Advice
Arun & Chichester Citizens Advice
Barnet Citizens Advice
Barnsley Citizens Advice
Barrow-In-Furness Citizens Advice
Basingstoke Citizens Advice
Bassetlaw Citizens Advice
Bath and North East Somerset Citizens Advice
Bedford & District Citizens Advice
Bedworth, Rugby and Nuneaton Citizens Advice
Bexley Borough Citizens Advice Bureau Ltd
Blackpool Citizens Advice
Bridgend County Borough Citizens Advice
Bridport and District Citizens Advice
Brighton and Hove Citizens Advice
Bromley Citizens Advice Bureau Ltd
Burnley and Pendle Citizens Advice
Bury & Bolton Citizens Advice
Cambridge and District Citizens Advice Bureau
Camden Citizens Advice Bureau
Canolfan Cynghori Ynys Mon Citizens Advice
Canterbury District Citizens Advice Bureau
Cardiff and Vale Citizens Advice
Carlisle and Eden Districts Citizens Advice
Carmarthenshire Citizens Advice
Central & East Northamptonshire
Chapeltown Citizens Advice
Charnwood Citizens Advice
Cheshire East Citizens Advice
Chesterfield Citizens Advice
Citizens Advice 1066
Citizens Advice Ashfield
Citizens Advice Birmingham
Citizens Advice Bournemouth Christchurch and Poole
Citizens Advice Bradford and Airedale and Bradford Law Centre
Citizens Advice Braintree and South Essex
Citizens Advice Brent
Citizens Advice Bristol
Citizens Advice Bromsgrove & Redditch
Citizens Advice Broxtowe
Citizens Advice Buckinghamshire
Citizens Advice Caerphilly Blaenau Gwent
Citizens Advice Calderdale
Citizens Advice Central Dorset
Citizens Advice Chelmsford
Citizens Advice Cheshire West
Citizens Advice Cornwall
Citizens Advice County Durham
Citizens Advice Dacorum
Citizens Advice Darlington, Redcar & Cleveland
Citizens Advice Denbighshire
Citizens Advice Derbyshire Districts
Citizens Advice Doncaster Borough
Citizens Advice Dudley & Wolverhampton
Citizens Advice East Berkshire
Citizens Advice East Hampshire Limited
Citizens Advice East Herts
Citizens Advice East Lancashire
Citizens Advice East Suffolk Ltd
Citizens Advice Elmbridge (West)
Citizens Advice Esher & District
Citizens Advice Essex
Citizens Advice Gateshead
Citizens Advice Gosport
Citizens Advice Halton
Citizens Advice Hammersmith & Fulham
Citizens Advice Harlow
Citizens Advice Hart District Ltd

Citizens Advice Havant
Citizens Advice Hillingdon
Citizens Advice in North & West Kent
Citizens Advice Leeds
Citizens Advice Leicestershire
Citizens Advice Leighton Linslade
Citizens Advice Lindsey
Citizens Advice Liverpool
Citizens Advice Manchester
Citizens Advice Medway
Citizens Advice Merton & Lambeth
Citizens Advice Mid Lincolnshire
Citizens Advice Mid Mercia
Citizens Advice Mole Valley
Citizens Advice Newcastle
Citizens Advice North East Lincolnshire
Citizens Advice North Hertfordshire
Citizens Advice North Lancashire
Citizens Advice North Lincolnshire
Citizens Advice North Somerset
Citizens Advice North Yorkshire
Citizens Advice Northumberland
Citizens Advice Nottingham & District
Citizens Advice Reading
Citizens Advice Reigate & Banstead Limited
Citizens Advice Rural Cambs
Citizens Advice Salford
Citizens Advice Sandwell & Walsall
Citizens Advice Sefton
Citizens Advice Services Corby & Kettering
Citizens Advice Sherwood & Newark
Citizens Advice Shropshire
Citizens Advice Solent East
Citizens Advice Solihull Borough
Citizens Advice Somerset
Citizens Advice Sort Group
Citizens Advice South East Staffordshire
Citizens Advice South Gloucestershire
Citizens Advice South Hams
Citizens Advice South Lincolnshire
Citizens Advice South Warwickshire
Citizens Advice South West Surrey
Citizens Advice Southend
Citizens Advice St Albans District
Citizens Advice 1066
Citizens Advice Staffordshire South West
Citizens Advice Stevenage
Citizens Advice Stroud & Cotswold Districts Limited
Citizens Advice Sunderland
Citizens Advice Surrey Heath
Citizens Advice Sutton
Citizens Advice Swale
Citizens Advice Swansea Neath Port Talbot Limited
Citizens Advice Teignbridge
Citizens Advice Torfaen
Citizens Advice Watford
Citizens Advice Waverley
Citizens Advice West Northamptonshire and Cherwell
Citizens Advice West Oxfordshire (Witney)
Citizens Advice West Suffolk
Citizens Advice Westminster
Citizens Advice Wigan Borough
Citizens Advice Winchester District
Citizens Advice Wirral
Citizens Advice Wokingham
Citizens Advice Worcester & Herefordshire
Croydon Citizens Advice Bureau
Copeland District Citizens Advice
Coventry Citizens Advice
Cylch Conwy District CAB
Cyngor Ar Bopeth Ceredigion Citizens Advice
Cyngor ar Bopeth Gwynedd Citizens Advice
Diss, Thetford & District Citizens Advice
Dover, Deal & District Citizens Advice
East Dorset & Purbeck Citizens Advice
East End Citizens Advice Bureau
Eastbourne Citizens Advice
Eastleigh Citizens Advice
Edenbridge & Westerham Citizens Advice
Enfield Citizens Advice
Epping Forest District Citizens Advice

Epsom & Ewell Citizens Advice
Exeter Citizens Advice
Fareham Citizens Advice
Flintshire Citizens Advice
Greenwich District Citizens Advice Bureau
Haringey District Citizens Advice Bureaux
Harrow Citizens Advice
Hartlepool Citizens Advice
Havering Citizens Advice Bureau
Hertsmere Citizens Advice Bureau
Hounslow District Citizens Advice Bureau
Hull and East Riding Citizens Advice Bureau
Ipswich & District Citizens Advice
Kensington & Chelsea Citizens Advice Bureau
Kirklees Citizens Advice and Law Centre
Knowsley District Citizens Advice
Lancashire Citizens Advice
Lewisham Citizens Advice Bureau
Luton Citizens Advice
Maidstone Citizens Advice
Maldon Citizens Advice
Mansfield Citizens Advice
Merthyr Tydfil Citizens Advice
Mid Suffolk Citizens Advice
Middlesbrough Citizens Advice
Milton Keynes District Citizens Advice Bureau
Monmouthshire County Citizens Advice
New Forest Citizens Advice Bureau
Newport Citizens Advice Ltd
Newport Isle of Wight Citizens Advice
Norfolk Citizens Advice
North & West Gloucestershire Citizens Advice
North East Derbyshire Citizens Advice
North Tyneside Citizens Advice Bureau
North Warwickshire Citizens Advice
Oxford Citizens Advice Bureau
Oxfordshire South & Vale Citizens Advice
Pembrokeshire Citizens Advice
Peterborough Citizens Advice
Plymouth Citizens Advice
Powys Citizens Advice
Preston Citizens Advice
RCJ Advice
Redbridge Citizens Advice
Rhondda Cynon Taff Citizens Advice
Richmond Borough Citizens Advice Bureau
Rotherham & District Citizens Advice
Rushmoor Citizens Advice Bureau
Rutland Citizens Advice
Sheffield Citizens Advice and Law Centre
South Lakes Citizens Advice
South Tyneside Citizens Advice
South Worcestershire Citizens Advice
Southampton Citizens Advice Bureau
Southwark Citizens Advice Bureau
St Helens Citizens Advice
Staffordshire North and Stoke-on-Trent Citizens Advice
Stockton & District Citizens Advice & Information Service
Sudbury & District Citizens Advice
Swindon Citizens Advice
Tadley Citizens Advice
Tameside District Citizens Advice
Telford & The Wrekin Citizens Advice
Tendring Citizens Advice Bureau
Test Valley Citizens Advice
Three Rivers Citizens Advice Bureau
Torbay Citizens Advice Bureau
Torridge, North, Mid and West Devon Citizens Advice
Uttlesford Citizens Advice
Wakefield District Citizens Advice Bureau
Waltham Forest Citizens Advice Bureau
Wandsworth Citizens Advice
Warrington District Citizens Advice Bureau
Wealden District Citizens Advice
West Sussex (North,South,East)
Wiltshire Citizens Advice
Wrexham Citizens Advice
Wyre Forest Citizens Advice
York & District Citizens Advice

We are citizens advice the people's champion.

Citizens Advice helps people find a way forward.

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

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

© Citizens Advice September 2025.

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