

Registered number: 2402902  
Charity number: 1001204

**Citizens Advice North Staffordshire Ltd**  
**(formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux)**

Trustees' Report and Financial Statements

for the year ended 31 March 2025



**Citizens Advice North Staffordshire Ltd**  
**(A company limited by guarantee)**

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**Citizens Advice North Staffordshire Ltd**  
(A company limited by guarantee)

**Reference and Administrative Details of the Charity, its Trustees and Advisers**  
for the year ended 31 March 2025

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**Trustees**

M. Grahamslaw, Chair  
J. Davies  
R. Holt (resigned 6 August 2025)  
B. Lawton  
C. Brady  
D. Ware  
S. Willins (resigned 6 August 2025)  
M. Styles  
K. Hoptraff  
S. Dawson  
S. Kazmi (appointed 22 April 2024)  
P. Haddock (appointed 29 July 2024)  
R.J Pemberton (resigned 7 August 2024)  
T. Hall (resigned 20 May 2025)  
E. Pertous (resigned 7 October 2024)  
A. Powner (resigned 25 November 2024)

**Company registered number** 2402902

**Charity registered number** 1001204

**Registered office**

Mitchell House  
Town Road  
Hanley  
Stoke-on-Trent  
England  
ST1 2QA

**Company secretary** C Browne

**Chief executive officer** C Browne

**Independent auditor**

Dains Audit Limited  
Statutory Auditor  
Albion House  
2 Etruria Office Village  
Etruria  
Stoke-on-Trent  
ST1 5RQ

**Bankers**

Unity Trust Bank plc  
9 Brindley Place  
Birmingham  
B1 2HB

**Citizens Advice North Staffordshire Ltd**  
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**Trustees' report**  
**for the year ended 31 March 2025**

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The Trustees present their annual report together with the audited financial statements of the Charity for the year 1 April 2024 to 31 March 2025. The annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

**Objectives and activities**

**a. Objectives**

The charity's objects, set out in the memorandum and articles of association, are to promote any charitable purpose for the benefit of the community primarily but not exclusively within Staffordshire, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

Citizens Advice North Staffordshire Ltd aims to provide free, confidential, impartial and independent advice and information for the benefit of the local community, to ensure individuals receive the advice they need to deal with the problems they face and to use their experience of legislative and administrative problems to influence the development of social policies and services.

Locally, Citizens Advice North Staffordshire Ltd has interpreted these aims to focus on the relief of poverty and promotion of equality through advice work and addressing the causes of poverty and inequality through campaigning to change social policies, engaging in partnership working and supporting communities.

In March 2025 the Trustee Board adopted a new 3-year Business and Development Plan around four strategic themes. In doing so the Trustees have considered the relevant guidance on public benefit to ensure that the activities we undertake help us to deliver our aims and objectives and benefit the people we serve.

The four main strategic themes reflect our understanding of the needs of our enquirers and those people from the area's poorest communities who currently do not get the advice they need.

**Access:** We are committed to improving access to advice by maintaining existing services and developing new services that make getting advice easier, meet emerging needs, meet the needs of excluded groups, support collaboration with partners, support people to develop skills and confidence and promote earlier intervention.

**Equality & Diversity:** This plan commits the organisation to becoming a champion of diversity and equality, not only in the services it delivers and our ability to engage with hard-to-reach groups, but also in our own systems and practices. We aim to broaden access as far as possible reducing, where we can, the barriers which people face in accessing services.

**Resilience:** In recognition of the challenging financial climate to organisation will pay special attention to ensuring it is resilient in the future.

**Citizens Advice North Staffordshire Ltd**  
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**Trustees' report (continued)**  
**for the year ended 31 March 2025**

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**Objectives and activities (continued)**

**Influence:** The advice queries we deal with on a day-to-day basis provide us with a valuable body of evidence showing how social policies and legislation impact on the lives of the poorest and most disadvantaged. We will use this to lobby for changes in the services and laws which create many of the problems we are called upon to solve.

Having had due regard to the guidance issued by the Charity Commission, the Trustees believe that the strategic direction the organisation pursues demonstrates that they comply with their duty under the Charities Act regarding delivering public benefit.

**Achievements and performance: Delivery Public Benefit**

**a. Main achievements of the Charity**

Over the course of the last 12 months, we have made a collective commitment to encourage, empower and enable each other as well as those we seek to serve. As a registered charity, we constantly seek to better understand the challenges faced by the residents we seek to serve, as this helps us to develop our service offer in response to their needs. In so doing, we are also better able to act as advocates when speaking to other agencies on their behalf; for example, local government, the police, energy providers and debt collection agencies, to name but a few.

During 2024/25 we provided help to over 33,252 residents across North Staffordshire (an increase of 22.35% compared with 2023/24), including debt advice, money management, consumer advice, housing advice and benefits advice, as well as supporting refugee, asylum seekers and victims of crime, delivering £20.9m in savings to central and local government in the process (that's £3.89 for every £1.00 invested). From the feedback we receive from our clients, we know just how much they value the service we provide; however, we will never just rest on our laurels and will continue to expand and improve our offer in response to the demands of our users.

As always, we will continue to rely on the support of our incredible staff and volunteers, without whom we would not be here.

Citizens Advice North Staffordshire Ltd  
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Trustees' report (continued)  
for the year ended 31 March 2025

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**Achievements and performance: Delivery Public Benefit (continued)**

**b. Our Vision**

Over the course of the last 12 months, we have begun to focus on a shared vision for the charity. All members of staff and volunteers were given the opportunity to feed into this vision through a series of group sessions facilitated by "Sticky Change" Management Consultants, culminating in the agreed shared vision at our Development Day in May 2024. Since then, each Head of Service has been tasked with the responsibility of embedding the shared vision within their own teams.

**One Charity, One Vision:**



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Trustees' report (continued)  
for the year ended 31 March 2025









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### Achievements and performance: Delivery Public Benefit (continued)

#### c. Our Impact

We continue to measure the impact of our service upon service users, collecting regular feedback to ensure that our service offer remains relevant to the needs, issues and challenges faced by those who seek our support. 2024/25 saw an uptick in demand for practically every service area, with the number of clients we supported growing by almost a quarter (22%) in the space of just twelve months. Perhaps most staggering of all, however, was the increase in levels of personal debt which rose by 91% during the course of the year, an increase primarily driven by personal loans, credit cards and council tax payments

## Our Impact 2024/25

	<b>33,252</b> unique individuals advised by our local services (up 22% on 2023/24)		<b>£67.6m</b> worth of financial gains secured for clients including <b>£56.2m</b> of written off debt
	<b>114,696</b> brand new advice issues were advised on (up 23% on 2023/24)		<b>3,948</b> people received advice and support to develop money management skills or energy advice.
	<b>£212,888,905</b> worth of Debt was reported to our debt advisers (up 91% on 2023/24)		<b>2,011</b> people received housing advice, including being represented at county court hearings
	<b>45,110</b> Victims of Crime received advice and information, whilst <b>765</b> received in depth support from Victim Care Coordinators (up 17% on 2023/24)		<b>7,864</b> people were advised on welfare benefits including <b>3,321</b> on Universal Credit

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Trustees' report (continued)  
for the year ended 31 March 2025

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#### Achievements and performance: Delivery Public Benefit (continued)

##### d. Our Services:

Our **Consumer Team** (who are one of eight contact centres nationally), delivered an inbound telephone service providing general consumer and energy advice. Whilst the service primarily supports clients over the phone, the team also helped clients who contacted the service via digital methods such as webchat and webform. Our advisors provided individuals and businesses with the legal and practical steps needed to help them begin to resolve ongoing issues and disputes regarding the purchase of goods or services. We work closely with Trading Standards, and where a referral is appropriate, pass the information provided by a consumer on to their local Trading Standards office for their review. Our energy advisors assisted clients with queries relating to their gas and electricity supply, working directly with energy suppliers to help provide advice and connecting clients with their supplier so a resolution can be sought. The team also work closely with the Extra Help Unit which provides assistance to clients who are struggling to afford the cost of energy and helps keep consumers on supply. The high quality of advice provided by the team is evident through the internal quality marking scheme and through the client satisfaction results seen during the year. For General Consumer over 2024/25, the average quality mark per contact was 85.66%, with a 92.36% for client satisfaction. For our energy team, the average quality mark per contact was 85.56%, with a client satisfaction score of 88.46%.

Our **Debt Advice Team** (which is one of eight "Debt Hubs" operating nationally), helped clients all over the country with their debt issues. Funded by MaPs, the Team is split into two: National Debt Advice Hub (NDAH) and the Debt Relief Order Team (DRO). The NDAH team primarily deliver a national inbound telephone service. Our trained debt advisors helped clients by exploring their debt problems, identified ways for individuals to increase their income and reduce their outgoings, and explored options for relieving their debts. The team helped with most kind of debts including fines, county court judgments (CCJ's), parking charges, rent and mortgage arrears, utility arrears, loans, credit cards, overdrafts and benefit overpayments. The DRO team worked with clients who chose a DRO as their debt solution. Referrals came into the hub via various referral channels, including internal referrals and those from referral partners such as Pay Plan, Business Debt Line and Angel Advance. Our Service Areas: Debt Advice During the year the NDAH team: helped 9,896 new clients, resolved 14,016 issues for clients and helped write off or reschedule debt totalling £3,098,358. In 2024/25 the team: approved 2,948 DRO applications and wrote off debts amounting to £44,898,073, with the average client debt of £16,610.

Our **Money Advice Service** has spent the past 12 months continuing to research and seek to understand the social inequalities and barriers that marginalised communities and vulnerable groups face. Demand for our service has continued to grow due to social deprivation, benefits caps, welfare reform, and wider macroeconomic factors which are driving up the cost of living and increasing the risk of fuel poverty. Our client data shows that in-work poverty is rising throughout our catchment area and that a growing number of requests for emergency food and fuel support is increasing significantly. Our service offers budgeting and money advice for individuals facing financial insecurity, we have a dedicated Community debt team to offer debt management support and insolvency solutions and in the area of energy, we are actively engaged in reducing and preventing fuel poverty and can proudly say that all of our advisers became Level 3 NEA-accredited this year. Over the course of 2024/25 we took on two new projects and had our biggest project renewed for the fourth time. In total the money advice team supported 3,948 clients which is 642 more than last year and resolved 23,781 issues. Collectively, we achieved a combined figure of expected financial gains and debt managed of £12,005,024 which is a reflection of the increased complexity of issues faced by our clients.

Our **Generalist Advice Team** provide guidance and support to volunteers and paid staff working in our office, as well as to those working from home or at an outreach, they also support clients via initial checks, referrals via task lists and appointments and act as Personal Managers to volunteers, they also Monitor the quality of advice via checking and Quality Advice Audits. In 2024/25 the Generalist Team advised 17,634 unique clients with 25,897 separate issues resulting

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**Trustees' report (continued)**  
**for the year ended 31 March 2025**

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**Achievements and performance: Delivery Public Benefit (continued)**

in an income gain of £589,268. With the cost-of-living crisis still affecting Stoke on Trent help accessing local support funds (1,780 clients) and help in relation to claiming Personal Independence Payments, (a non-means-tested disablement benefit) were our largest request for support (1,656 clients). The Welfare Benefits team has several different projects embedded within it, they assist clients with complex benefit applications, Mandatory Reconsiderations, Appeals and Appeals to the Upper Tribunal, helping to shape how the legislation is interpreted by the Commissioners. During 2024-25 we advised 544 unique clients with 1,454 separate issues resulting in an income gain of £850,757. With the Cost of Living still affecting residents Stoke-on-Trent, 567 clients required advice in relation to Personal Independence Payments.

Our **Housing Team** offer legal advice and assistance with housing issues, including being present at the court desk to advise clients on their hearing dates; their work is funded by the Legal Aid Agency and Stoke on Trent City Council. Members of the team represent clients at possession and eviction hearings, as well as providing advice on Section 21 notices, claims and their validity, plus rent arrears notices and claims, mortgage possession action, tenancy status and rights. Meanwhile, our **RAST Team** supports asylum seekers, refused asylum seekers and new refugees based in North Staffordshire. We offer advice, assistance, and advocacy on a plethora of issues relating to their asylum support issues, e.g. non-payment of support, delays and refusals and accommodation problems. We ensure that refugees are fully informed on their new rights and entitlements and responsibilities in the UK. The RAST team supported 521 clients with 891 issues in 24-25. Through our "Into Schools" project (funded by Children in Need) we work with asylum seeking families on their arrival. We assess children's needs for schooling, including Special Educational Needs. Our team assist with obtaining school uniform, free school meals, school transport and any special requirements. Last year we supported 63 families through this project.

Our **Specialist Support Team** (victim gateway & restorative justice) received 46,746 referrals and provided information, advice and guidance to 45,110 victims of crime with 765 victims receiving specialist support from a Victim Care Coordinator. Support was most often sought by victims of violence against the person and stalking and harassment. After accessing our specialist support: 77% of victims reported improved feelings of safety 71% felt better able to manage their daily responsibilities 83% reported improved emotional wellbeing 86% felt more confident to navigate the legal system During the year, the Uniting Staffordshire Against Hate service received 1,251 referrals and provided information, advice and guidance to 635 victims of hate crime, with 212 victims receiving specialist support from a Victim Care Coordinator. After accessing our specialist support: 84% reported improved feelings of safety 72% felt better able to manage their daily responsibilities 89% reported improved emotional wellbeing 75% reported improved resilience 77% reported improved ability to navigate the legal system. As part of our hate crime work, the Uniting Staffordshire Against Hate team also delivered training, awareness and community engagement activities to increase understanding of hate crime, improve confidence in reporting and raise awareness of the specialist support available to victims. Over the year the team delivered 88 hate crime awareness training sessions to 1,811 professionals as well as 100 community engagement events reaching 9,495 individuals.

During the year, our **Support Services Team** has been strengthened with the recruitment of several new members. Originally consisting of IT and Finance, we now have HR, Business Development and Communications, plus we have centralised volunteer recruitment, retention and training as well as staff training to ensure we focus on the development of all the staff and volunteers. During the year, the team have worked hard supporting the move from three separate buildings in Stoke on Trent, Newcastle, and the Staffordshire Moorlands into one bigger, brighter more modern building which benefits all our clients with services available in one place, with additional outreach facilities for example in the family hubs and other "lifestyle" location across our local communities. Mitchell House provides better facilities, support, staff wellbeing and development for our staff as well but most of all it has provided a better environment for all our staff to work together as one organisation. The IT team have also updated our Cyber Security accreditation this year

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Trustees' report (continued)  
 for the year ended 31 March 2025

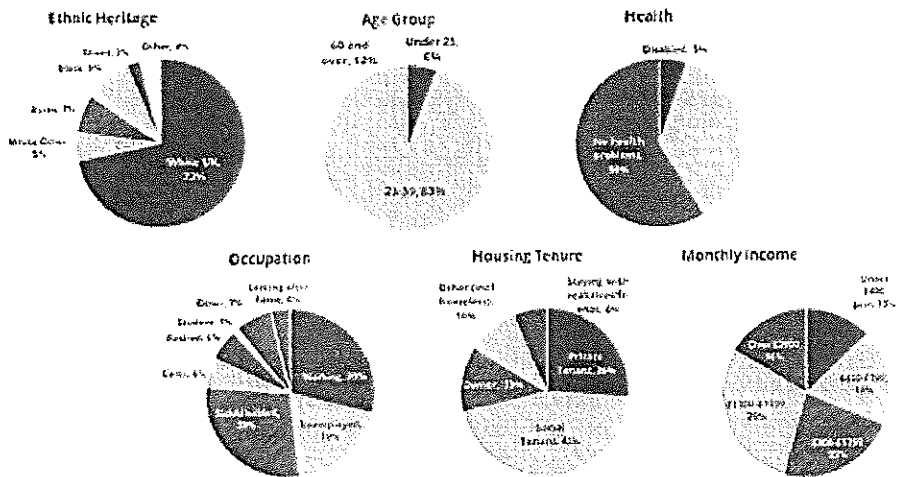
**Achievements and performance: Delivery Public Benefit (continued)**

which helps us as an organisation but also with funders and clients. Over the coming 12 months we will be working to achieve Cyber Essentials Plus accreditation.

**e. Our Service Users**

The following client profile for local service delivery shows that the people we see tend to be more vulnerable, not in regular work or training and with a long-term health condition, at the same time as living in rented accommodation (typically social housing).

**A Profile of our Service Users**



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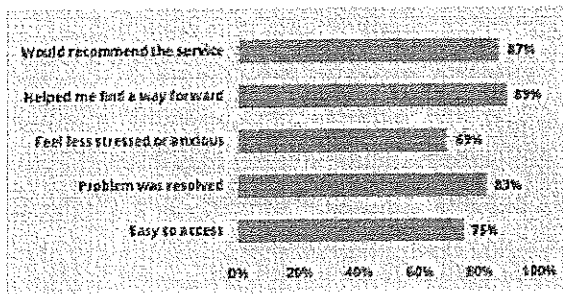
Trustees' report (continued)  
for the year ended 31 March 2025

Achievements and performance: Delivery Public Benefit (continued)

f. Improved Client Satisfaction

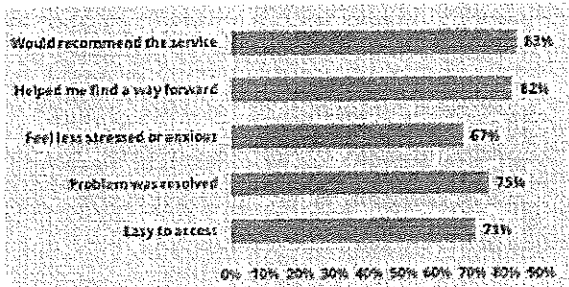
## Every Area of Client Satisfaction Improved

We give the final word to our Clients. These are the results of our Clients Satisfaction Survey for 2024-25:



The good news is that every single category shows an improvement compared to the equivalent question from twelve months earlier. This is entirely due to the fantastic work, empathy and commitment of our staff and volunteers, without whom we would not be here.

By contrast, these are the results of our Client Satisfaction Survey for the previous year (2023-24)



No. of clients who would recommend the service +4%  
No. of clients helped to find a way forward +7%  
No. of clients feeling less stressed or anxious +2%  
No. of clients feeling their problem was resolved +8%  
No. of clients finding the service easy to access +4%

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Trustees' report (continued)  
for the year ended 31 March 2025

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**Achievements and performance: Delivery Public Benefit (continued)**

**g. Future Plans**

Citizens Advice Staffordshire North & Stoke on Trent updated its Business Plan in March 2025. The plan extends across the whole of North Staffordshire and continues to focus on:

**ACCESS** - to increase access to advice and support by redesigning our client journey and channel mix to ensure we build on recent learning to deliver services that **MAKE IT EASIER** for people to get advice by utilising a multi-channel approach balancing face to face, telephone, webchat and email; delivering more advice in partnership; and where necessary shifting the emphasis between channels (e.g. increasing the number of Adviceline calls we can answer); **MAINTAIN** or increase the range and depth of advice we give (including restating our belief that good quality generalist advice is essential to promoting access), opening up new areas of advice and maintaining specialist capacity to support generalist advice or deal with more serious problems; and **MEET THE NEEDS** of excluded groups, especially those unable to engage remotely or digitally through inclusive services that address the barriers to access, while ensuring clients from minoritised communities receive the services they need. **COLLABORATE WITH PARTNERS** to include advice alongside other specialisms to provide a complete package of support for particular client groups. **SUPPORT & ENABLE** people to develop the skills and confidence to manage life situations more effectively and allow us to **INTERVENE EARLIER** before problems become acute.

**EQUALITY, DIVERSITY & INCLUSION:** maintaining and enhancing our reputation as a champion of equality, diversity and inclusion by - ensuring that the services we offer are inclusive. Where we can, **REMOVING BARRIERS** (physical and attitudinal) that prevent people accessing advice. Recruiting a **DIVERSE WORKFORCE** of paid staff, volunteers and trustees. Ensuring our own staff and volunteers' **MODEL GOOD PRACTISE** in promoting equality and celebrating diversity.

**RESILIENCE:** to achieve the other objectives in this plan we need to be a resilient organisation. To do this we will - maintain our strong financial position by continuing to **BUILD RESERVES** and ensure adequate liquidity through strong financial management. Ensure a reconfigured operating model continues to offer **VALUE FOR MONEY** to funders and allows us to operate efficiently and effectively. Increase the amount of self-generated income and **DIVERSE INCOME SOURCES** to reduce our reliance on diminishing public funds. Maintain effective and fit for purpose **ICT INFRASTRUCTURE** that allows us to take advantage of opportunities and changed behaviour following the pandemic. Demonstrate **EXCELLENT GOVERNANCE**, leadership and management, and support those in such roles to do so. Ensure staff and volunteers are **WELL TRAINED**, supported and developed.

**INFLUENCE:** we will address poverty and inequality by influencing policy makers and service providers locally and nationally by - participating in **NATIONAL CAMPAIGNS** within and outside the Citizens Advice service that seek to change the issues that affect our clients. Influencing the emerging strategic framework for the Citizens Advice service so that it **MEETS THE NEEDS** of our clients. Running local campaigns to **EFFECT CHANGE** on a local scale and improve service provision. Influencing partners by modelling good practice and constructive and positive engagement in partnership initiatives. Using our learning from both ours and our **CLIENTS' EXPERIENCES** to influence the strategies and services of partners across the public and third sectors. Feeding into a wide range of public policy issues into debates and as the basis for our campaigning activities. We will continue to influence the practice of partners and increase their understanding and knowledge of social welfare law and its impact on clients' lives through training, hosting student placements and supporting the skills development of other front-line staff.

Citizens Advice North Staffordshire Ltd  
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Trustees' report (continued)  
for the year ended 31 March 2025

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## Financial review

### a. Going concern

There was a net inflow of funds in 2024/25 of £217,158. The Trustee Board recognises the need to provide for risks such as redundancy and building repairs and have decided to designate our surplus funds as follows: £100,000 towards buildings, £50,000 towards general contingencies, £400,000 cover towards staffing costs, £212,908 for fixed assets and £75,000 for IT.

The Trustees have reviewed and approved the financial projections. The Trustees believe there are adequate resources which will enable the Charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

### b. Reserves policy

The Board of Directors recognises the importance of establishing the long-term financial sustainability of the organisation, especially in a funding environment which relies on short term, time-limited funding. The Board of Directors believes that one way of achieving this is to establish reserves to enable the organisation to survive the vagaries of short-term funding. Consequently, the Board of Directors is required to ensure that monies are available in each financial year to meet any reasonable foreseeable contingency. They believe an amount of not less than £1,000,000 will be adequate. Within this total, they have also designated funds for the following purposes; staffing costs (mainly redundancy costs), buildings, IT Reprovision and general contingencies. They will ensure that the financial performance of the organisation is subject to close and regular scrutiny. They aim to maintain a projection of income for at least 3 years ahead (although they recognise the difficulty of this in the current climate) and will ensure that this continues to be derived from as wide a variety of sources as possible. They will take all necessary steps to ensure that at no time within the period would it be possible for the cessation of any one funding stream to present so serious a challenge to the future of the organisation that it could not be managed so as to continue to provide a best value advice service.

**Citizens Advice North Staffordshire Ltd**  
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**Trustees' report (continued)**  
**for the year ended 31 March 2025**

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**c. Principal Funding Sources**

The Trustees extend their gratitude to Stoke on Trent City Council who continued to support the core advice service. Newcastle-under-Lyme Borough Council, Staffordshire Moorlands District Council and Biddulph, Cheadle and Leek Town Councils have all maintained their support, for which we are very grateful. The Money and Pensions Service's funding for face-to-face debt advice (administered by Citizens Advice) significantly increases our capacity to offer this essential service and is becoming a major source of funding.

Additionally project-specific funding was received from a wide range of sources who are detailed at notes 16 and 17 to the accounts. This year the contract secured to deliver consumer advice is the most significant new source of income. We continue to receive valuable support from the Big Lottery Fund and the Office of the Police, Fire and Crime Commissioner for Staffordshire. The charity did not have any borrowings from either providers of funding or other sources at the balance sheet date.

There are no funds in deficit at the period end.

Investment Activities: The charity does not currently hold material investments. Investment Policy As required in its Memorandum paragraph 4.11, 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.

**Citizens Advice North Staffordshire Ltd**  
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**Trustees' report (continued)**  
**for the year ended 31 March 2025**

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## **Structure, governance and management**

### **a. Governing Document:**

Citizens Advice North Staffordshire Ltd is a registered charity and a company limited by guarantee. The maximum liability of each member is limited to one pound. As at 31<sup>st</sup> March 2025 the company had 11 members. Citizens Advice North Staffordshire Ltd is governed by its Memorandum and Articles of Association as amended in September and November 2004 and April 2013.

Citizens Advice North Staffordshire Ltd was incorporated as a company limited by guarantee on 11 July 1989. The charity commenced operations on 11 July 1989 at which date the assets and liabilities of the unincorporated Stoke on Trent and Longton Citizens Advice Bureaux were acquired. In April 2013 the assets of Biddulph and Newcastle-under-Lyme and Kidsgrove CAB were transferred to the company. In January 2023 the assets of Citizens Advice Cheadle and Leek Citizens Advice were transferred into the charity. In April 2016 following a national rebranding exercise Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux adopted the operating title of Citizens Advice Staffordshire North & Stoke-on-Trent.

On 15 December 2025, the charity changed its name from Staffordshire North and Stoke-On-Trent Citizens Advice Bureaux to Citizens Advice North Staffordshire Ltd.

### **b. Methods of appointment or election of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community at the Annual Public Meeting. The Trustee Board oversees the elections process for Trustee and Officer appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair, Vice Chair and Treasurer. No persons or bodies external to the charity are entitled to appoint persons to the Trustee Board.

Induction of Trustees: newly appointed Trustees are provided with a comprehensive induction through the provision of training, visits to observe activities and mentoring by established Trustees or the Chief Executive.

### **c. Organisational structure**

Citizens Advice North Staffordshire Ltd is governed by its Trustee Board which is responsible for setting the strategic direction and the policy of the charity. The Trustee Board carries the ultimate responsibility for the conduct of Citizens Advice North Staffordshire Ltd and for ensuring that the charity satisfies its legal and contractual obligations.

The Trustee Board meets as a minimum quarterly and delegates the day-to-day operation of the organisation to a senior management team, of Chief Executive and five managers. The Trustee Board is independent from management. The Trustee Board has four sub-committees. The Finance sub-committee receives reports on the organisation's financial position and advises the Management Team on issues of fundraising and financial management. The Personnel sub-committee considers issues relating to staffing matters and advises the Management Team on personnel issues. The Officers group advises the Chief Executive on strategic issues, takes responsibility for governance issues and organisational development. The Estates Committee looks at issues affecting our premises and advises the Board on their maintenance. All sub-committees report to the Trustee Board.

**Citizens Advice North Staffordshire Ltd**  
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**Trustees' report (continued)**  
**for the year ended 31 March 2025**

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**Structure, governance and management (continued)**

**d. Related party relationships**

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

The charity also co-operates and liaises with a number of other statutory and voluntary agencies on behalf of enquirers. Where one of the Trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

**Statement of Trustees' responsibilities**

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

Company law requires the Trustees to prepare financial statements for each financial year. 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 Charity and of its incoming resources and application of resources, including its income and expenditure, for that period. In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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

This report has been prepared in accordance with the special provisions of Part 15 of the Companies Act 2006 relating to small companies.

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Trustees' report (continued)  
for the year ended 31 March 2025


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**Disclosure of information to auditor**

Each of the persons who are Trustees at the time when this Trustees' report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charity's auditor is unaware, and
- that Trustee has taken all the steps that ought to have been taken as a Trustee in order to be aware of any relevant audit information and to establish that the charity's auditor is aware of that information.

Approved by order of the members of the board of Trustees and signed on their behalf by:

Signed by:  
  
DB58175E2FEB4B8...  
M Grahamslaw  
Chair

Date: 29 January 2026

**Citizens Advice North Staffordshire Ltd**

**(A company limited by guarantee)**

**Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux)**

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**Opinion**

We have audited the financial statements of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (the 'charity') for the year ended 31 March 2025 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and the related notes, 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).

In our opinion the financial statements:

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

**Basis for opinion**

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the charitable company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the United Kingdom, including the Financial Reporting Council's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Conclusions relating to going concern**

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

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

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

**Citizens Advice North Staffordshire Ltd**

**(A company limited by guarantee)**

**Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (continued)**

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**Other information**

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The Trustees are responsible for the other information contained within the annual report. 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.

**Opinion on other matters prescribed by the Companies Act 2006**

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

- the information given in the Trustees' report for the financial year for which the financial statements are prepared is consistent with the financial statements.
- the Trustees' report has been prepared in accordance with applicable legal requirements.

**Matters on which we are required to report by exception**

In the light of our knowledge and understanding of the charitable company and its environment obtained in the course of the audit, we have not identified material misstatements in the Trustees' report.

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

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

**Citizens Advice North Staffordshire Ltd**

**(A company limited by guarantee)**

**Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (continued)**

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**Responsibilities of trustees**

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

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

**Auditor's responsibilities for the audit of the financial statements**

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

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

Our approach to identifying and assessing the risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, was as follows:

- the senior statutory auditor ensured that the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with applicable laws and regulations;
- we identified the laws and regulations applicable to the charitable company through discussions with directors and other management, and from our commercial knowledge and experience of the sector;
- we focused on specific laws and regulations which we considered may have a direct material effect on the financial statements or the operations of the charitable company, including the financial reporting legislation, Charities Act 2011, Companies Act 2006, taxation legislation, anti-bribery, employment, and environmental and health and safety legislation;
- we assessed the extent of compliance with the laws and regulations identified above through making enquiries of management and inspecting legal correspondence; and
- identified laws and regulations were communicated within the audit team regularly and the team remained alert to instances of non-compliance throughout the audit.

**Citizens Advice North Staffordshire Ltd**

**(A company limited by guarantee)**

**Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (continued)**

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We assessed the susceptibility of the charitable company's financial statements to material misstatement, including obtaining an understanding of how fraud might occur, by:

- making enquiries of management as to where they considered there was susceptibility to fraud, their knowledge of actual, suspected and alleged fraud; and
- considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations.

To address the risk of fraud through management bias and override of controls, we:

- performed analytical procedures to identify any unusual or unexpected relationships;
- tested journal entries to identify unusual transactions;
- assessed whether judgements and assumptions made in determining the accounting estimates set out in Note 3 were indicative of potential bias; and
- investigated the rationale behind significant or unusual transactions.

In response to the risk of irregularities and non-compliance with laws and regulations, we designed procedures which included, but were not limited to:

- agreeing financial statement disclosures to underlying supporting documentation;
- reading the minutes of meetings of those charged with governance;
- enquiring of management as to actual and potential litigation and claims; and
- reviewing correspondence with HMRC, relevant regulators and the charitable company's legal advisors.

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

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

Citizens Advice North Staffordshire Ltd

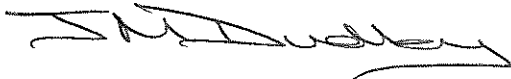
(A company limited by guarantee)

Independent Auditor's Report to the Members of Citizens Advice North Staffordshire Ltd (formerly Staffordshire North and Stoke-on-Trent Citizens Advice Bureaux) (continued)

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#### Use of our report

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



**Jonathan Dudley (Senior Statutory Auditor)**

for and on behalf of

**Dalns Audit Limited**

Statutory Auditor

Chartered Accountants

Albion House

2 Etruria Office Village

Etruria

Stoke-on-Trent

ST1 5RQ

Date: 29 January 2026

Citizens Advice North Staffordshire Ltd  
(A company limited by guarantee)

Statement of financial activities (incorporating income and expenditure account)  
for the year ended 31 March 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>					
Donations and legacies	4	144,186	-	144,186	174,296
Charitable activities	5	541,537	5,627,723	6,169,260	6,638,649
Other trading activities	6	14,685	-	14,685	4,200
Investments	7	23,449	-	23,449	50
<b>Total income</b>		<b>723,857</b>	<b>5,627,723</b>	<b>6,351,580</b>	<b>6,817,195</b>
<b>Expenditure on:</b>					
Raising funds	8	69,144	-	69,144	65,778
Charitable activities	9	503,320	5,561,958	6,065,278	6,527,791
<b>Total expenditure</b>		<b>572,464</b>	<b>5,561,958</b>	<b>6,134,422</b>	<b>6,593,569</b>
<b>Net movement in funds</b>		<b>151,393</b>	<b>65,765</b>	<b>217,158</b>	<b>223,626</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward		1,794,367	240,893	2,035,260	1,811,634
Net movement in funds		151,393	65,765	217,158	223,626
<b>Total funds carried forward</b>		<b>1,945,760</b>	<b>306,658</b>	<b>2,252,418</b>	<b>2,035,260</b>

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

The notes on pages 25 to 50 form part of these financial statements.

**Citizens Advice North Staffordshire Ltd**  
**(A company limited by guarantee)**  
**Registered number: 2402902**

**Balance sheet**  
**As at 31 March 2025**

	Note	2025 £	2024 £
<b>Fixed assets</b>			
Tangible assets	14	447,107	392,989
		<u>447,107</u>	<u>392,989</u>
<b>Current assets</b>			
Debtors	15	450,327	1,004,055
Cash at bank and in hand		2,215,031	1,643,319
		<u>2,665,358</u>	<u>2,647,374</u>
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	16	(860,047)	(1,005,103)
<b>Net current assets</b>		<u>1,805,311</u>	<u>1,642,271</u>
<b>Total assets less current liabilities</b>		<u>2,252,418</u>	<u>2,035,260</u>
<b>Total net assets</b>		<u><u>2,252,418</u></u>	<u><u>2,035,260</u></u>
<b>Charity funds</b>			
Restricted funds		306,658	240,893
Unrestricted funds		1,945,760	1,794,367
<b>Total funds</b>		<u><u>2,252,418</u></u>	<u><u>2,035,260</u></u>

Citizens Advice North Staffordshire Ltd  
(A company limited by guarantee)  
Registered number: 2402902


Balance sheet (continued)  
As at 31 March 2025

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The Trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and preparation of financial statements.

The financial statements have been prepared in accordance with the provisions applicable to entities subject to the small companies regime.

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

Signed by:  
  
DB58175E2FEB4B8...  
**M Grahamslaw**  
Chair

Date: 29 January 2026

The notes on pages 25 to 50 form part of these financial statements.

**Citizens Advice North Staffordshire Ltd**  
**(A company limited by guarantee)**

**Statement of cash flows**  
**for the year ended 31 March 2025**

	2025 £	2024 £
<b>Cash flows from operating activities</b>		
Net cash generated from operating activities	651,222	549,707
<b>Cash flows from investing activities</b>		
Interest income	23,449	50
Purchase of tangible fixed assets	(102,959)	(71,727)
<b>Net cash used in investing activities</b>	<b>(79,510)</b>	<b>(71,677)</b>
<b>Cash flows from financing activities</b>		
<b>Net cash provided by financing activities</b>	-	-
<b>Change in cash and cash equivalents in the year</b>	<b>571,712</b>	<b>478,030</b>
Cash and cash equivalents at the beginning of the year	1,643,319	1,165,289
<b>Cash and cash equivalents at the end of the year</b>	<b>2,215,031</b>	<b>1,643,319</b>

The notes on pages 25 to 50 form part of these financial statements

**Citizens Advice North Staffordshire Ltd**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**for the year ended 31 March 2025**

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**1. General information**

The Charity is a Company limited by guarantee incorporated in England & Wales. The members of the Charity are the trustees named on page 1. In the event of the Charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the Charity. The registered office is Mitchell House, Town Road, Hanley, Stoke-on-Trent, England ST1 2QA.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - 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), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Citizens Advice North Staffordshire Ltd 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.

**2.2 Going concern**

The Trustees have reviewed and approved the financial projections. The Trustees believe there are adequate resources which will enable the Charity to meet its liabilities as they fall due for the foreseeable future. For this reason, the Trustees have adopted the going concern basis in preparing the financial statements.

**Citizens Advice North Staffordshire Ltd**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**for the year ended 31 March 2025**

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**2. Accounting policies (continued)**

**2.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

The recognition of income from legacies is dependent on establishing entitlement, the probability of receipt and the ability to estimate with sufficient accuracy the amount receivable. Evidence of entitlement to a legacy exists when the Charity has sufficient evidence that a gift has been left to them (through knowledge of the existence of a valid will and the death of the benefactor) and the executor is satisfied that the property in question will not be required to satisfy claims in the estate. Receipt of a legacy must be recognised when it is probable that it will be received and the fair value of the amount receivable, which will generally be the expected cash amount to be distributed to the Charity, can be reliably measured.

Grants are included in the statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Where the donated good is a fixed asset, it is measured at fair value, unless it is impractical to measure this reliably, in which case the cost of the item to the donor should be used. The gain is recognised as income from donations and a corresponding amount is included in the appropriate fixed asset class and depreciated over the useful economic life in accordance with the Charity's accounting policies.

On receipt, donated professional services and facilities are recognised on the basis of the value of the gift to the Charity which is the amount it would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

**Citizens Advice North Staffordshire Ltd**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**for the year ended 31 March 2025**

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**2. Accounting policies (continued)**

**2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on raising funds includes all expenditure incurred by the Charity to raise funds for its charitable purposes and includes costs of all fundraising activities events and non-charitable trading.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

**2.5 Government grants**

Government grants relating to tangible fixed assets are treated as deferred income and released to the statement of financial activities upon the completion of the relevant performance-related conditions. Other grants that are not subject to performance-related conditions are credited to the statement of financial activities as the grant proceeds are received. Grants received prior to the revenue recognition criteria being satisfied are recognised as a liability.

**2.6 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

**2.7 Tangible fixed assets and depreciation**

Tangible fixed assets costing £NIL or more are capitalised and recognised when future economic benefits are probable and the cost or value of the asset can be measured reliably.

Tangible fixed assets are initially recognised at cost. After recognition, under the cost model, tangible fixed assets are measured at cost less accumulated depreciation and any accumulated impairment losses. All costs incurred to bring a tangible fixed asset into its intended working condition should be included in the measurement of cost.

**Citizens Advice North Staffordshire Ltd**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**for the year ended 31 March 2025**

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**2. Accounting policies (continued)**

**2.7 Tangible fixed assets and depreciation (continued)**

- Depreciation is charged so as to allocate the cost of tangible fixed assets less their residual value over their estimated useful lives,.

Depreciation is provided on the following bases:

Freehold property	- 2% Straight line
Fixtures, fittings and equipment	- 20-33.33% on reducing balance basis
Leasehold property	- Over the term of the lease

**2.8 Debtors**

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid net of any trade discounts due.

**2.9 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.10 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the statement of financial activities as a finance cost.

**2.11 Financial instruments**

The Charity only 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 their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2.12 Operating leases**

Rentals paid under operating leases are charged to the statement of financial activities on a straight-line basis over the lease term.

**Citizens Advice North Staffordshire Ltd**  
**(A company limited by guarantee)**

**Notes to the financial statements**  
**for the year ended 31 March 2025**

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**2. Accounting policies (continued)**

**2.13 Pensions**

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

**2.14 Fund accounting**

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**3. Critical accounting estimates and areas of judgment**

Estimates and judgments are continually evaluated and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

Critical accounting estimates and assumptions:

The Charity makes estimates and assumptions concerning the future. The resulting accounting estimates and assumptions will, by definition, seldom equal the related actual results. The estimates and assumptions that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next financial year are discussed below.

Critical areas of judgment:

The key judgement that the management has made in the process of applying the charities accounting policies relates to the calculation of accrued and deferred income specific to each project. Each project has a separate cost centre in the accounting system which allows for incomes and costs specific to each project to be identified separately thus providing a basis for accurate calculation of accrued and deferred income. In determining the allocation of expenditure between activities, a detailed review of direct and indirect costs be undertaken by the management.

Judgements are made allocating indirect costs to activities according to a percentage basis adjusted to reflect the specific characteristics of projects.

Citizens Advice North Staffordshire Ltd  
(A company limited by guarantee)

Notes to the financial statements  
for the year ended 31 March 2025

4. Income from donations and legacies

	Unrestricted funds 2025 £	Total funds 2025 £
Donations	6,996	6,996
Grants	137,190	137,190
	<u>144,186</u>	<u>144,186</u>

	Unrestricted funds 2024 £	Total funds 2024 £
Donations	913	913
Grants	173,383	173,383
	<u>174,296</u>	<u>174,296</u>

5. Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £
Generalist Advice	345,476	617,364	962,840
Debt Advice	18,604	2,625,126	2,643,730
Specialist Advice	177,457	299,134	476,591
SVG USAH & Consumer Advice	-	2,086,099	2,086,099
	<u>541,537</u>	<u>5,627,723</u>	<u>6,169,260</u>

Citizens Advice North Staffordshire Ltd  
(A company limited by guarantee)

Notes to the financial statements  
for the year ended 31 March 2025

5. Income from charitable activities (continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Generalist Advice	467,460	265,999	733,459
Debt Advice	4,911	3,110,005	3,114,916
Specialist Advice	121,731	401,877	523,608
SVG USAH & Consumer Advice	-	2,266,666	2,266,666
	<u>594,102</u>	<u>6,044,547</u>	<u>6,638,649</u>

6. Income from other trading activities

Income from non charitable trading activities

	Unrestricted funds 2025 £	Total funds 2025 £
Training Events	<u>14,685</u>	<u>14,685</u>

	Unrestricted funds 2024 £	Total funds 2024 £
Training Events	<u>4,200</u>	<u>4,200</u>

Citizens Advice North Staffordshire Ltd  
(A company limited by guarantee)

Notes to the financial statements  
for the year ended 31 March 2025

7. Investment income

	Unrestricted funds 2025 £	Total funds 2025 £
Bank Interest	23,449	23,449

	Unrestricted funds 2024 £	Total funds 2024 £
Bank Interest	50	50

8. Expenditure on raising funds

Fundraising trading expenses

	Unrestricted funds 2025 £	Total funds 2025 £
Cost of generating funds	69,144	69,144

Citizens Advice North Staffordshire Ltd  
(A company limited by guarantee)

Notes to the financial statements  
for the year ended 31 March 2025

8. Expenditure on raising funds (continued)

Fundraising trading expenses (continued)

	Unrestricted funds 2024 £	Total funds 2024 £
Cost of generating funds	65,778	65,778

9. Analysis of expenditure on charitable activities

Summary by fund type

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Generalist Advice	288,615	551,599	840,214
Debt Advice	38,958	2,625,126	2,664,084
Specialist Advice	175,747	299,134	474,881
SVG USAH & Consumer Advice	-	2,086,099	2,086,099
	<u>503,320</u>	<u>5,561,958</u>	<u>6,065,278</u>

Citizens Advice North Staffordshire Ltd  
(A company limited by guarantee)

Notes to the financial statements  
for the year ended 31 March 2025

9. Analysis of expenditure on charitable activities (continued)

Summary by fund type (continued)

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Generalist Advice	460,348	265,999	726,347
Debt Advice	4,911	3,025,246	3,030,157
Specialist Advice	121,731	401,877	523,608
SVG USAH & Consumer Advice	-	2,247,679	2,247,679
	<u>586,990</u>	<u>5,940,801</u>	<u>6,527,791</u>

10. Analysis of expenditure by activities

	Activities undertaken directly 2025 £	Support costs 2025 £	Total funds 2025 £
Generalist Advice	804,088	36,126	840,214
Debt Advice	2,345,121	318,963	2,664,084
Specialist Advice	411,318	63,563	474,881
SVG USAH & Consumer Advice	1,835,989	250,110	2,086,099
	<u>5,396,516</u>	<u>668,762</u>	<u>6,065,278</u>

Citizens Advice North Staffordshire Ltd  
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Notes to the financial statements  
for the year ended 31 March 2025

10. Analysis of expenditure by activities (continued)

	Activities undertaken		Total funds 2024 £
	directly	Support costs	
	2024 £	2024 £	
Generalist Advice	692,876	33,471	726,347
Debt Advice	2,656,679	373,478	3,030,157
Specialist Advice	464,762	58,846	523,608
SVG USAH & Consumer Advice	1,962,089	285,590	2,247,679
	<u>5,776,406</u>	<u>751,385</u>	<u>6,527,791</u>

11. Auditor's remuneration

	2025 £	2024 £
Fees payable to the Charity's auditor for the audit of the Charity's annual accounts	9,750	8,750
Fees payable to the Charity's auditor in respect of: All non-audit services not included above	<u>3,750</u>	<u>-</u>

12. Staff costs

	2025 £	2024 £
Wages and salaries	4,350,312	4,081,999
Social security costs	356,872	320,699
Redundancy and settlement costs	-	9,087
Pension Costs	117,952	114,766
Other employee benefits	-	22,433
	<u>4,825,136</u>	<u>4,548,984</u>

Total redundancy and settlement payments during the year amounted to £Nil (2024 - £9,087). No specific funding was received to cover redundancy payments.

**Citizens Advice North Staffordshire Ltd**  
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**Notes to the financial statements**  
**for the year ended 31 March 2025**

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**12. Staff costs (continued)**

The average number of persons employed by the Charity during the year was as follows:

	<b>2025</b>	2024
	<b>No.</b>	No.
Charitable activities	<b>193</b>	201
Cost of generating funds	<b>1</b>	1
Management and administration	<b>2</b>	2
	<u><b>196</b></u>	<u>204</u>

The number of employees whose employee benefits (excluding employer pension costs) exceeded £60,000 was:

	<b>2025</b>	2024
	<b>No.</b>	No.
In the band £60,001 - £70,000	-	1

The key management personnel of the Charity comprise the Chief Executive Officer and the five managers (2024: CEO and five managers). The total employee benefits of the key management personnel of the Charity were £238,895 (2024 - £290,068).

**13. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

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Notes to the financial statements  
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14. Tangible fixed assets

	Freehold property £	Leasehold property £	Fixtures, fittings and equipment £	Total £
<b>Cost or valuation</b>				
At 1 April 2024	140,449	926,863	790,349	1,857,661
Additions	-	46,892	56,067	102,959
At 31 March 2025	140,449	973,755	846,416	1,960,620
<b>Depreciation</b>				
At 1 April 2024	34,892	732,615	697,165	1,464,672
Charge for the year	3,172	22,405	23,264	48,841
At 31 March 2025	38,064	755,020	720,429	1,513,513
<b>Net book value</b>				
At 31 March 2025	102,385	218,735	125,987	447,107
At 31 March 2024	105,557	194,248	93,184	392,989

15. Debtors

	2025 £	2024 £
<b>Due within one year</b>		
Trade debtors	5,051	307,399
Other debtors	10,633	18,722
Prepayments and accrued income	434,643	677,934
	450,327	1,004,055

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Notes to the financial statements  
for the year ended 31 March 2025

16. Creditors: Amounts falling due within one year

	2025	2024
	£	£
Payments received on account	4,786	2,344
Trade creditors	96,119	314,053
Other taxation and social security	178,483	166,616
Other creditors	151,849	144,562
Accruals and deferred income	428,810	377,528
	<u>860,047</u>	<u>1,005,103</u>
	2025	2024
	£	£
Deferred income at 1 April 2024	193,103	493,197
Resources deferred during the year	282,517	193,103
Amounts released from previous periods	(193,103)	(493,197)
	<u>282,517</u>	<u>193,103</u>

Creditors included £282,517 (2024 - £193,103) of income which has been deferred into the following year due to the timing of the company's entitlement to income. There are no unfulfilled conditions attached to the income at the balance sheet date.

Citizens Advice North Staffordshire Ltd  
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Notes to the financial statements  
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17. Statement of funds

Statement of Funds - Current year

	Balance at 1 April 2024	Income	Expenditure	Tranfers in/out	Balance at 31 March 2025
	£	£	£	£	£
<b>Unrestricted Funds</b>					
General Funds	956,459	435,923	(284,530)	-	1,107,852
Other Funds	-	196,062	(196,062)	-	-
LAA Fund	-	91,872	(91,872)	-	-
	<b>956,459</b>	<b>723,857</b>	<b>(572,464)</b>	<b>-</b>	<b>1,107,852</b>
<b>Unrestricted Funds - Designated Funds</b>					
Fixed Assets	212,908	-	-	-	212,908
Building Repairs	100,000	-	-	-	100,000
Staffing Costs	400,000	-	-	-	400,000
IT Re-provision	75,000	-	-	-	75,000
General Contingencies	50,000	-	-	-	50,000
	<b>837,908</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>837,908</b>
<b>Restricted funds</b>					
Consumer Advice	-	1,167,099	(1,167,099)	-	-
Biddulph Town Council	-	20,000	(20,000)	-	-
Future Support	-	248,813	(248,813)	-	-
S-O-T Housing & Debt Advice	-	139,334	(139,334)	-	-
Citizens Advice - Face to Face Debt Advice	-	415,441	(415,441)	-	-
Citizens Advice - Energy Advice	-	62,921	(57,359)	-	5,562
UKSPF / Money MOTs	-	127,397	(127,397)	-	-
Potteries Moneywise	-	164,636	(160,324)	-	4,312
BBC Children in Need	-	33,405	(33,405)	-	-
S-O-T Refugee & Asylum Project	-	50,000	(50,000)	-	-
Citizens Advice Debt Hub	100,000	637,739	(728,522)	-	9,217
Citizens Advice DRO Hub	-	508,684	(468,650)	-	40,034

**Citizens Advice North Staffordshire Ltd**  
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**Notes to the financial statements**  
**for the year ended 31 March 2025**

Citizens Advice Training Maps	-	2,048	(2,048)	-	-
Uniting Staffordshire Against Hate	8,521	170,000	(163,127)	-	15,394
Staffordshire Victim Gateway	23,026	749,000	(690,887)	-	81,139
Changing Futures (Benefits)	-	32,988	(32,988)	-	-
Changing Futures (Housing)	-	7,762	(7,762)	-	-
Big Lottery Fund - Welcome Advice	-	101,885	(101,885)	-	-
NS Multiple Sclerosis Society	-	2,750	(2,750)	-	-
National Lottery - Office Extension	104,006	-	(14,968)	-	89,038
Coolfields Refurbishment 1 (S-O-T)	5,340	-	(273)	-	5,067
City S-O-T - Fuel Voucher Scheme	-	208,154	(208,154)	-	-
Stoke North Big Local	-	5,150	(5,150)	-	-
NHS Combined Health Care Trust	-	40,000	(40,000)	-	-
N Compass Staffs Carers	-	26,000	(26,000)	-	-
British Gas Energy Trust	-	162,484	(162,484)	-	-
Energy Savings fund	-	162,403	(162,403)	-	-
Leek Town Council	-	11,000	(11,000)	-	-
Cheadle Town Council	-	2,000	(2,000)	-	-
Brighter Futures	-	1,125	(1,125)	-	-
VAST	-	5,600	(5,600)	-	-
Newcatsle Foodbank	-	56,302	(43,043)	-	13,259
Justice Together Initiative	-	36,720	(36,720)	-	-
Moorlands Foodbank	-	82,684	(65,183)	-	17,501
Multiply	-	140,026	(113,891)	-	26,135
Cadent	-	46,173	(46,173)	-	-
	<b>240,893</b>	<b>5,627,723</b>	<b>(5,561,958)</b>	<b>-</b>	<b>306,658</b>
<b>Total of funds</b>	<b>2,035,260</b>	<b>6,351,580</b>	<b>(6,134,422)</b>	<b>-</b>	<b>2,252,418</b>

Citizens Advice North Staffordshire Ltd  
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Notes to the financial statements  
for the year ended 31 March 2025

Statement of funds - prior year

	Balance at 1 April 2023	Income	Expenditure	Tranfers In/out	Balance at 31 March 2024
	£	£	£	£	£
<b>Unrestricted funds</b>					
General Funds	836,579	569,228	(449,348)	-	956,459
Other Income	-	174,296	174,296	-	-
LAA Fund	-	29,124	(29,124)	-	-
	<b>836,579</b>	<b>772,648</b>	<b>(652,768)</b>	<b>-</b>	<b>956,459</b>
<b>Unrestricted Funds - Designated Funds</b>					
Fixed Assets	212,908	-	-	-	212,908
Building Repairs	100,000	-	-	-	100,000
Staffing Costs	400,000	-	-	-	400,000
IT Re-provision	75,000	-	-	-	75,000
General contingencies	50,000	-	-	-	50,000
	<b>837,908</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>837,908</b>
<b>Restricted funds</b>					
Consumer Advice	-	1,257,658	(1,257,658)	-	-
Biddulph Town Council	-	15,000	(15,000)	-	-
Future Support	-	138,765	(138,765)	-	-
S-O-T Housing & Debt Advice	-	123,415	(123,415)	-	-
Citizens Advice - Face to Face Debt Advice	-	411,556	(411,556)	-	-
Citizens Advice - Energy Advice	-	100,576	(100,576)	-	-
UKSPF / Money MOTs	-	70,000	(70,000)	-	-
Potteries Moneywise	-	203,940	(203,940)	-	-
BBC Children in Need	-	33,175	(33,175)	-	-
S-O-T Refugee & Asylum Project	-	65,738	(65,738)	-	-
Citizens Advice Debt Hub	-	1,584,382	(1,484,382)	-	100,000
Citizens Advice DRO Hub	-	199,098	(199,098)	-	-
Uniting Staffordshire Against Hate	2,560	203,015	(197,054)	-	8,521
Staffordshire Victim Gateway	10,000	805,993	(792,967)	-	23,026

**Citizens Advice North Staffordshire Ltd**  
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Changing Futures (Benefits)	-	107,200	(107,200)	-	-
Changing Futures (Housing)	-	25,224	(25,224)	-	-
Big Lottery Fund - Welcome Advice	-	92,695	(92,695)	-	-
NS Multiple Sclerosis Society	-	7,000	(7,000)	-	-
National Lottery - Office Extension	118,974	-	(14,968)	-	104,006
Coalfields Refurbishment 1 (S-O-T)	5,613	-	(273)	-	5,340
City S-O-T - Fuel Voucher Scheme	-	150,000	(150,000)	-	-
Stoke North Big Local	-	10,225	(10,225)	-	-
NHS Combined Health Care Trust	-	40,000	(40,000)	-	-
N Compass Staffs Carers	-	32,000	(32,000)	-	-
British Gas Energy Trust	-	115,681	(115,681)	-	-
Energy Savings Fund	-	65,182	(65,182)	-	-
Leek Town Council	-	11,000	(11,000)	-	-
Cheadle Town Council	-	6,000	(6,000)	-	-
Brighter Futures	-	3,375	(3,375)	-	-
Western Power	-	3,854	(3,854)	-	-
Newcastle Foodbank	-	33,750	(33,750)	-	-
Justice Together Initiative	-	36,720	(36,720)	-	-
Moorlands Foodbank	-	34,645	(34,645)	-	-
Multiply	-	57,685	(57,685)	-	-
	<b>137,147</b>	<b>6,044,547</b>	<b>(5,940,801)</b>	<b>-</b>	<b>240,893</b>
<b>Total of funds</b>	<b>1,811,634</b>	<b>6,817,195</b>	<b>(6,593,569)</b>	<b>-</b>	<b>2,035,260</b>

**Description of funds**

**General Funds:**

Unrestricted funds received from Stoke-on-Trent City Council, Staffordshire Moorlands DC and Newcastle-under-Lyme Borough Council used to finance advice services in Stoke-on-Trent and North Staffordshire.

Citizens Advice North Staffordshire Ltd  
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Notes to the financial statements  
for the year ended 31 March 2025

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***Other Funds***

Unrestricted income from a range of sources, some of which is self-generated.

***LAA fund***

Funds received from the LAA under contract to provide social welfare law casework.

**Designated Funds:**

***Fixed assets***

A fund set up to assist in identifying those funds that are not free funds, and which represent the net book value of unrestricted fixed assets.

***Building repairs***

To cover any unexpected major repairs to the premises where we are responsible for repairs.

***Staffing costs***

To cover, where any of these are not payable under a funding agreement, the costs of meeting staff redundancy entitlements and of providing resources should the services provided by the bureaux be affected by sickness or absence of staff or any other additional staffing costs.

***IT re-provision fund***

To cover future investments in our IT infrastructure where major items of equipment need replacing, upgrading or adding to the network.

***General contingencies***

To cover additional and unexpected expenses not covered by either of the other designated funds.

**Restricted Funds:**

***Consumer Advice***

A fund provided by Citizens Advice (from a grant from BEIS) to deliver part of the national consumer helpline.

***Biddulph Town Council***

To provide a Citizens Advice Service in Biddulph.

***S-O-T Housing & Debt Advice***

Funds received from Stoke-on-Trent City Council to provide Housing and Debt Advice.

**Citizens Advice North Staffordshire Ltd**  
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**Notes to the financial statements**  
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***Citizens Advice - Face to Face Debt Advice***

A restricted fund provided by the Money and Pension Service via Citizens Advice to provide face to face debt advice to people facing financial exclusion.

***Citizens Advice - Energy Advice***

Funds received from Citizens Advice to provide energy advice

***Potteries Moneywise***

Funds received and accrued to run the Potteries Moneywise financial capability project and the National Lottery Community Fund.

***BBC Children in Need***

Funds to expand the work we do with refugee and migrant families supporting them to access education.

***S-O-T Refugee & Asylum Project***

A restricted fund provided by Stoke-on-Trent Council to provide information, advice and representation to refugee and asylum seekers dispersed by the Home Office to North Staffordshire.

***Uniting Staffordshire Against Hate***

A service commissioned for Police, Fire, Rescue and Crime to support local victims of hate crime and develop awareness of hate crime across Staffordshire.

***Staffordshire Commissioner/Staffordshire Victim Gateway***

Funds from the Office of the Police and Crime Commissioner to fund the Staffordshire Victim Gateway.

***NS Multiple Sclerosis Society***

A restricted fund provided by the North Staffs MS Society to support advice to people affected by Multiple Sclerosis.

***National Lottery - Office Extension***

Funds provided by the Big Lottery Fund (formerly the Community Fund) to build the extension to Advice House.

***Coalfields Refurbishment 1 (Hanley)***

A restricted fund from the Coalfields Regeneration Trust to refurbish parts of our building to improve access and enable us to support more projects.

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Notes to the financial statements  
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***City SOT Fuel Voucher Scheme***

Money provided by Stoke on Trent City Council for the Household Support Fund for fuel vouchers for vulnerable clients.

***Stoke North Big Local***

A fund provided by the National Lottery via the Stoke North Big Local project to provide Money Advice in the north of the city.

***Combined Healthcare NHS Trust***

A fund provided by combined Healthcare to provide money advice to people, with serious mental health issues.

***N Compass Staffs Carers***

A fund provided by N Compass to provide money advice to Carers in Staffordshire.

***British Gas Energy Trust***

A fund provided by British Gas Energy Trust to provide money advice to Carers in Staffordshire.

***Energy Savings Trust***

A fund provided by the Energy Redress Fund to provide advice and support to people struggling with their energy costs.

***DECC - Big Energy Saving Network***

Funds from the DECC to support an energy saving network to assist consumers getting a good deal on their energy.

***Access to Justice***

Funds provided by Access to Justice to fund work to support women with no recourse to public funds who are at risk of exploitation.

***Citizens Advice - IDMA***

Funds from Citizens Advice to deliver debt advice via webchat.

***Staffordshire Commissioner/Victims and Witnesses Fund***

A restricted fund provided by the Staffordshire Police and Crime Commissioner under the Victims and Witness Fund to CNS to support outreach work to engage with the victims of crime.

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Notes to the financial statements  
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***Potteries Gold***

Funds received and accrued from the national lottery community fund to deliver the Potteries Gold Project to support people affected by Welfare Reform in Stoke-on-Trent.

***Staffordshire Community Foundation***

A fund provided by the National Lottery Community Fund via the Stoke North Big Local project to provide Money Advice in the north of the city.

***Newcastle Office Refurbishment***

A fund provided by Citizens Advice and the Coalfields Regeneration Trust for refurbishment of the premises in Newcastle and a new telephone system.

***VOICES (Housing)***

Funds received to provide Housing Advice and training to people working with the Voices Project in Stoke, provided by the Big Lottery Funds Fulfilling Lives Investment.

***Help to Claim***

Funds provided by Citizens Advice to help residents claim Universal Credit.

***Help to Claim (Best Practice Lead)***

Funds provided by Citizens Advice to host a Best Practice Lead for the North Midlands area, to collate and share best practice amongst the local Help to Claim Services and contribute to national initiatives.

***EU Migrants***

A restricted fund provided by Stoke-on-Trent City Council to provide benefits advice to EU migrants resident in Stoke-on-Trent.

***Aspire Financial Capability***

Funds provided by Aspire Housing to provide financial capability training to their residents.

***Refugee Action***

Funds provided by Refugee Action to support volunteers working with refugees and asylum seekers in Stoke-on-Trent.

***Citizens Advice - Advice Line Extra***

Funds from Citizens Advice to add extra capacity to the National Advice Line

**Citizens Advice North Staffordshire Ltd**  
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**Notes to the financial statements**  
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***VAST***

A fund to provide vulnerable communities with support to stay warm, safe and connected amidst rising living costs and cold weather.

***UKSPF***

A fund provided by Stoke-on-Trent council so support local economic growth

***Cadent***

A fund to deliver specialist energy advice and income maximisation support to clients in fund poverty

***Access to Justice***

A fund to provide migration support services to newly domiciled refugees to settle and integrate.

***Changing futures***

A fund received to provide housing advice to residents with complex needs in Stoke provided by the changing futures programme

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

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Tangible fixed assets	-	447,107	447,107
Current assets	2,665,358	-	2,665,358
Creditors due within one year	(719,598)	(140,449)	(860,047)
<b>Total</b>	<b>1,945,760</b>	<b>306,658</b>	<b>2,252,418</b>

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Notes to the financial statements  
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18. Analysis of net assets between funds (continued)

Analysis of net assets between funds - prior year

	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Tangible fixed assets	152,096	240,893	392,989
Current assets	2,647,374	-	2,647,374
Creditors due within one year	(1,005,103)	-	(1,005,103)
<b>Total</b>	<u>1,794,367</u>	<u>240,893</u>	<u>2,035,260</u>

19. Reconciliation of net movement in funds to net cash flow from operating activities

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	<u>217,158</u>	<u>223,626</u>
<b>Adjustments for:</b>		
Depreciation charges	48,841	72,464
Decrease in debtors	553,728	303,624
Decrease in creditors	(145,056)	(49,957)
Interest income	(23,449)	(50)
<b>Net cash provided by operating activities</b>	<u>651,222</u>	<u>549,707</u>

20. Analysis of cash and cash equivalents

	2025 £	2024 £
Cash in hand	<u>2,215,031</u>	<u>1,643,319</u>
<b>Total cash and cash equivalents</b>	<u>2,215,031</u>	<u>1,643,319</u>

Citizens Advice North Staffordshire Ltd  
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Notes to the financial statements  
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21. Analysis of changes in net debt

	At 1 April 2024	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	1,643,319	571,712	2,215,031
	<u>1,643,319</u>	<u>571,712</u>	<u>2,215,031</u>

22. Capital commitments

	2025 £	2024 £
<b>Contracted for but not provided in these financial statements</b>		
Acquisition of tangible fixed assets	<u>311,160</u>	<u>-</u>

23. Pension commitments

The Company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the Company to the fund and amounted to £117,952 (2024 - £114,766). Contributions totalling £22,527 (2024 - £21,695) were payable to the fund at the balance sheet date and are included in creditors.

24. Operating lease commitments

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	220,300	89,298
Later than 1 year and not later than 5 years	724,249	204,482
Later than 5 years	2,655,103	137,225
	<u>3,599,652</u>	<u>431,005</u>

Citizens Advice North Staffordshire Ltd  
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Notes to the financial statements  
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**25. Related party transactions**

The Charity has not entered into any related party transactions during the year (2024: £nil), nor are there any outstanding balances owing between related parties and the Charity at 31 March 2025 (2024: £nil).

**26. Controlling party**

The Company is controlled by the Trustees, who are all Directors of the Company.