

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**ANNUAL REPORT AND FINANCIAL STATEMENTS**

**YEAR ENDED 31<sup>ST</sup> MARCH 2024**

**CHARITY REGISTRATION NO. 1133516**

**A COMPANY LIMITED BY GUARANTEE  
COMPANY REGISTRATION NO. 7004444 (ENGLAND & WALES)**

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

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# YORK AND DISTRICT CITIZENS ADVICE BUREAU

## LEGAL AND ADMINISTRATIVE INFORMATION

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### Directors/Trustees

The following people were Directors and Trustees of the charity on the date of approval of the report or served during the year:

Joanna de Groot	Chair
Julia Atwater	
Sara Boulton	
Simon Crack (resigned January 2024)	
Mary Day (co-opted May 2023, resigned October 2023)	
Sam Dyer (elected October 2023, resigned April 2024)	
MIke Galloway (co-opted January 2024)	
Vicky Ling	
Janet Looker (elected October 2023)	
Manar Matusiak (resigned May 2023)	
John Nodder	
Lauren Peel (co-opted January 2024)	
Kate Robson (co-opted July 2024)	
John Short (resigned July 2023)	
Philip Zastawniak-Thomas (co-opted April 2024)	Treasurer

### Chief Executive

Fiona McCulloch

### Company Secretary

Andy Mendus

**Registered Charity No.** 1133516

**Company Registration No.** 7004444

### Principal address and Registered Office

West Offices Station Rise York YO1 6GA

### Independent examiner

Karen Wood ACMA  
Outsource Accounting Services & Independent Examinations  
2 Galligap Lane  
Osballdwick,  
York  
YO10 3NR

### Bankers

Co-operative Bank  
PO Box 250  
Skelmersdale WN8 6WT

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **CHAIR'S REPORT**

As Chair of the Trustee Board I want to reiterate my appreciation of the commitment and hard work of all the colleagues and supporters who enable Citizens Advice York [CAY] to do so well in pursuing its core aims:

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

Our volunteers, our excellent Chief Officer, our trustees, our paid staff, and all our corporate and individual friends and supporters, as well as the various partners with whom we work, have all played vital and valued roles.

During 2023/24 we have focussed on the complex and painful problems caused by inflation, by steep rises in energy costs, and by wider cost of living and equality issues. As demand for our services has continued to grow we have made every effort to ensure that people in York can turn to CAY for free informed, impartial and independent advice, whatever their circumstances and problems, whenever they need us.

### **Providing advice and support for the people of York**

The advice we provide can make a huge difference to people's lives, especially in these times of serious need, difficulty and uncertainty. In 2023/24 CAY helped over 7,300 people with nearly 17,000 issues. We also helped our clients claim almost £2m of previously unclaimed benefits or tax credits and manage or write off debts of almost £1.7 million.

We have maintained and developed our varied client access routes, via webchat, in person, via email and via telephone, in outreach venues as well as in CAY offices.

The overall quality of our work, audited by the national Citizens Advice organisation, remained good throughout the year as we dealt with ongoing client difficulties in accessing our services, which remains a challenge to our service.

CAY takes pride in the quality of our work and it's good to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated us green for many client outcomes following an intensive audit early in the year.

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### **Connecting with partners**

As in past years we continue to review and develop the links and partnerships which ensure that CAY provides appropriate and effective services and advocacy for the varied needs of people in York.

Our involvement with the new North Yorkshire Law Centre has added to our ability to connect people with legal support, and our work with York Against Cancer and the health

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

service connects us with potential clients via clinics and surgeries Our outreach work is an important part of our partnership with the Council and with various constituent wards in York enabling us to reach and support people in their localities.

More details of our reach and achievements are provided in the following sections of the report.

## **2023/24 Financial Performance**

CAY is an independent local charity, entirely reliant on funding the work we do through grants or fees for specific services and projects, together with the money we raise through various fundraising activities and donations.

All our funders are under real and increasing financial pressure and this means funding continues to be very tight both for our core General Advice Service and for our many and varied projects.

With these pressures in mind and the strain that inflation brought we had an overall deficit in the year of £33,486 made up of a deficit on Unrestricted Funds of £43,665 and a surplus of £10,179 on Restricted funds, which will be spent in future periods. This meant our unrestricted reserves at the end of March 24 were at £75,955 excluding designated funds of £43,000.

## **Governance**

Our annual Trustee Self-Assessment, annual Strategic Capability Assessment, and annual Chair appraisal give us confidence in our governance as well as understanding of how it might be enhanced . Additionally the results of the national Citizens Advice annual Leadership Self-Assessment of CAY, including a full site visit by a CitA assessor at the end of 2022/23 provided further reassurance and helped us to make improvements. We are continuing a review, and where appropriate revision, of the policies which underpin our work in order to ensure that they provide the best possible framework for our activities

In this year we have said goodbye to several trustees [Simon Crack, Mary Day, Manar Matusiak, and John Short] whom we thank most warmly for their valuable contributions to the work of CAY. Sam Dyer joined the Board in 2024 but a change in personal circumstances meant he had to resign just after year end. We have also welcomed three new Trustees [Janet Looker, Lauren Pell, and Mike Galloway] while a trustee treasurer, Phil Thomas, joined in April 2024. All are already playing very active roles in CAY. We continue to look to enhance the trustee board by maintaining our numbers and working to recruit trustees with diverse experiences and backgrounds.

## **Thank you to staff and volunteers**

Over this last year our staff and volunteers have worked tirelessly, and with enormous commitment, to provide the best possible advice using telephone, email, and webchat, as well as some face to face service, notably in our outreach venues. Despite the stresses and

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

strains which this has put on everyone and the pressures of growing demand the team has consistently managed to help our clients and maintain the high standard of the advice provided. We have also started some new research /campaigning work, and are training and developing additional volunteer advisers to try to keep pace with the burgeoning demands on our services.

CAY's achievements are clear evidence of the impressive resilience, willingness, energy, and professionalism of all our volunteers and staff. On behalf of myself and the trustees I want to record full and public thanks to Fiona and the whole team.

During the year we have been joined by a number of new volunteers and staff. We extend a warm welcome to all of you, look forward to future work with you, and thank you for joining our team.

## **Volunteers**

Volunteers are centrally involved in every aspect of what we do: providing advice in West Offices, telephone advice on Adviceline, and WebChat support, as well as working on reception, administration, or fundraising. They are vital to the effectiveness and quality of our work. Volunteering with CAY is a worthwhile and rewarding role. Recruiting and training volunteers, in particular as advisors, remain key areas where we want to expand our work in future. It is heartening to report that interest in joining the team continues, and that the increased flexibility in working arrangements provided by digital channels will help to ensure this keeps up and expands.

## **Funding**

With all our funders and potential funders being under serious financial pressure, and the outlook for energy prices being very uncertain, budgeting and planning remains a difficult challenge.

The long-term arrangement with the City of York Council (CYC) which resources our core General Advice Service ended at the end of 2023/24. They remain consistent and generous funders, and solid supporters, of CAY and have entered into an interim one-year agreement at a reduced rate as part of an overall review of their non-statutory services. During this autumn we'll be looking to renew CAY's agreement with them for 4 years, starting in 2025/26.

While this core funding is critical to our continued operation, we must raise additional funds from grants, funding bids, and other income sources such as donations. In 2019 we launched a Friends of CAY scheme for both businesses and private individuals, and are currently working to develop this. I'd like to thank all our corporate and individual Friends most warmly for their support. Their regular contributions to CAY funds are really welcome and hugely helpful and will continue to be so in future..

Some of this funding comes from grants for training, and from various fundraising activities and one-off donations, but there is still a large gap to fill.

2023-24 has been a challenging year, but nonetheless CAY has been able to maintain the level and quality of our service despite a worsening financial position. Hard work by our

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

CEO and staff has meant that the outlook for 2024/25 is more positive, with a forecast of at least 'break-even', while the Board is seeking to raise additional income (from the Friends initiative and other avenues) so that reserves can be rebuilt to target levels and staff can be more suitably rewarded.

Trustees, staff, and volunteers all remain committed to continue our efforts to meet demand and deliver the best possible advice and client service to the people of York.

A handwritten signature in black ink, reading "Joanna de Groot", enclosed within a yellow rectangular border.

**Joanna de Groot**

**Chair**



# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **TRUSTEES' ANNUAL REPORT FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2024**

The Trustees, all of whom are also Directors for the purposes of company law, present their annual report and financial statements for the year ended 31<sup>st</sup> March 2024.

### **STRUCTURE, GOVERNANCE AND MANAGEMENT**

#### **Governance**

York and District Citizens Advice Bureau is an independent registered charity, No. 1133516, and a company limited by guarantee, No. 7004444. York and District Citizens Advice Bureau is also known as Citizens Advice York. The charity operates in accordance with the terms of its Memorandum and Articles of Association.

The Charity was originally established in October 1941 and registered with the Charity Commission in 1980, Charity Registration No. 509600, as an unincorporated association. The new charitable company was incorporated on 29<sup>th</sup> August 2009 and registered with the Charity Commission on 13<sup>th</sup> January 2010. On 1<sup>st</sup> April 2010 all the assets and liabilities of the former charity were transferred to the new charitable company.

#### **Recruitment and appointment of Trustees**

Members of the Trustee Board are the charity Trustees for the purposes of charity law and are also Directors for the purposes of company law.

The maximum number of Trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting, or by being co-opted by the Trustee Board, provided that on appointment the total number of co-opted Trustees does not exceed one third of the total number of Trustees.

All elected Trustees retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected.

Due to the nature of the charity the Trustee Board seeks to ensure that the needs of the community are appropriately reflected through the diversity of the Trustee body. Trustees are drawn from all sections of the community and include individual members and members of organisations, who use their skills and experience to lead and govern the charity.

#### **Induction and training of Trustees**

All new Trustees receive an induction. This includes copies of key policies and procedures, information about the charity and the responsibilities of being a Trustee and the opportunity to meet staff and volunteers. Board members also have access to internal training sessions run by Citizens Advice York as well as courses offered by Citizens Advice nationally. All new Trustees have a follow up meeting with the Chair of Trustees after 6 months to review the induction process.



# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

All Trustees take an active part in the management of Citizens Advice York.

## **Organisational Structure**

Citizens Advice York is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of the charity and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum every two months and delegates the day to day management of the charity to the Chief Executive.

## **Related Parties**

Citizens Advice York is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Bureaux, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice York in order to fulfil its charitable objectives and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and local authority departments on behalf of clients. Where one of the Trustees holds the position of Trustee or Director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

## **Risk Management**

The Trustees have considered and reviewed the risks to which the charity is exposed and have established systems and procedures to manage them. The Audit and Risk committee maintains an effective internal control and risk framework and assists the

Board to ensure compliance with standards and guidelines issued by Citizens Advice and other regulatory bodies. The risk register is reviewed regularly and Trustees ensure that action plans are in place to mitigate key risks identified.

## **OBJECTIVES AND ACTIVITIES**

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

To achieve these objectives Citizens Advice York aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on Public Benefit in deciding the activities undertaken by Citizens Advice York during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements.

Our current activities aim to meet our objectives through the delivery of free, confidential advice and information that is accessible to all. More detailed information about our work is provided in our Annual Review.

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **CHIEF EXECUTIVE'S REPORT**

### **ACHIEVEMENTS AND FUTURE PLANS**

Citizens Advice York (CAY) is a local, independent charity affiliated with the national organisation Citizens Advice. We are here for everyone, whoever they are and whatever the problem. People come to us in times of need. The main issues we help with relate to debt, benefits, housing, employment, consumer rights, legal advice, and immigration.

The Cost of Living Crisis really exploded in York this year and we saw 100% more clients year on year. We also completed more than 30% more actions on their behalf making the lives of the residents of York better in their time of crisis. We made income gains for our clients of £1,950,211, mainly in previously unclaimed benefit gains but also in grants. We helped clients write off £1,706,020 in debts and we helped them reschedule £19,583. The massive disparity in these two figures is due to the issue of negative budgets. 93% of our debt clients now present with a negative budget of more than £34 per month. This means that every month they fall further into debt. Therefore, they have no spare income to make debt repayments and the debt has to be written off, with a six year impact on the ability to get credit.

We have followed national trends in advice issues across most areas, bar one. It is a positive for the people of York that we have seen far less recourse to self disconnection of prepayment meters. This was largely due to the fact we had access to three fuel vouchers per year, unfortunately, as City Of York Council has to cut back on services this (along with supermarket vouchers) has been reduced to one per year. This may alter the situation come winter when most people were relying on the vouchers to keep warm and heat food. However, all of this good work has put our service under tremendous strain. I am very proud of the efforts and goodwill of all the team to make this huge achievement happen. Recruiting and retaining staff has been an issue as we ourselves are not immune to the cost of living crisis and, like many other charities, we found ourselves in competition with both retail and the hospitality sector to retain our staff when sometimes up to twice the salary was being offered.

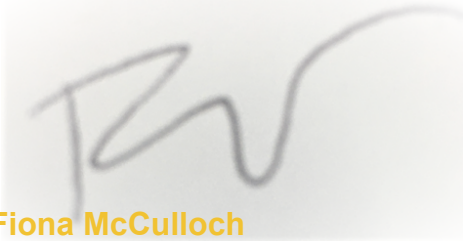
This year has seen the launch of three schemes to help this issue. We began to train Aviva Corporate volunteers to be our new Financial Capability Advisors. This has been a gap in our service since the last funding from Money Savings Expert ended. They are making a difference to our debt clients by coaching them in good financial practices and building a relationship to ensure they have ongoing support once their formal debt advice is completed and their debt relief orders, debt management plans or bankruptcies are in place.

We were also fortunate to win funding from the Armed Forces Covenant to train and employ both service leavers and family members as Advisors, this "home grown" approach means that we have a sustainable service and the trainees gain a career they can easily move around the country with, ensuring their own financial stability.

For the first time, CAY started to deliver Advice First Response courses. These courses equip people to be competent in navigating our public website so they can be the first response to advice needs and help at a first stage level, they have a direct route to a fully qualified advisor should the client need it - they are trained to know when this might be!

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

However, we are still under-resourced for the level of service the people of York expect from us, we are struggling to sustain the vastly increased number of clients on a largely static budget. Last year we brought in £444,000 and our expenditure was £472,770



**Fiona McCulloch**

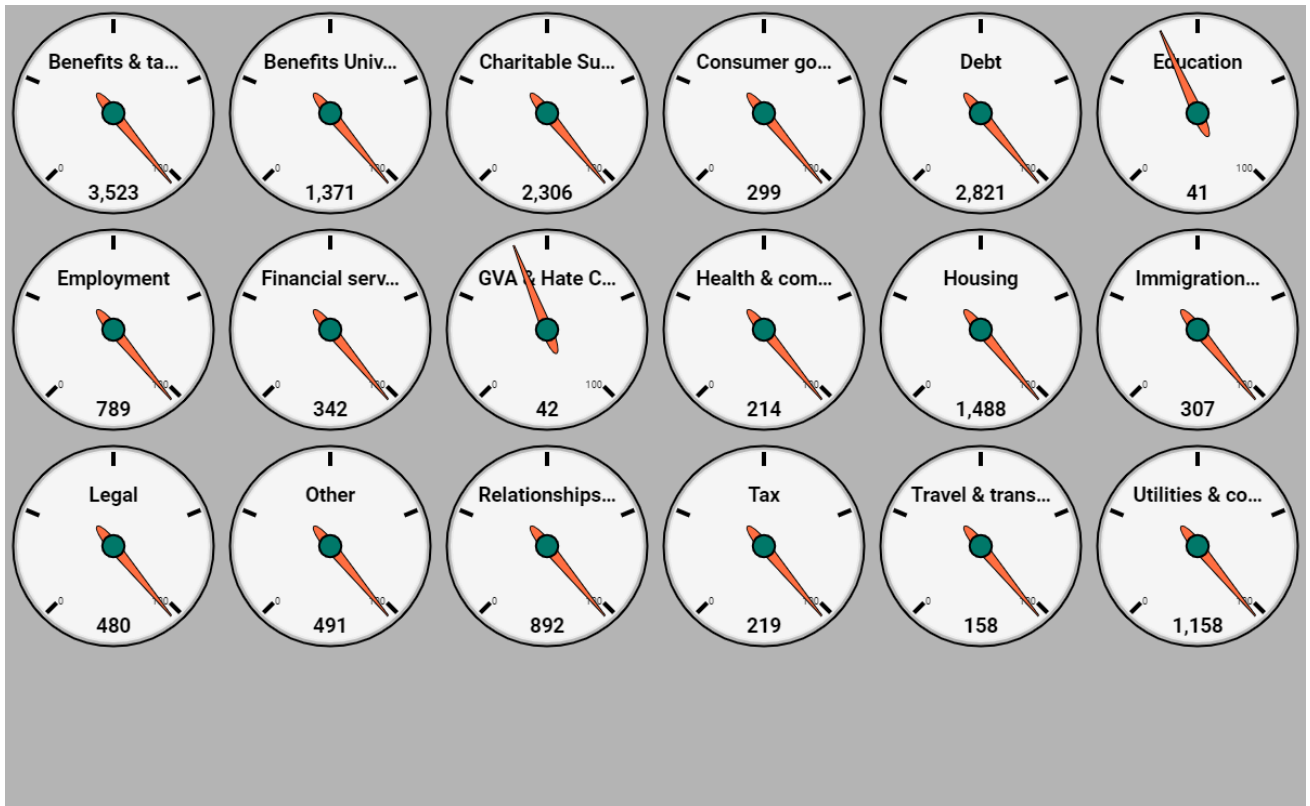
Chief Executive

## Our Year at a Glance

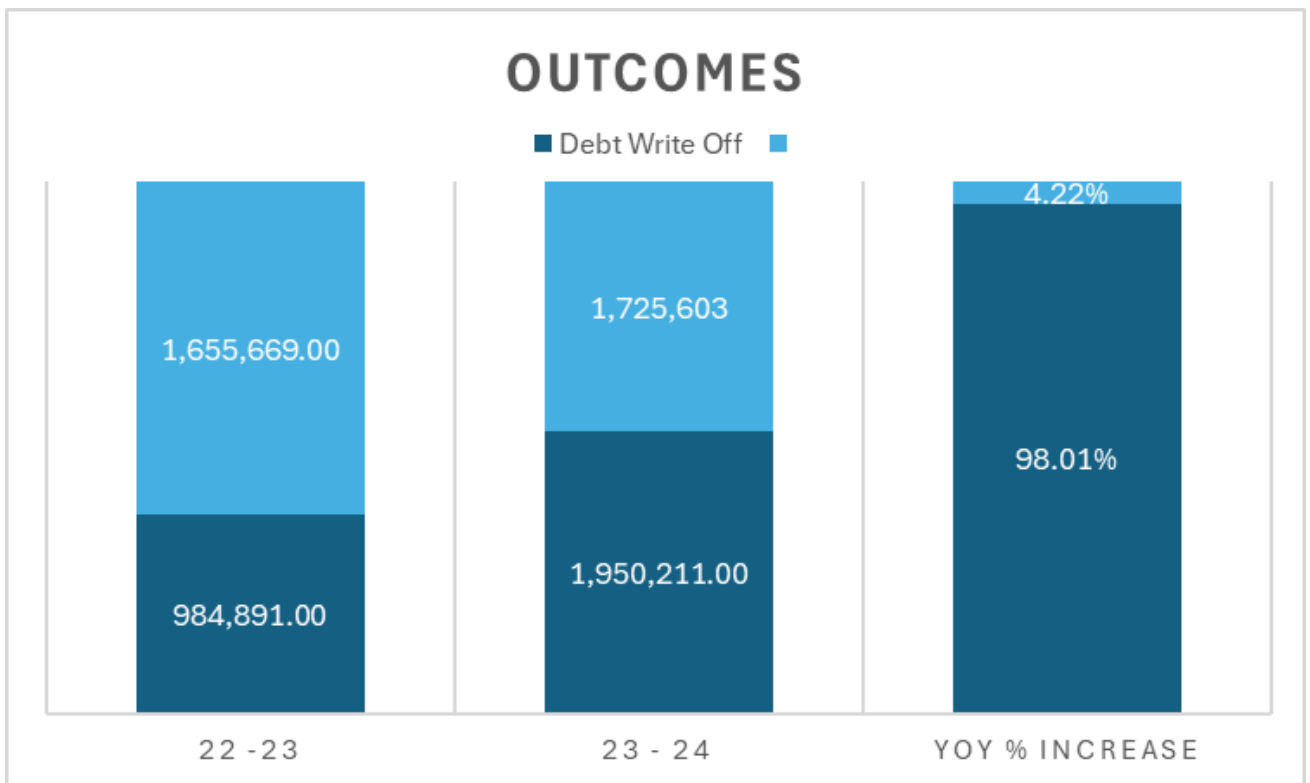
- ❖ We helped **7302** people with **16,941** issues
- ❖ We completed **29,643** actions on their behalf
- ❖ We helped people gain **£1,950.211** in income
- ❖ We helped our clients write off **£1,725,603** of debt

# YORK AND DISTRICT CITIZENS ADVICE BUREAU

## Issues



## Outcomes



# YORK AND DISTRICT CITIZENS ADVICE BUREAU

## FINANCIAL REVIEW

### Financial Position

Incoming resources for the year were £438,274 (2023: £460,371). Of this £247,932 related to project restricted activities (2023: £287,912). A deficit of £33,486 was incurred in the year (2023: deficit of £25,650), of which, a £43,665 deficit relates to unrestricted funds and a £10,179 surplus related to restricted funds. At 31 March 2024 total funds were £118,955 (2023 194,004 of which £160,589 represented unrestricted funds (2023 £160,589).

### Principal Funding Sources

The Trustees are grateful to all the organisations and individuals who have given grants or donations during the year. The principal funding sources were as follows:

City of York Council: The largest grant received during the year was the core grant of £150,100 towards the delivery of the general advice service. The Council also supported a number of specialist projects including GP Outreach and Travellers outreach. National Citizens Advice provided funding from the Money Advice & Pension Service as well as project funding from Yorkshire Building society and Energy funding. York Food bank gave £24,336 for advice services to clients at their food bank. Macmillan via York against Cancer gave £19,662 and SJP Law continued their support of the hospital work.

The charity did not have any borrowings from providers of funding or other sources at the balance sheet date.

The Trustees remain committed to finding new and diverse funding sources and to safeguarding and increasing reserves in order to ensure the charity has a secure financial base for the future.

### Reserves Policy

Citizens Advice York aims to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency, including loss of income and necessary but unbudgeted cost. The charity maintains a projection of income for the future and endeavours to ensure that this continues to be derived from as wide a variety of sources as possible.

In reviewing the potential costs that could arise should a significant reduction in income or the need for unbudgeted expenditure occur the Trustees have determined that free reserves which is equal to 3 months normal operating expenditure should be maintained. This is in addition to designated funds of £43,000. The current level of unrestricted funds (excluding designated funds and fixed assets) is £75,955 which would cover approximately 1.9 months running costs. In the longer term Trustees consider it prudent to aim to increase the level of reserves to 6 months, though it is recognised this may take a number of years given the funding pressure the organisation is working in. The reserves policy is monitored and reviewed by Trustees annually.

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

### **Designated Funds**

Unrestricted funds have been designated for the following purposes:

Contingency reserve:– £38,000 set aside to cover any costs arising in the event of the charity's closure, such as redundancies.

Equipment reserve:– £5,000 set aside towards future equipment requirements.

The Trustees are free to designate funds in this way, and to release such funds to make them available for general purposes as they see fit.

### **Restricted Funds**

Details of Restricted Funds are set out in Note 14 to the Accounts. These funds are restricted by the donor or funder and cannot be used for the general purposes of the charity. Their existence, and the sums of money therein, do not imply that there has been an under-spend but may result from a variety of circumstances including timing differences between the charity's financial year and the funding year of the project concerned.

### **Investment Policy**

As detailed in its Memorandum paragraph 4.19, in furtherance of its objects, and for no other purposes, the Company has the power to invest the monies of the Company not immediately required for its purposes in or upon such investments, securities or property as may be thought fit, subject nevertheless to such conditions and such consents as may for the time being be imposed or required by law.

Owing to the nature of its funding the charity has no long-term investments, but it keeps monies not required in the short term in a no-notice deposit account with Scottish Widows. The Trustees review the interest rates available from time to time to ensure a reasonable return on deposits is being achieved.

# **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

## **DIRECTORS' RESPONSIBILITIES**

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

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

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to 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 taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

In preparing this report, the Trustees have taken advantage of the small companies exemption. The Trustees declare that they have approved the Trustees Annual Report and Accounts

Signed on behalf of the Trustees

Date .....

**Joanna de Groot**

**Chair**



**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2024  
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)**

	Note	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Income from:</b>					
Donations & legacies	3	11,380	-	11,380	20,153
Charitable activities	4	177,811	247,932	425,743	436,937
Investment income	5	1,098	-	1,098	282
Other income	6	53	-	53	2,999
<b>TOTAL INCOME</b>		<u>190,342</u>	<u>247,932</u>	<u>438,274</u>	<u>460,371</u>
<b>EXPENDITURE ON</b>					
<b>Charitable activities</b>					
Advice and Information	8	234,007	237,753	471,760	486,021
<b>TOTAL EXPENDITURE</b>		<u>234,007</u>	<u>237,753</u>	<u>471,760</u>	<u>486,021</u>
<b>NET INCOME/ (EXPENDITURE)</b>		<u>(43,665)</u>	<u>10,179</u>	<u>(33,486)</u>	<u>(25,650)</u>
Transfers Between Funds		2,031	(2,031)	-	-
<b>NET MOVEMENT IN FUNDS</b>		<u>(41,634)</u>	<u>8,148</u>	<u>(33,486)</u>	<u>(25,650)</u>
<b>Reconciliation of Funds</b>					
Funds brought forward at 1 April 2023		160,589	33,415	194,004	219,654
<b>Funds carried forward 31 March 2024</b>		<u><u>118,955</u></u>	<u><u>41,563</u></u>	<u><u>160,518</u></u>	<u><u>194,004</u></u>

A comparative Statement of Financial Activities is found in Note 2

The Statement of Financial Activities includes all gains and losses recognised in the year.

All of the Charity's activities derive from continuing operations.

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**BALANCE SHEET  
AS AT 31 MARCH 2024**

	<b>note</b>	<b>2024 £</b>	<b>2023 £</b>
<b>CURRENT ASSETS</b>			
Debtors	12	7,089	22,714
Cash at bank and in hand		212,554	188,458
		<u>219,643</u>	<u>211,172</u>
<b>CREDITORS: Amounts falling due within one year</b>			
	13	(59,125)	(17,168)
		<u>160,518</u>	<u>194,004</u>
<b>NET CURRENT ASSETS</b>			
		<u>160,518</u>	<u>194,004</u>
<b>TOTAL ASSETS LESS CURRENT LIABILITIES</b>			
		<u>160,518</u>	<u>194,004</u>
<b>TOTAL NET ASSETS</b>			
		<u>160,518</u>	<u>194,004</u>
<b>FUNDS</b>			
Restricted income funds	14	41,563	33,415
Unrestricted income funds			
General fund	14	75,955	117,589
Designated fund	14	43,000	43,000
		<u>160,518</u>	<u>194,004</u>
<b>TOTAL FUNDS</b>			
	14	<u>160,518</u>	<u>194,004</u>

The notes on pages 19 - 30 form part of these accounts.

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

signed

date

\_\_\_\_\_  
name: Joanna de Groot  
role: Chair of Trustees

Company Registration Number : 7004444 (England & Wales)

## YORK AND DISTRICT CITIZENS ADVICE BUREAU

### STATEMENT OF CASH FLOWS YEAR ENDED 31 MARCH 2024

	note	2024 £	2023 £
<b>Cash flows from operating activities</b>			
Net income/(Expenditure) for the period		(33,486)	(25,650)
<b>Adjusted for:</b>			
Depreciation charge	12	-	-
Investment Income	5	(1,098)	(282)
Decrease/(increase) in debtors	12	15,625	(1,913)
(Decrease)/increase in creditors	13	<u>41,957</u>	<u>(2,345)</u>
<b>Net cash flows from operating activities</b>		<u>22,998</u>	<u>(30,190)</u>
<b>Cash flows from investing activities</b>			
Interest receivable and similar incoming resources	5	1,098	282
Net increase/(decrease) in cash and cash equivalents		24,096	(29,908)
Cash and cash equivalents at 1 April 2023		<u>188,458</u>	<u>218,366</u>
Cash and cash equivalents at 31 March 2024		<u><u>212,554</u></u>	<u><u>188,458</u></u>

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

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

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**

#### **1. Accounting Policies**

##### **Basis of preparation**

The financial statements have been prepared under the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2015) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006 applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

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

##### **Going concern**

The trustees consider there are no material uncertainties about the Charity's ability to continue as a going concern. The review of our financial position, reserves levels and future plans gives Trustees confidence the charity remains a going concern for the foreseeable future.

##### **Income and endowments**

###### **i) Recognition of income**

Items of income are recognised and included in the accounts when all of the following criteria are met:

- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

###### **ii) Grants receivable**

Grants made to finance the activities of the local Citizens Advice are credited to the income and expenditure account in the period to which they relate.

###### **iii) Bank interest**

Bank interest is included in the income and expenditure account on receipt.

###### **iv) Gifts and Intangible income**

In addition to the above, the charity also receives help and support in the form of voluntary assistance in advising the public. This help and support is not included in the financial statements. However, its value to the Charity has been estimated and disclosed in the Directors' Report.

###### **v) Other income**

Sales of services are included in the income and expenditure account in the period to which they relate. Other income, including donations, gifts and covenants are included as they were received.

###### **vi) Deferred income**

Grants received in advance of the period in which the funder requires the expenditure to be applied will be reflected in deferred income within the balance sheet.

## YORK AND DISTRICT CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

#### Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

Expenditure is classified under the following activity headings:

- Costs of raising funds includes costs associated with any fundraising events.
- Charitable activities includes the costs of providing general advice and other specialist advice services and their associated support costs.
- Other expenditure represents those items not falling into any other heading.

Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

#### Support costs

Support costs include Back Office and Management staffing along with overhead attributable to those staff. They have been allocated to projects in proportion to staff costs in each activity/project.

#### Operating Leases

Rental costs under operating leases are charged to the statement of financial activities in equal amounts over the period of the leases.

#### Tangible fixed assets and depreciation

Individual fixed assets costing £1,000 or more are capitalised at cost and are depreciated over their estimated useful economic lives on a straight line basis as follows:

Computer equipment	3 years on a straight line basis
Fittings & office equipment	5 years on a straight line basis

#### Pensions

The charity operates a defined contribution group personal pension plan for its employees. Payments are charged to the income and expenditure account in the period in which they are incurred.

#### Accumulated funds

Restricted funds are subject to specific conditions by donors as to how they may be used. The purpose and uses of the restricted funds are set out in the notes to the accounts.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the

Unrestricted funds are funds that can be used in accordance with the charitable objects at the discretion of the trustees.

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**2. Comparative Statement of Financial Activities Year Ended 31 March 2023  
(Including Income And Expenditure Account)**

	<b>Unrestricted Funds £</b>	<b>Restricted Funds £</b>	<b>Total 2023 £</b>
<b>Income from:</b>			
Donations & legacies	19,078	1,075	20,153
Charitable activities	150,100	286,837	436,937
Investment income	282	-	282
Other income	2,999	-	2,999
<b>TOTAL INCOME</b>	<u>172,459</u>	<u>287,912</u>	<u>460,371</u>
<b>EXPENDITURE ON</b>			
<b>Charitable activities</b>			
Advice and Information	211,816	274,205	486,021
<b>TOTAL EXPENDITURE</b>	<u>211,816</u>	<u>274,205</u>	<u>486,021</u>
<b>NET INCOME/ (EXPENDITURE)</b>	<u>(39,357)</u>	<u>13,707</u>	<u>(25,650)</u>
Transfers Between Funds	-	-	-
<b>NET MOVEMENT IN FUNDS</b>	<u>(39,357)</u>	<u>13,707</u>	<u>(25,650)</u>
<b>Reconciliation of Funds</b>			
Funds brought forward at 1 April 2022	199,946	19,708	219,654
<b>Funds carried forward 31 March 2023</b>	<u><u>160,589</u></u>	<u><u>33,415</u></u>	<u><u>194,004</u></u>

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**3. Income from Donations and Legacies**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Donations	11,380	-	11,380	19,078	1,075	20,153
<b>Total</b>	<b>11,380</b>	<b>-</b>	<b>11,380</b>	<b>19,078</b>	<b>1,075</b>	<b>20,153</b>

**4. Income from Charitable Activities**

	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2024</b>	<b>Unrestricted Funds</b>	<b>Restricted Funds</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Advice &amp; Information Services:</b>						
<b>Funder</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Access To Justice Fund	936	-	936	-	-	-
Citizens Advice - Advice Line	660	-	660	-	15,000	15,000
Citizens Advice - Energy	3,937	-	3,937	-	-	-
Citizens Advice - MAPS Face to Face Debt Advice	-	69,100	69,100	-	85,486	85,486
Citizens Advice - Money Saving Expert	-	600	600	-	5,400	5,400
Citizens Advice - Yorkshire Building Society	19,688	-	19,688	-	18,000	18,000
City of York Council - General Advice Service	150,100	-	150,100	150,100	-	150,100
City of York Council - GP Outreach	-	70,800	70,800	-	26,460	26,460
City of York Council - Trainees Advisers	-	-	-	-	9,641	9,641
City of York Council - Travellers	-	10,837	10,837	-	5,385	5,385
City of York Council - Ukranian Drop in	-	-	-	-	10,393	10,393
Garfield Weston	-	-	-	-	4,000	4,000
Local Authority - Ward pots	-	18,657	18,657	-	47,180	47,180
Refugee Action York	-	4,188	4,188	-	2,854	2,854
Stamp Jackson & Proctor	-	11,579	11,579	-	11,579	11,579
Tang Hall Big Local	-	11,000	11,000	-	11,000	11,000
Trussell Trust - York food bank	-	24,336	24,336	-	32,459	32,459
Two Ridings Community Foundation - Hardship Fund	-	-	-	-	2,000	2,000
York Against Cancer	-	19,662	19,662	-	-	-
York and Scarborough Teaching Hospitals	2,490	-	2,490	-	-	-
York CVS - Island	-	7,173	7,173	-	-	-
<b>Total</b>	<b>177,811</b>	<b>247,932</b>	<b>425,743</b>	<b>150,100</b>	<b>286,837</b>	<b>436,937</b>

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**5. Investment Income**

	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	Unrestricted Funds £	Restricted Funds £	<b>Total 2023 £</b>
Income from bank deposits	1,098	-	<b>1,098</b>	282	-	<b>282</b>
	<u>1,098</u>	<u>-</u>	<u><b>1,098</b></u>	<u>282</u>	<u>-</u>	<u><b>282</b></u>

**6. Other Income**

	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>	Unrestricted Funds £	Restricted Funds £	<b>Total 2023 £</b>
Other Income	53	-	<b>53</b>	2,999	-	<b>2,999</b>
Total	<u>53</u>	<u>-</u>	<u><b>53</b></u>	<u>2,999</u>	<u>-</u>	<u><b>2,999</b></u>

**7. Analysis of Expenditure on Charitable Activities**

	Unrestricted Funds £	Restricted Funds £	<b>Total 2024 £</b>
<b>Advice &amp; information services:</b>			
Direct costs	170,058	172,743	<b>342,801</b>
Allocated Support Costs (see below)	63,645	64,664	<b>128,309</b>
Governance Costs	304	346	<b>650</b>
Total Resources Expended	<u>234,007</u>	<u>237,753</u>	<u><b>471,760</b></u>

	<b>Staff Costs £</b>	<b>Other Costs £</b>	<b>Total 2024 £</b>
Allocated Support Costs comprise	107,140	21,169	128,309

	Unrestricted Funds £	Restricted Funds £	<b>Total 2023 £</b>
<b>Prior year</b>			
Advice & information services:			
Direct costs	155,027	200,657	<b>355,684</b>
Allocated Support Costs (see below)	56,437	73,060	<b>129,497</b>
Governance Costs	352	488	<b>840</b>
Total Resources Expended	<u>211,816</u>	<u>274,205</u>	<u>486,021</u>

	<b>Staff Costs £</b>	<b>Other Costs £</b>	<b>Total 2023 £</b>
Allocated Support Costs comprise	101,203	28,294	<b>129,497</b>

**8. Net Income/(Expenditure) for the year**

This is stated after charging/(crediting):	<b>2024 £</b>	<b>2023 £</b>
Operating Leases - Land & buidings	15,000	15000
Operating Leases - Equipment	1,349	1,349
Independent Examiner fees	650	600



## YORK AND DISTRICT CITIZENS ADVICE BUREAU

### NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024

#### 9. Staff costs

Staff costs during the year were as follows:

	<b>Total 2024</b>	<b>Total 2023</b>
	<b>£</b>	<b>£</b>
Wages & Salaries	339,282	342,144
Social Security Costs	23,398	24,177
Pension Costs	20,769	19,214
Termination payments	2,033	-
	<u>385,482</u>	<u>385,535</u>

No employee has employee benefits of more than £60,000 in the year (2023: 0)

The average number of Full time Equivalent employees during the year was

	2024	2023
	No.	No.
Advice	6.3	7.3
Admin & support	1.0	0.8
Operational Management	3.6	3.1
Senior Management	1.0	1
	<u>11.9</u>	<u>12.2</u>
Total	11.9	12.2

#### 10. Trustee Remuneration and expenses and Related party transactions

Neither the Trustees nor any persons connected with them received any remuneration, benefits or reimbursed expenses during the year (2023: £0)

There were no related party transactions during the year. (2023: £nil)

#### 11. Corporation tax

The charity is exempt from corporation tax on income and gains falling within Chapter 3 of Part 11 of the Corporation Tax Act 2010 or Section 256 of the Taxation of Chargeable Gains Act 1992 to the extent that these are applied to its charitable objects. No tax charges have arisen in the charity.

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**12. Debtors**

	<b>2024</b>	<b>2023</b>
	£	£
Trade debtors	658	9,065
Prepayments	385	1,931
Accrued income	6,046	11,718
	<u>7,089</u>	<u>22,714</u>

**13. Creditors: Amounts falling due within one year**

	<b>2024</b>	<b>2023</b>
	£	£
Trade Creditors	18,069	5,130
Taxation and social security costs	8,289	6,973
Accruals	13,720	1,735
Deferred Income	9,630	2,490
Other Creditors	9,417	840
	<u>59,125</u>	<u>17,168</u>

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**14. Funds**

	<b>Balance 1 April 2023</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Gains &amp; (Losses)</b>	<b>Transfers</b>	<b>Balance 31 March 2024</b>
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Unrestricted funds:</b>						
General Funds	117,589	190,342	(234,007)	-	2,031	75,955
Designated Funds	43,000	-	-	-	-	43,000
<b>Total unrestricted funds</b>	<b>160,589</b>	<b>190,342</b>	<b>(234,007)</b>	<b>-</b>	<b>2,031</b>	<b>118,955</b>
<b>Restricted Funds:</b>						
Brelms Trust	3,000	-	(3,000)	-	-	-
Citizens Advice - Advice Line	14,214	-	(14,214)	-	-	-
Citizens Advice - MAPS Face to Face Debt	-	69,100	(67,069)	-	(2,031)	-
Citizens Advice - Money Saving Expert	-	600	(600)	-	-	-
City of York Council - GP Outreach	-	70,800	(34,534)	-	-	36,266
City of York Council - Travellers	-	10,837	(10,837)	-	-	-
Garfield Weston	5,034	-	(5,034)	-	-	-
Local Authority - Ward pots	6,884	18,657	(25,541)	-	-	-
Refugee Action York	-	4,188	(4,188)	-	-	-
Stamp Jackson & Proctor	-	11,579	(11,579)	-	-	-
Tang Hall Big Local	-	11,000	(11,000)	-	-	-
Trussell Trust - York food bank	-	24,336	(24,336)	-	-	-
Two Ridings Community Foundation - Hardship Fund	2,855	-	(2,855)	-	-	-
Two Ridings Community Foundation - Surviving Winter	1,390	-	(1,390)	-	-	-
York Against Cancer	-	19,662	(19,662)	-	-	-
York Childrens Trust	38	-	(38)	-	-	-
York CVS - Island	-	7,173	(1,876)	-	-	5,297
<b>Total restricted funds</b>	<b>33,415</b>	<b>247,932</b>	<b>(237,753)</b>	<b>-</b>	<b>(2,031)</b>	<b>41,563</b>
<b>Total funds</b>	<b>194,004</b>	<b>438,274</b>	<b>(471,760)</b>	<b>-</b>	<b>-</b>	<b>160,518</b>

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**14. Funds (Prior year comparative)**

	<b>Balance 1 April 2022</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>Balance 31 March 2023</b>
	£	£	£	£	£
<b>Unrestricted funds:</b>					
General Funds	156,946	172,459	(211,816)	-	117,589
Designated Funds	43,000	-	-	-	43,000
<b>Total unrestricted funds</b>	<b>199,946</b>	<b>172,459</b>	<b>(211,816)</b>	<b>-</b>	<b>160,589</b>
<b>Restricted Funds:</b>					
Brelms Trust	3,000	-	-	-	3,000
Citizens Advice - Advice Line	-	15,000	(786)	-	14,214
Citizens Advice - MAPS Face to Face Debt Advice	-	85,486	(85,486)	-	-
Citizens Advice - Money Saving Expert	-	5,400	(5,400)	-	-
Citizens Advice - Yorkshire Building Society	-	18,000	(18,000)	-	-
City of York Council - GP Outreach	-	26,460	(26,460)	-	-
City of York Council - Trainees Advisers	-	9,641	(9,641)	-	-
City of York Council - Travellers	2,063	5,385	(7,448)	-	-
City of York Council - Ukranian Drop in	-	10,393	(10,393)	-	-
Garfield Weston	5,034	4,000	(4,000)	-	5,034
Joseph Rowntree Trust	5,433	-	(5,433)	-	-
Local Authority - Ward pots	2,458	47,180	(42,754)	-	6,884
Refugee Action York	-	2,854	(2,854)	-	-
Stamp Jackson & Proctor	1,007	11,579	(12,586)	-	-
Tang Hall Big Local	(1,495)	11,000	(9,505)	-	-
Trussell Trust - York food bank	-	32,459	(32,459)	-	-
Two Ridings Community Foundation - Hardship Fund	780	3,075	(1,000)	-	2,855
Two Ridings Community Foundation - Surviving Winter	1,390	-	-	-	1,390
York Childrens Trust	38	-	-	-	38
<b>Total restricted funds</b>	<b>19,708</b>	<b>287,912</b>	<b>(274,205)</b>	<b>-</b>	<b>33,415</b>
<b>Total funds</b>	<b>219,654</b>	<b>460,371</b>	<b>(486,021)</b>	<b>-</b>	<b>194,004</b>

## **YORK AND DISTRICT CITIZENS ADVICE BUREAU**

### **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2024**

#### **14. Funds (continued)**

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

##### **DESIGNATED FUNDS:**

The designated funds balance comprises the following designations taken from the general funds of the charity

- Equipment Reserve £5000
- Contingency Reserve £38000

##### **RESTRICTED FUNDS:**

###### **Brelms Trust**

Funding to recruit, train and deploy more volunteers

###### **Citizens Advice - Advice Line**

Funding to increase capacity on our Advice Line telephone service

###### **Citizens Advice - MAPS Face to Face Debt Advice**

Funding for a Face to Face debt advice service

###### **Citizens Advice - Money Saving Expert**

Funding to provide financial capability appointments for clients

###### **Citizens Advice - Yorkshire Building Society**

Funding to support clients of Yorkshire Building Society with debt issues

###### **City of York Council - GP Outreach**

Funding for advice in GP Surgeries

###### **City of York Council - Trainees Advisers**

Funding for the salaries and training of new advisers

###### **City of York Council - Travellers**

Funding for advice to Travellers and their communities

###### **City of York Council - Ukranian Drop in**

Funding for advice for Ukranian people displaced due to the war

###### **Garfield Weston**

Funding to recruit, train and deploy more volunteers

**YORK AND DISTRICT CITIZENS ADVICE BUREAU  
NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**Joseph Rowntree Trust**

Funding for a women's advice service

**Local Authority - Ward pots**

Funding for an outreach advice services in specific local authority wards in the region

**Refugee Action York**

Funding to give advice to the Refugee communities of York

**Stamp Jackson & Proctor**

Funding for advice in the head injury & Stroke unit at the hospital

**Tang Hall Big Local**

Funding for advice in the geographic area of Tang Hall

**Trussell Trust - York food bank**

Funding to give advice to clients of the York food bank

**Two Ridings Community Foundation - Hardship Fund**

Funding to give small grant to clients in hardship.

**Two Ridings Community Foundation - Surviving Winter**

Funding to give small grant to clients experiencing winter hardship

**York Against Cancer**

Funding to give advice to clients suffering from cancer

**York Childrens Trust**

Funding to give small grant to clients in hardship with children

**York CVS - Island**

The Island Project is an innovative project to combine advice, mentoring and training.

**TRANSFERS:**

A transfer of funds from the Citizens Advice - MAPS Face to Face Debt Advice project was carried out in agreement with the funder

**YORK AND DISTRICT CITIZENS ADVICE BUREAU**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**15. Analysis of net assets between funds**

	General funds	Designated funds	Restricted funds	Total
<b>Current reporting period</b>				
Tangible fixed assets	-	-	-	-
Current assets	90,628	43,000	86,015	219,643
Current liabilities	(14,673)	-	(44,452)	(59,125)
<b>Total</b>	<b>75,955</b>	<b>43,000</b>	<b>41,563</b>	<b>160,518</b>
<b>Previous reporting period</b>				
Tangible fixed assets	-	-	-	-
Current assets	121,937	43,000	46,235	211,172
Current liabilities	(4,348)	-	(12,820)	(17,168)
<b>Total</b>	<b>117,589</b>	<b>43,000</b>	<b>33,415</b>	<b>194,004</b>

**16. Analysis of Cash and Cash Equivalents**

	<b>At 1 April 2023</b>	<b>cashflow</b>	<b>at 31 March 2024</b>
Cash at bank and in hand	188,458	24,096	212,554
<b>Total</b>	<b>188,458</b>	<b>24,096</b>	<b>212,554</b>
	<b>At 1 April 2022</b>	<b>cashflow</b>	<b>at 31 March 2023</b>
Cash at bank and in hand	218,366	(29,908)	188,458
<b>Total</b>	<b>218,366</b>	<b>(29,908)</b>	<b>188,458</b>

**17. Operating lease commitments**

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

	<b>Land &amp; Buildings</b>		<b>Equipment</b>	
	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
Less than one year	7,500	7,500	1,349	1,349
One to five years	-	-	225	1,574
<b>Total</b>	<b>7,500</b>	<b>7,500</b>	<b>1,574</b>	<b>2,923</b>

**18. Ultimate Controlling Party**

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