

Company number: 03039752
Charity Number: 1059419

Westminster Citizens Advice Bureau Service

Operating as Citizens Advice Westminster

Report and financial statements
For the year ended 31 March 2025

Westminster Citizens Advice Bureau Service

Contents

For the year ended 31 March 2025

Reference and administrative information	1
Trustees' annual report	2
Independent auditor's report	17
Statement of financial activities (incorporating an income and expenditure account)	21
Balance sheet	22
Statement of cash flows	23
Notes to the financial statements	24

Westminster Citizens Advice Bureau Service

Reference and administrative information

For the year ended 31 March 2025

Company number 03039752

Charity number 1059419

**Registered office
and operational address** The Stowe Centre, 258 Harrow Road
London
W2 5ES

Trustees Trustees, who are also directors under company law, who served during the year and up to the date of this report were as follows:

Ksenia Zheltoukhova	Resigned – 30 November 2024
Mark Russel Gray	Appointed – 10 September 2024, Chair from 06 November 2024
Cheryl Schlomit Crespo Pizarro	
Christopher Lillywhite	Appointed – 10 September 2024
Gwyneth Macaulay	Resigned – 10 September 2024
John Robinson	Treasurer
Julie Fewtrell	
Karen Buck	Appointed – 10 September 2024
Richard Geller	
Shing Yang (Rodney) Chau	Resigned – 11 June 2024
Srishti Mahhajan	
Trisha Manners	

**Company
Secretary** Sital Zielonka

Senior staff	Joanna Cain	Chief Executive Officer
	Foridul Islam	Head of Contracts and Services
	Gilda Artholme	Head of People Development and Volunteering – Resigned 30 April 2025
	Sital Zielonka	Head of Business Support

Bankers National Westminster Bank plc
Strand, London Branch PO Box 414
38 Strand WC2N 5JB

Auditor Sayer Vincent LLP
Chartered Accountants and Statutory Auditor
110 Golden Lane
LONDON
EC1Y 0TG

Trustees' annual report

For the year ended 31 March 2025

The Trustees, who are also the directors of the charity for the purposes of the Companies Act, present their report together with the audited financial statements for the year ended 31 March 2025. The financial statements have been prepared in accordance with the accounting policies set out on pages 27 to 29 and comply with the Companies Act and applicable law.

The Trustee Board have complied with the duty in section 4 of the Charities Act 2006 to have due regard to public benefit guidance published by the Charity Commission.

1. Overview of 2024 – 25

Highlights:

- Gave advice and casework to 4,915 (4,822) clients. 66% (64%) from global majority backgrounds, 68% (62%) with health conditions
- Managed 20,804 (23,397)* issues and 5,887 (6,485) cases
- Improved access on our helpline by 56%, taking over 14,843 calls – a direct result of extending our phonenumber hours which run for 37 hours across the week
- Delivered financial gains of £3.15million (£2.5m) for clients, £244k worth of debts written off, £42k in charitable support
- Represented residents at 72 (89) Licencing hearings
- Administered and allocated £414,990 funds to 1,427 households via the Support funds
- Delivered 27 Advice Training Programme sessions to 188 attendees across 36 organisations
- Extended our face-to-face sessions across the borough
- Achieved grant funding from Westminster Almshouses and the Julia Rausing Trust
- Developed new delivery model and extended partnership to inform the tender for the Westminster Advice Services Partnership
- Introduced new approach and tools to support volunteer recruitment and retention
- Campaigned on issues including statutory body communications and temporary accommodation as part of the Westminster Temporary Accommodation Action Group

Note: a revised approach to recording means numbers of unique clients are not directly comparable across 2023– 4 and 2024 – 5.

Here is what some of our clients have told us

- *"[I] was drowning in debt and at wits end...they helped me get a debt relief order...had some bills reduced...others cancelled. So grateful...it changed my financial life to something with hope."*
- *"Thank you for all your much-appreciated and invaluable help with the Licence variations and the (non) Hearing."*
- *"Just a note to thank Richard Brown for all of the hard work and invaluable advice he has provided over the last few months"*
- *"Noreen was so helpful i came with so many issues and she sorted me out. she helped more than what i was expecting."*

Trustees' annual report

For the year ended 31 March 2025

- *"I had a call with Sabrina Citizen Adviser, she is very nice, polite and patience adviser. She explain to me clearly and sent me email with some information for me to call and read. She understand my feeling and give me advise where to contact. After I talked to her, I can feel I find a nice person to help me and understand my situation and my sad feeling. Thank you very much Sabrina..."*
- *"Dear Barbara... I am pleased to inform you that I have completed the signing process for the contract with Westminster Council today...I extend my sincerest gratitude for your invaluable assistance and unwavering attention throughout this process."*
- *"Dear Miss Sam and Mr Angus...I am writing to thank you for all the support, assistance, kindness you very patiently and humbly provided me, enabled me to receive the social benefit and whatever I am lawfully entitled to. Your act of kindness in assisting people like me and those who need help is admirable and as for me, it is a kindness I shall never forget. Please continue and carry on the good job you are doing for people who are in need of. Thank you for being a kind person who makes a world brighter"*
- *"They were so nice and lovely over the phone...relevant information was provided. I am satisfied with their service."*

Overview of the year

Key challenges linked to the cost of living crisis have continued to impact Westminster residents over the last 12 months, with energy prices ending the year 10% higher than in April 2024. Alongside this, many residents in Westminster were impacted by serious changes in housing supply caused by private landlords leaving the market and the closure of Home Office run hotels for asylum seekers. CAW saw the impact of this in continuing high numbers of housing related cases including relating to poor conditions in temporary accommodation.

Despite this difficult context we are making progress towards our goal and strategic objectives. We have significantly improved our quality outcomes as measured by the CA Quality of Advice and Assessment standard. Focused work on the Adviceline service led to an overall increase in percentage calls answered to 70% over the year, despite an increase in overall demand from 17,000 to 20,000 calls. Our network of referral partners now extends to 41 and we worked from over 30 outreach venues during the year across 15 of the City's 18 wards.

Through project funding we are now able to deliver regular outreach assessments and advice at foodbanks, GP surgeries in areas of greatest need, and alongside community partners.

Our systems and processes are currently undergoing a comprehensive overhaul, with clear evidence of continuous improvement as we work towards achieving our underpinning objective. One notable example is the introduction of a new volunteer recruitment and management tool, which is enhancing our ability to attract, onboard, and retain dedicated volunteers. This tool is streamlining administrative tasks, improving communication, and helping to ensure that our volunteer base is well-supported, aligned with our values, and equipped to contribute meaningfully to our mission. Our data recording process has also changed over the year so that very simple, uncomplicated requests for the information are no longer recorded and the time

saved has been reallocated to seeing more clients which accounts for some of the changes from last year.

2. Activities

Information and advice

The organisation's main area of activity is to provide a generalist advice service, which meets quality mark standards in a range of subjects pertaining to English civil law, including: Benefits, Consumer, Money Advice, Education, Employment, Family/Relationship, Health & Community Care, Housing & Homelessness, Immigration & Nationality and Legal issues. In addition, the organisation provides specialist help/advice in the areas of: Welfare Benefits, Debt, Housing and Homelessness, and Licensing law.

During 2024 – 25 benefits was our largest advice area, with 7,935 (8,092) issues handled in total. Issues related to personal independence payments (PIP), energy bills and food banks remained the highest focus.

WASP contract

Our advice and casework services are funded by Westminster City Council (WCC) and through project funding. WCC funds us to manage the Westminster Advice Service Partnership (WASP), alongside Age UK Westminster, Asylum Aid and DeafPlus, to deliver the advice services contract for local Westminster residents.

During 2024 we engaged actively in the market warming and consultation exercises to help shape the scope of the new Westminster Advice Services Partnership. With a strengthened partnership including Groundwork London, providers of the Green Doctors service, CAW successfully submitted a tender to deliver the service until 2030, with potential extension to 2034.

Our services include delivery of Advice Shop, an open access assessment session which we deliver alongside other advice providers including Shelter, The Passage, Carers Network and our WASP partners. We also deliver advice from the WCC Children's Centres and WCC Housing services. Our Licensing Advice Project provides specialist advice and support to residents with concerns about local licensed premises.

In addition to the WASP contract WCC funded CAW to deliver the Cost-of-Living Support Fund, building on our experience of delivering the previous Hardship Funds. The Support Fund requires that a client is engaging with an adviser so that we can address wider issues including income maximisation. The Support Fund vouchers are available from all Westminster advice agencies and the scheme is co-ordinated by CAW.

Projects

In addition to our funding from Westminster City Council, we are very grateful to have been able to work collaboratively with partners and funders to deliver the following contracts:

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

Advice on Prescription funded by the Kensington and Chelsea Social Council, takes referrals from GPs in the West London CCG area to provide practical advice and support for over 65's with disabilities, long-term health conditions or mental health needs.

Carer's Advice Project funded by Carers Network; it is integrated into the wider Carers Network services for carers, providing support groups, care assessments and respite care.

Debt Free Advice, which is a Money and Pension Service funded project delivering debt advice across London.

Energy projects support clients to access discounts and provide information and advice about energy saving and smart meters, funded via national Citizens Advice and via Westminster City Council who funded energy vouchers available from Charis.

National Grid Energy casework project A one year project from January 2024 to provide casework to vulnerable clients who are facing issues arising from high energy bills arising from the cost of living crisis.

City Bridge Trust project A 5 year project to develop debt and energy hubs in community centres funded by City Bridge Foundation. The project funds a project manager and debt adviser and provides debt advice in outreach locations, volunteer development and debt and energy awareness training.

GLA Crisis Prevention project Providing information, advice and casework service to Westminster residents facing crisis issues including homelessness, eviction, bailiff actions and food poverty. Delivering training to Westminster agencies to identify advice issues.

Advice Training project funds a CAW trainer to deliver introductory courses on welfare benefits, debt, disability benefits and housing to volunteers and staff of Westminster community organisations.

Support Funds Administration and management of applications from the public for support via the Household Support Fund, on behalf of WCC.

Advice in Health Settings A one year innovation project funded by national Citizens Advice to deliver advice in GP surgeries and build relationships with the NHS. The contract ended in November 2024 however we were able to build on the relationships to continue to offer advice from the Marven surgery in Pimlico.

Kings College London Project provides debt advice to Kings College students. Funding for this project ended in July 2024.

Trustees' annual report

For the year ended 31 March 2025

Trussell Trust Delivering debt, benefits, energy and advice on other generalist areas for residents experiencing food hardship.

Policy and Campaigns Work

In the past year Citizens Advice Westminster's front-line advisers have raised a total of 558 evidence forms, dealing with a wide range of issues including:

- Impact of the cost-of-living crisis
- Energy costs including hidden costs in tenancy agreements and issues relating to landlord obligations
- Delays in processing overpayments or other detriments causing hardship
- Problems with housing and delays in getting issues including damp and repairs dealt with in a timely fashion

Campaigns

The policy and campaigns team initiated a new Campaign spotlight, with 2 editions published so far, on the impact of negative budgets and on temporary accommodation. The team has also participated in campaigns both at local and national levels using evidence gathered from our frontline advisers:

Scams Awareness Fortnight: a national campaign run by the Consumer Protection Partnership and led by Citizens Advice with key support from partners such as the Trading Standards service.

The campaign is an annual opportunity to empower the public against scams. Through the campaign, we aim to create a network of informed, confident consumers who know how to:

- recognise scams when they see them
- report scams to the appropriate channels
- talk about their experiences to help raise public awareness of scams

Putting it Right: This campaign raises formal complaints on behalf of clients on issues of malpractice and/or official error on the part of statutory bodies in order to influence positive change and improvement to their services – both in terms of policy and procedure. Under this campaign we have secured a number of successes on behalf of our clients:

- Supporting a client who was victim of a major investment scam to write to the Financial Services Ombudsman
- Supported clients complaining about lack of responses from Housing services, leading to responses and also improved communications with relevant teams

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

11 Disability Benefits Consortium: We have regularly attended the Consortium which campaigns on creating a fairer benefits system.

Energy Saving Winter: We took the original national campaign of Energy Saving Week and made it a full Winter, as the problems of keeping warm last several months. We followed the messaging from head office as the energy crisis was growing and it was important to not steer people in the wrong direction (such as switching which was no longer an option).

Influencing work

In the run up to the 2024 general election CAW supported national CA activity to promote the interests of our clients, in particular in relation to the cost of living, the benefits of the housing support fund and welfare benefits. We have established good working relationships with the 3 new MPs whose constituencies cover the City of Westminster. We provided a detailed briefing to Westminster City Council and MPs on the impact of proposed welfare cuts, and we engaged actively in consultation on the local authority's housing allocation and homeless prevention strategies.

Social media activity

The CAW X (formerly Twitter) account goes from strength to strength with at least 10 posts a week. In May 2025 we launched our new BlueSky account and have secured 52 followers in our first month, with 76 posts. Our social media accounts enable us to get important information out to followers who may not have any other contact with us as well as keeping up to date with what's happening in our borough. We also use the account to promote our own services as well as at the main CAW website. In addition, we use the accounts to keep in touch with local bodies and partners such as Age UK Westminster, Libraries, the Council, and our MPs.

Research

The research team carried out a number of research projects including

- mapping of our impact by ward in comparison to demographic data
- investigation into gambling issues and into issues in the South Kilburn area
- analysis of areas where there are pockets of deprivation surrounded by areas of wealth
- analysis of issues facing clients in the Harrow Road area

This work contributed both to how we allocated resources as part of the Crisis Prevention Project, the development of several funding bids and also to ongoing work with the North Paddington Board on which we are represented.

Temporary accommodation and housing allocations

The CEO is the chair of the Temporary Accommodation (TA) Working Group and worked closely with partners including the Cardinal Hume Centre, Unfold and Asylum Aid to promote improved communications with residents placed in TA, to campaign on national issues and to highlight the poor quality of much TA. This was supported by many Evidence Forms submitted by advisers to highlight issues facing our clients living in TA.

Volunteering

CAW are committed to providing high quality volunteering opportunities. In April 2024 we increased the capacity for volunteer recruitment and support by retaining both a Volunteer Co-ordinator and an Advice Assessment Supervisor, with financial support from the Westminster Almshouses Foundation.

The benefits of volunteering to CAW as an organisation are also highly significant. Trained and active volunteers directly support service delivery both of our generalist and contract and specific projects. This is most evident in the Gateway team, where there is a direct correlation between the amount of volunteer time on the service and the amount of demand from residents that we can meet. Volunteers have also proved a very positive source of recruits to paid roles. Over the last year, one volunteer took up a paid frontline role within CAW. This has brought significant benefits to the team and the volunteers, including savings in recruitment and induction, flexibility in relation to being able to respond quickly to new opportunities, and for volunteers the benefit of gaining valuable paid work experience. Four other volunteers secured paid work elsewhere in the advice sector.

Volunteers get involved in a variety of roles, including as Trustees, Client Support, Adviser and Trainee adviser, Gateway Assessor, Financial Capability trainer, Digital Money Coach, and Communications assistant.

Income generation

We are committed to growing our ability to deliver high quality advice in Westminster and beyond, and there are 3 strands to our income generation strategy:

- to build strong local partnerships which will provide the basis for collaborative working leading to successful bids in the future
- to bid for grant and contract funding which will support client needs and support our financial sustainability
- to create opportunities for individual and corporate giving

During 2024–25 we maintained our existing grant and contract funding and gained new funding as described above.

Quality Assurance

The organisation undertakes regular and robust file review procedures which are conducted by suitably qualified supervisors. Each assessor or adviser has a number of their case records checked; the ratio is determined by their own level of competency. The quality scores of individual cases reviewed with feedback is provided to frontline assessor and advisers. Where training needs are identified, this is discussed and fed back to the Head of People Development and Volunteering who may address these needs through individual learning activities, in-house group sessions or arranging external training. We have also now introduced a Quality and Partnership Manager role

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

to ensure a strong focus on the quality of our outcomes for clients and the administration of cases.

Partnership Working

CAW is an active member of the new London Citizens Advice charity which was incorporated during 2024.

The Westminster Advice Forum is regularly attended by over 20 representatives of Westminster Advice agencies. We continue to develop our strategy to build partnerships and offer face to face advice in outreach locations, especially through the GLA funded Advising Londoners Project and the City Bridge Debt and Energy project, through which we delivered energy and debt advice at WCC Community hubs, Mary Smiths pantry and the Abbey Centre. Partner development was also supported by delivery of the Advice Training project, providing introductory training to community partners in advice areas, and the steady growth of the Refernet platform.

Structure, Governance and Management

Citizens Advice Westminster is the operating name of Westminster Citizens Advice Bureau Service and a registered company limited by guarantee and under the number 03039752. Governed by its Articles of Association, the organisation is also a registered charity with the Charity Commission under the number 1059419.

Trustee Board members are drawn from the local community of Westminster and surrounding areas, or have a strong local connection. They can stand as representatives of local community groups (member organisations) or as individuals and are elected to hold office for a period of three years, after which time they may be reappointed for a maximum of nine years. Currently the Board consists of 9 Trustees.

The Trustee Board meets at least four times a year (plus the Annual General Meeting) to discuss and make decisions concerning the business of the organisation. The Finance and General Purposes Committee also meets quarterly.

The organisation is a member of the national body, Citizens Advice, which undertakes an external audit of the organisation every three years, in addition to telephone assessments at yearly intervals. This is to determine whether the strategic aims of the organisation meet standards for membership and that the organisation is operating in adherence to Citizen Advices' aims and principles.

Objectives

The objects for which the local office was established, as defined by the Articles of Association, are: the promotion of any charitable purposes for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

distress in particular, but without limitation, for the benefit of the community in Westminster and surrounding areas.

The aims of the Citizens Advice Westminster service are:

- to provide the advice people need for the problems they face
- to improve the policies and practices that affect people's lives.

Our Goal and strategic objectives are set out in our Business Plan:

Goal:

Citizens Advice Westminster works with local community organisations to make a difference to the lives of people in Westminster through advice, research and campaigning. We deliver a high quality, agile advice service which reflects the issues and needs of client groups facing disadvantage.

Our strategic objectives to meet this goal:

- Provide an agile and responsive advice service which is high quality, accessible and which promotes diversity and equity
- Develop our influence through research and campaigning to make a difference to people's lives in Westminster
- Develop strong relationships with stakeholders and partners in Westminster and across London in order to broaden the reach of our advice service and attract new funding/resources to tackle disadvantage through advice
- Recruit and sustain a highly skilled, creative and engaged workforce committed to the values of Citizens Advice and able to meet business needs

Underpinning these objectives, we will

- Manage our resources and governance effectively and efficiently in order to deliver our strategic objectives

1 Financial Review

The company had net incoming resources on unrestricted funds of £53,347 for the year. Together with an accumulated surplus brought forward from previous years, the company now has an accumulated surplus on unrestricted funds of £286,207. Total incoming resources for the year amounted to £1,693,501 of which £1,371,309 was received from Westminster City Council as payment of fees, grants and contracts.

Principal Funding Resources

Citizens Advice Westminster generates income from contracts with Westminster City Council for services provided to Westminster residents. These services are enhanced by the receipt of grants, fundraising and contracts other than Westminster City Council amounting to 19% of income (2024 19%) These funds were used to support the core generalist service, the specialist advice service

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

and generalist advice services to specific groups of clients. All these services are free at the point of delivery and are open to anyone primarily living or working in and around the Westminster area.

Fundraising policy

Citizens Advice Westminster has a Fundraising Strategy which aims to increase funds to the organisation in order to increase and improve access to our advice and information services for the local community. Additionally, the organisation aims to increase our funding base and diversify streams of income that it receives. The organisation will look to increase its level of unrestricted funding, year on year in order to ensure it is able to meet its future liabilities.

Communication and building relationships with key, relevant stakeholders will play a vital role in raising awareness of the impact of the work the organisation does and in direct marketing, to solicit support for the organisation and increase donor giving and create opportunities for funded joint partnership work.

Grant and contract funding will remain key to the organisation, as it is highly cost effective in terms of potential return and an annual target of £50,000 for new funding per year from this source has been agreed by the trustees as a reasonable aim.

The organisation will also explore alternate sources of funding, including paid-for services, corporate sponsorship through the social responsibility policies of companies, in-kind support and individual giving. Our strategy is to focus on a small number of specific activities each year, to include:

- 1 or 2 major giving opportunities per year, either London Legal Walk or a time limited activity which could be linked to the translation services.
- Development of a simple structure for giving, in the form of a Friends of Citizens Advice Westminster

Going Concern Statement

There are no material uncertainties which cast doubt on the charity's going concern.

The financial statements have been prepared on the going concern basis. A three-year financial plan is prepared and annual budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Management accounts are presented quarterly to the Finance and General Purposes Committee and the Trustee board. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure the charity spends within its available resources. Secured income for 2025/26 is £1.9 million and breakeven is anticipated. Additional grant/contract applications are being undertaken to increase income. From September 2025 the outlook is positive with council funding of around £1.6 million per annum secure up to March 2031 with a 5½-year contract renewable for up to a further 4 years. Cashflow remains good with an average balance of around £780,000 up to September 2026.

Trustees' annual report

For the year ended 31 March 2025

Investment Policy

Aside from retaining a prudent amount in reserves each year most of the charity's funds are to be spent in the short term so there are no funds for long term investment. The policy of the Board of Trustees is to invest the amount that it has available and grants received in advance on the money market.

Reserves Policy

The Board of Trustees examines the charity's level of reserves on a regular basis in light of the main risks to the organisation. As the main aim of the charity is to use its funds for the benefit of the people of Westminster it does not aim to keep reserves beyond those prudently required (a) to meet fluctuations in the timing of receipts and expenditure; (b) to ensure that operations are not disrupted by unexpected events; and (c) to enable necessary capital and other expenditures to be made when required. This gives a target of around £400,000 in general funds. At the balance sheet date the charity had unrestricted reserves, excluding long term pension liabilities, of £477,472.

2 Risk Management

The Trustee Board, in collaboration with the Chief Executive, regularly reviews the major risks facing Citizens Advice Westminster as part of its strategic planning process. Risk analysis is conducted to assess both the likelihood and potential impact of key risks, ensuring that the organisation remains resilient in the face of uncertainty.

An annual review of the Risk Assessment Policy was completed during the year, and the Risk Register is reviewed quarterly by the Trustees. The Risk Register outlines the key risks and sets out the mitigation measures and management processes in place to address them effectively.

Citizens Advice Westminster is committed to fostering a culture of proactive risk management aligned with its strategic objectives. This includes the adoption of a Risk Appetite Statement, which defines the level and types of risk the organisation is willing to accept in pursuit of its goals. The risk appetite varies across different categories of risk and is subject to periodic review. The responsibility for setting and maintaining the Risk Appetite Statement lies with the Trustee Board.

All policies and procedures have been updated to comply with the UK General Data Protection Regulation and Data Protection Act 2018.

Key risks identified and mitigations include:

Lack of strategic direction and forward planning:

- Strategic Business and Development Plan in place which sets out the key aims and objectives for the organisation; and is regularly reviewed by Trustees
- Annual advice needs analysis undertaken; unmet advice needs identified; service development initiated, and reported to Trustees

Trustees' annual report

For the year ended 31 March 2025

- Annual staffing review undertaken to ensure the organisation enlists the right skills mix at the appropriate level to appropriately support the organisations strategic objectives

Poor budgetary control and financial planning:

- Relevant staff and Trustees recruited with requisite financial skills to develop and interpret financial reports
- Robust monitoring procedures adhered to, with accurate and timely reporting to Trustees
- All fundraising bids costed on a Full Cost Recovery basis
- Regular review by Trustees of budget, income and expenditure, cash flow, level of reserves and financial procedures
- Independent financial audit undertaken and outcome report signed off by chair and reported to Trustees

Operations and service delivery:

- All funding bids appraised on FCR principles and reviewed to ensure they are line with the Business and Development Plan
- Monitoring and reporting procedures implemented in line with funder needs
- Performance Tracker adopted to improve management oversight of contract delivery and to ensure transparency
- Where appropriate, constitution of a sub-committee of the Trustee Board to monitor and oversee project delivery
- All staff and volunteers are fully trained and supervised to carry out their role
- Advice Quality Standards requirements for advice are assessed quarterly and reported to Trustees

Information Management:

- All staff, volunteers and Trustees are required to adhere to, and must sign, the organisation's Confidentiality Policy
- Financial data is stored onto the network server drive, with restricted access to key staff
- Electronic client data records are securely transmitted onto the Citizens Advice's database, which has a two-step sign in authentication.
- The cloud network is backed up daily by an external contractor, and recovery procedures are in place for business continuity

People:

- Robust recruitment processes are in place which ensures the right people with the appropriate skills are recruited
- Job descriptions, person specifications, employment contracts and the Employment Handbook for paid staff, sets out the expected activities and standards
- Induction, training and development for all roles within the organisation is a requirement
- These recruitment processes are reviewed regularly to ensure continued effectiveness
- Annual goal setting, quarterly appraisals, individual support and supervision meetings and monthly team meetings to update, inform and up-skill staff and volunteers

Trustees' annual report

For the year ended 31 March 2025

- Staff and volunteers surveyed every year in relation to their welfare, support, learning and development; and an action plan developed, with results reported to Trustees

3 Plans for Future Period

As described above the difficult economic and housing challenges remain significant for our clients. Our focus is set out in the Business Plan and includes:

- Creating and implementing systems and processes leading to a measurable improvement in our ability to prioritise vulnerable clients and deliver the right advice or information at the earliest point of contact possible
- Improving our in house training especially for assessors and trainee advisers
- Recruiting new cohorts of volunteers who are able to meet specific areas of priority including disability benefits champions
- Achievement of Advice Quality Standard accreditation by March 2026
- Adapting our delivery of debt advice to ensure this is fully compliant with FCA requirements

Our longer-term aspirations

Our service must be robust enough to respond to the impact of further economic shocks and ongoing underfunding of public services. We will continue to develop relationships with funders including Trusts and Foundations. However we cannot rely only or largely on paid staff and short term funded contracts. A crucial shift must be to have a resilient and broad base of volunteers, trained and supported to deliver advice as well as assessment to residents in key area of priority.

The quality of our advice and assessment should not only reach or exceed regulatory and funder requirements. We want every client to have a professional, high quality experience. Clients should understand that their adviser has empathy and understanding of their situation. They should feel confident in the options before them and supported to follow through the next steps in a way which accords with their capability and needs. Quality of advice should run through all our training, support and supervision.

4 Remuneration Policy

Our pay policy and framework established in 2022 recognises the importance of providing a fair and transparent pay and rewards system which:

- facilitates the attraction and retention of the best employees
- is fair in its application and non-discriminatory
- promotes employee confidence, improves morale and enhances efficiency
- recognises employee's progression and development of competency and knowledge

The Pay Framework establishes pay and progression routes for all staff including senior management level and this was further refined in 2024 to provide further guidance on internal progression.

5 Statement of responsibilities of the Trustees

The Trustees (who are also directors of Westminster Citizens Advice Bureau Service for the purposes of company law) are responsible for preparing the report of the Trustees 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 which give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing these financial statements, the Trustees are required to:

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

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

In so far as the Trustees are aware:

- There is no relevant audit information of which the charitable company's auditor is unaware; and
- The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

The Trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

Members of the charity guarantee to contribute an amount not exceeding £1 to the assets of the charity in the event of winding up. The total number of such guarantees at 31 March 2025 was 9 (2024; 9). The Trustees are members of the charity but this entitles them only to voting rights. The Trustees have no beneficial interest in the charity.

Westminster Citizens Advice Bureau Service

Trustees' annual report

For the year ended 31 March 2025

6 Auditor

Sayer Vincent LLP was re-appointed as the charitable company's auditor during the year and has expressed its willingness to continue in that capacity.

The report of the Trustees has been prepared in accordance with the special provisions applicable to companies subject to the small companies' regime.

Approved by the Trustees on 16 September 2025 and signed on their behalf by

Mark Russel Gray

Chair

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Opinion

We have audited the financial statements of Westminster Citizens Advice Bureau Service (the 'charitable company') for the year ended 31 March 2025 which comprise the statement of financial activities, balance sheet, statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including FRS 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
- 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 UK, including the FRC's Ethical Standard and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on Westminster Citizens Advice Bureau Service'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.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Other Information

The other information comprises the information included in the trustees' 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.

Opinions 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' annual report, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- The trustees' annual report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

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

- Adequate accounting records have not been kept, 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 directors 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' annual report and from the requirement to prepare a strategic report.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities set out in the trustees' annual report, 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 are set out below.

Capability of the audit in detecting irregularities

In identifying and assessing risks of material misstatement in respect of irregularities, including fraud and non-compliance with laws and regulations, our procedures included the following:

- We enquired of management, which included obtaining and reviewing supporting
- documentation, concerning the charity's policies and procedures relating to:
- Identifying, evaluating, and complying with laws and regulations and whether they were aware of any instances of non-compliance;
- Detecting and responding to the risks of fraud and whether they have knowledge of any actual, suspected, or alleged fraud;
- The internal controls established to mitigate risks related to fraud or non-compliance with laws and regulations.
- We inspected the minutes of meetings of those charged with governance.

Independent auditor's report

To the members of

Westminster Citizens Advice Bureau Service

- We obtained an understanding of the legal and regulatory framework that the charity operates in, focusing on those laws and regulations that had a material effect on the financial statements or that had a fundamental effect on the operations of the charity from our professional and sector experience.
- We communicated applicable laws and regulations throughout the audit team and remained alert to any indications of non-compliance throughout the audit.
- We reviewed any reports made to regulators.
- We reviewed the financial statement disclosures and tested these to supporting documentation to assess compliance with applicable laws and regulations.
- We performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud.
- In addressing the risk of fraud through management override of controls, we tested the appropriateness of journal entries and other adjustments, assessed whether the judgements made in making accounting estimates are indicative of a potential bias and tested significant transactions that are unusual or those outside the normal course of business.

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 is available on the Financial Reporting Council's website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

Use of our report

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

Farrah Kitabi (Senior statutory auditor)

23 September 2025

for and on behalf of Sayer Vincent LLP, Statutory Auditor, 110 Golden Lane, LONDON, EC1Y 0TG

Westminster Citizens Advice Bureau Service

Statement of financial activities (incorporating an income and expenditure account)

For the year ended 31 March 2025

	Note	Restricted £	Unrestricted £	2025 Total £	Restricted £	Unrestricted £	2024 Total £
Income from:							
Donations and legacies		–	2,381	2,381	–	2,314	2,314
Investment income		–	12,338	12,338	–	7,897	7,897
Charitable activities	2	288,892	1,388,380	1,677,272	319,613	1,311,221	1,630,834
Other		–	1,510	1,510	–	1,200	1,200
Total income		288,892	1,404,609	1,693,501	319,613	1,322,632	1,642,245
Expenditure on:							
Charitable activities	3a	300,940	1,347,150	1,648,090	366,234	1,212,845	1,579,079
Total expenditure		300,940	1,347,150	1,648,090	366,234	1,212,845	1,579,079
Net income/(expenditure) before transfers	4	(12,048)	57,459	45,411	(46,621)	109,787	63,166
Gross transfers between funds		4,112	(4,112)	–	14,071	(14,071)	–
Net income / (expenditure) and net movement in funds		(7,936)	53,347	45,411	(32,550)	95,716	63,166
Reconciliation of funds							
Total funds brought forward		42,744	232,860	275,604	75,294	137,144	212,438
Total funds carried forward		34,808	286,207	321,015	42,744	232,860	275,604

All of the above results are derived from continuing activities. There were no other recognised gains or losses other than those stated above. Movements in funds are disclosed in Note 14 to the financial statements.

Westminster Citizens Advice Bureau Service

Balance sheet

Company no. 03039752

As at 31 March 2025

	Note	£	2025 £	£	2024 £
Fixed assets					
Tangible fixed assets	8		<u>4,207</u>		<u>2,861</u>
Current assets					
Debtors	9	19,834		7,202	
Cash at bank and in hand		<u>594,774</u>		<u>577,235</u>	
		<u>614,608</u>		<u>584,437</u>	
Liabilities					
Creditors: amounts falling due within one year	10	<u>124,535</u>		<u>119,405</u>	
Net current assets			<u>490,073</u>		<u>465,032</u>
Total assets less current liabilities			<u>494,280</u>		<u>467,893</u>
Creditors: amounts falling due after one year	11		<u>173,265</u>		<u>192,289</u>
Total net assets	13a		<u><u>321,015</u></u>		<u><u>275,604</u></u>
The funds of the charity					
Restricted funds	15a		<u>34,808</u>		<u>42,744</u>
Unrestricted funds			<u>286,207</u>		<u>232,860</u>
Total charity funds			<u><u>321,015</u></u>		<u><u>275,604</u></u>

Approved by the trustees on 16th September 2025 and signed on their behalf by

Mark Gray
Chair

John Robinson
Treasurer

Statement of cash flows

Company no. 03039752

As at 31 March 2025

Reconciliation of net income / (expenditure) to net cash flow from operating activities

	2025 £	2024 £
Net income / (expenditure) for the reporting period (as per the statement of financial activities)	45,411	63,166
Depreciation charges	1,922	761
Dividends, interest and rent from investments	(12,338)	(7,897)
(Increase)/decrease in debtors	(12,633)	34,331
Increase/(decrease) in creditors	(13,893)	(178,853)
Net cash provided by / (used in) operating activities	8,469	(88,492)

	2025 £	£	2024 £	£
Cash flows from operating activities				
Net cash provided by / (used in) operating activities		8,469		(88,492)
Cash flows from investing activities:				
Dividends, interest and rents from investments	12,338		7,897	
Purchase of fixed assets	(3,268)		(3,622)	
Net cash provided by / (used in) investing activities		9,070		4,275
Change in cash and cash equivalents in the year		17,539		(84,217)
Cash and cash equivalents at the beginning of the year		577,235		661,452
Cash and cash equivalents at the end of the year		594,774		577,235

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies

a) Statutory information

Westminster Citizens Advice Bureau Service is a charitable company limited by guarantee and is incorporated in the United Kingdom.

The registered office address is The Stowe Centre, 258 Harrow Road, London W2 1ES.

b) Basis of preparation of financial statements

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

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy or note.

In applying the financial reporting framework, the trustees have made a number of subjective judgements, for example in respect of significant accounting estimates. Estimates and judgements 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. The nature of the estimation means the actual outcomes could differ from those estimates. Any significant estimates and judgements affecting these financial statements are detailed within the relevant accounting policy below.

c) Public benefit entity

The charitable company meets the definition of a public benefit entity under FRS 102.

d) Going concern

The trustees consider that there are no material uncertainties about the charitable company's ability to continue as a going concern.

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

e) Incoming resources

Voluntary income is donations. They are recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability.

Investment income is recognised on a receivable basis.

Income from charitable activities includes income received under contracts for the provision of services and grant funding which is subject to specific performance conditions. Income from the provision of services is recognised as earned as the related services are provided and is stated after discounts. Grant income included in this category is recognised where there is entitlement, receipt is probable, and the amount can be measured with sufficient reliability. It is only deferred when:

- The donor or grantor specifies that the donation or grant is to be used in future accounting periods, or
- The donor or grantor has imposed conditions which must be met before the charity has unconditional entitlement to its receipt.

Grants received for services and activities which are not completed at the year end are included in income at the full amount and the unused portion is carried forward in restricted funds at the end of the year.

The charity relies on volunteer advisors to assist in the delivery of the service. These financial statements do not include the value of this work.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

f) Resources expended

Expenditure is recognised when a liability is incurred. Contractual arrangements and performance related grants are recognised as goods or services are supplied. Partnership payments are accrued when services are supplied irrespective of whether an invoice has been received.

- Charitable activities include expenditure associated with specialised advice, advocacy, training and ICT support services and include both the direct and support costs relating to these activities.
- Governance costs include the cost of the preparation and audit/examination of the statutory accounts, the costs of trustees meetings and the cost of any legal advice to the trustees on governance or constitutional matters. They have been allocated to various activities in the same proportion as support costs below.
- Support costs include central functions and have been allocated to activity cost categories on the basis of staff involved in the activity or floor space.

g) Irrecoverable VAT

All resources expended are classified under activity headings that aggregate all costs related to the category. Irrecoverable VAT is charged against the category of resources expended for which it was incurred. The charity is not registered for VAT.

h) Tangible fixed assets and depreciation

Items of equipment are capitalised where the purchase price exceeds £500. Depreciation costs are allocated to activities on the basis of the use of the related assets in those activities. Assets are reviewed for impairment if circumstances indicate their carrying value may exceed their net realisable value and value in use. Major components are treated as a separate asset where they have significantly different patterns of consumption of economic benefits and are depreciated separately over its useful life.

Depreciation is provided at rates calculated to write down the cost of each asset to its estimated residual value over its expected useful life. The depreciation rates in use are as follows:

Equipment	25% Straight line
Computer equipment	33% Straight line

i) Operating and finance leases

Rentals applicable to operating leases where substantially all of the benefits and risks of ownership remain with the lessor are charged to the Statement of Financial Activities as incurred. Equipment purchased with finance leases, where the benefits and risks of ownership remain with the lessor, is capitalised and the outstanding lease payments, less any finance charges, are included in accruals. Finance charges, if any, are included in the Statement of Financial Activities.

j) Pensions

Westminster Citizens Advice participated in the National Association of Citizens Advice Bureau Pension and Assurance Plan (1991) which was a defined benefit scheme. It operated in the UK and was closed on 31 March 2008. More than one employer participated in the scheme and Westminster Citizens Advice is unable to identify its share of the underlying assets and liabilities in the scheme and so contributions are treated as though it was a defined contributions scheme.

The charity has recognised a liability for commitments to pay an annual payment towards the funding shortfall, as shown in notes 11 and 16.

The charitable company also operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the charitable company in an independently administered fund. The pension cost charge represents contributions payable under the scheme by the charitable company to the fund. The charitable company has no liability under the scheme other than for the payment of those contributions.

Notes to the financial statements

For the year ended 31 March 2025

1 Accounting policies (continued)

k) Funds structure

The charity has a number of restricted income funds to account for situations where a donor requires that a donation must be spent on a particular purpose or where funds have been raised for a specific purpose. All other funds are unrestricted income funds.

Unrestricted funds are donations and other incoming resources received or generated for the charitable purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular purposes.

l) Financial instruments

The charity only has both basic and non-basic financial assets and financial liabilities. 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. Non-basic financial instruments are measured at fair value with any gain or loss going to the statement of financial activities. Full details are given in the financial instruments note.

2 Income from charitable activities

	Restricted Grants £	Unrestricted Fees for services £	2025 Total £	Restricted Grants £	Unrestricted Fees for services £	2024 Total £
Areas of activity						
Generalist services – Paddington bureau	–	1,326,147	1,326,147	–	1,232,618	1,232,618
Special projects						
GLA Crisis Project	45,630	–	45,630	41,500	–	41,500
Trussel Trust	33,121	–	33,121	32,489	–	32,489
Advice on Prescription	–	17,113	17,113	–	20,301	20,301
Carers Network	–	21,285	21,285	–	20,220	20,220
Energy Vouchers	25,602	–	25,602	–	–	–
Debt Free London	36,879	–	36,879	32,591	–	32,591
Kings College	–	4,167	4,167	–	16,667	16,667
Energy Advice Programme	–	19,668	19,668	–	21,415	21,415
National Grid Project	41,750	–	41,750	13,917	–	13,917
City Bridge Trust	62,600	–	62,600	61,400	–	61,400
Additional Advice Line	–	–	–	72,466	–	72,466
Building Capacity in the Advice Sector	19,560	–	19,560	24,000	–	24,000
Advice in Health Settings	13,750	–	13,750	41,250	–	41,250
Westminster Almshouses	10,000	–	10,000	–	–	–
	288,892	1,388,380	1,677,272	319,613	1,311,221	1,630,834

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2025

3a Analysis of expenditure (current year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2025 Total £	2024 Total £
Contracts and Fees for Services							
Generalist services	990,005	201,122	45,265	45,137	11,114	1,292,643	1,142,239
Kings College	3,458	-	122	104	30	3,714	14,495
Energy Advice Programmes	13,975	-	560	475	138	15,148	23,549
Carers Network	20,285	-	742	630	182	21,839	21,285
Advice on Prescription	12,640	-	557	472	137	13,806	11,277
Total Unrestricted	1,040,363	201,122	47,246	46,818	11,601	1,347,150	1,212,845
Grants							
Energy Vouchers	2,560	23,042	-	-	-	25,602	-
Westminster Almshouses	5,426	-	-	-	-	5,426	-
Trussel Trust	30,512	31	1,207	1,023	296	33,069	34,105
Additional Advice Line	-	-	-	-	-	-	83,327
GLA Crisis Project	37,568	1,874	1,704	1,445	418	43,009	50,031
Debt Free London	35,867	-	1,485	1,259	365	38,976	33,646
Digital Project	-	-	-	-	-	-	48,625
City Bridge Trust	52,752	294	2,105	1,785	517	57,453	49,977
Advice in Health Settings	28,980	48	1,407	1,193	345	31,973	19,576
Building Capacity in the Advice Sector	17,878	1,739	743	630	182	21,172	15,073
National Grid Project	41,074	137	1,456	1,235	358	44,260	13,422
Citizens Advice	-	-	-	-	-	-	18,452
Total Restricted	252,617	27,165	10,107	8,570	2,481	300,940	366,234
Total charitable resource expended 2025	1,292,980	228,287	57,353	55,388	14,082	1,648,090	1,579,079
Total charitable resource expended 2024	1,236,723	225,804	62,462	40,653	13,437		1,579,079

Other activity costs includes payments to partners of £150,564 (2024: £150,566) as follows:

	2025	2024
Age UK Westminster	77,575	77,575
Asylum Aid	65,597	65,597
Deafplus	7,392	7,394
	150,564	150,566

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2025

3b Analysis of expenditure (prior year)

	Staff costs £	Other activity costs £	Office and general £	Premises £	Governance costs £	2024 Total £
Contracts and Fees for Services						
Generalist services	849,865	209,396	44,470	28,941	9,567	1,142,239
Kings College	13,455	–	557	363	120	14,495
Energy Advice Programmes	21,733	–	973	634	209	23,549
Carers Network	19,732	–	832	542	179	21,285
Advice on Prescription	10,409	–	465	303	100	11,277
Total Unrestricted	915,194	209,396	47,297	30,783	10,175	1,212,845
Grants						
Trussel Trust	31,591	–	1,347	877	290	34,105
Additional Advice Line	76,693	–	3,556	2,314	764	83,327
GLA Crisis Project	44,057	2,091	2,081	1,354	448	50,031
Debt Free London	30,737	–	1,559	1,015	335	33,646
Digital Project	33,018	12,136	1,860	1,211	400	48,625
City Bridge Trust	45,635	720	1,941	1,263	418	49,977
Advice in Health Settings	17,708	148	922	600	198	19,576
Building Capacity in the Advice Sector	12,666	1,313	586	382	126	15,073
National Grid Project	12,515	–	486	316	105	13,422
Citizens Advice	16,909	–	827	538	178	18,452
Total Restricted	321,529	16,408	15,165	9,870	3,262	366,234
Total charitable resource expended 2024	1,236,723	225,804	62,462	40,653	13,437	1,579,079

Notes to the financial statements

For the year ended 31 March 2025

4 Net expenditure for the year

This is stated after charging / crediting:

	2025 £	2024 £
Depreciation	1,922	761
Auditor's remuneration (excluding VAT):		
▪ audit	10,900	10,375
Trustees' remuneration	Nil	Nil
Trustees' reimbursed expenses	76	108
	<u>12,998</u>	<u>11,244</u>

The charity trustees were neither paid nor received any other benefits from employment with the charity in the year (2024: £nil). No charity trustee received payment for professional or other services supplied to the charity (2024: £nil).

Trustees' expenses represents the payment or reimbursement of travel and subsistence costs totalling £76 (2024: £108) incurred by 12 (2024: 12) members relating to attendance at meetings on behalf of the charity.

5 Staff costs and numbers

Staff costs were as follows:

	2025 £	2024 £
Salaries and wages	1,147,042	1,067,781
Working from Home Allowances	8,943	8,721
Employer's National Insurance	114,240	98,750
Employer's Pension contributions – Defined contribution schemes	23,779	22,321
Increase/(Decrease) in pension deficit	(1,024)	39,150
	<u>1,292,980</u>	<u>1,236,723</u>
Total emoluments paid to staff were:	<u>1,161,143</u>	<u>1,078,796</u>

No employees received more than £60,000 during the year (2024: None)

The average weekly number of employees during the year was 36 (2024: 34).

The total employee benefits (including pension contributions and employer's national insurance) of the key management personnel were £226,645 (2024: £183,320).

6 Related party transactions

There are no related party transactions to disclose for 2025 (2024: none).

There are no donations from related parties which are outside the normal course of business and no restricted donations from related parties. Aggregate donations from trustees were £118.

Notes to the financial statements

For the year ended 31 March 2025

7 Taxation

The charitable company is exempt from corporation tax as all its income is charitable and is applied for charitable purposes.

8 Tangible fixed assets

	Equipment £	Computer equipment £	Total £
Cost			
At the start of the year	9,822	82,511	92,333
Additions in year	–	3,268	3,268
At the end of the year	9,822	85,779	95,601
Depreciation			
At the start of the year	6,961	82,511	89,472
Charge for the year	905	1,017	1,922
At the end of the year	7,866	83,528	91,394
Net book value			
At the end of the year	1,956	2,251	4,207
At the start of the year	2,861	–	2,861

9 Debtors

	2025 £	2024 £
Trade debtors	4,786	–
Other debtors	6,543	3,302
Prepayments	8,505	3,900
	19,834	7,202

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Trade creditors	22,731	19,308
Defined Contribution Pension Scheme	5,064	5,148
HMRC –Taxation and social security	25,605	27,027
Accruals	48,849	47,107
Grants and other income in advance	4,286	2,815
Pension Deficit Contributions	18,000	18,000
	124,535	119,405

Westminster Citizens Advice Bureau Service

Notes to the financial statements

For the year ended 31 March 2025

11 Creditors: amounts falling due after one year

	2025 £	2024 £
Pension Deficit Provision brought forward	210,289	189,139
Employer contributions to Pension Recovery Plan	(18,000)	(18,000)
Unwinding of the discount	(1,024)	39,150
Net movement	<u>(19,024)</u>	<u>21,150</u>
Provision carried forward	191,265	210,289
Due in less than one year	<u>(18,000)</u>	<u>(18,000)</u>
Due in more than one year	<u>173,265</u>	<u>192,289</u>

Westminster Citizens Advice annual deficit payments from 1st April 2021 are £18,000 per annum until 30th September 2040. If Citizens Advice Westminster paid its annual contributions as planned, using an actuarial discount rate of 5.8 %, the net present value would be £191,265 (2023/2024 £210,289 and 4.9% discount).

12 Financial instruments

	2025 £	2024 £
Financial liabilities measured at fair value through profit or loss		
Defined pension scheme liability	191,265	210,289
	<u>191,265</u>	<u>210,289</u>

13a Analysis of net assets between funds (current year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	4,207	4,207
Net current assets	34,808	455,265	490,073
Long term liabilities	-	(173,265)	(173,265)
Net assets at 31 March 2025	<u>34,808</u>	<u>286,207</u>	<u>321,015</u>

13b Analysis of net assets between funds (prior year)

	Restricted funds £	Unrestricted £	Total funds £
Tangible fixed assets	-	2,861	2,861
Net current assets	42,744	422,288	465,032
Long term liabilities	-	(192,289)	(192,289)
Net assets at 31 March 2024	<u>42,744</u>	<u>232,860</u>	<u>275,604</u>

Notes to the financial statements

For the year ended 31 March 2025

14a Movements in funds (current year)

	At 1 April 2024 £	Income £	Expenditure £	Transfers £	At 31 March 2025 £
Restricted funds:					
Advice in Health Settings	21,674	13,750	(31,974)	-	3,450
Building Capacity in the Advice Sector	8,927	19,560	(21,172)	-	7,315
Childcare	225	-	-	-	225
National Grid Project	494	41,750	(44,259)	2,015	-
Westminster Almshouses Foundation	-	10,000	(5,426)	-	4,574
City Bridge Trust	11,424	62,600	(57,453)	-	16,571
GLA Crisis Project	-	45,630	(43,009)	-	2,621
Trussel Trust	-	33,121	(33,069)	-	52
Energy Vouchers	-	25,602	(25,602)	-	-
Debt Free London	-	36,879	(38,976)	2,097	-
Total restricted funds	42,744	288,892	(300,940)	4,112	34,808
Unrestricted funds:					
General funds	443,149	1,342,375	(1,292,643)	(15,409)	477,472
<i>Designated funds</i>					
Energy Advice Programmes	-	19,668	(15,148)	(4,520)	-
Kings College	-	4,167	(3,714)	(453)	-
Advice on Prescription	-	17,114	(13,806)	(3,308)	-
Carers Network	-	21,285	(21,839)	554	-
Total unrestricted funds	443,149	1,404,609	(1,347,150)	(23,136)	477,472
Pension reserve	(210,289)	-	-	19,024	(191,265)
Total unrestricted funds including pension reserve	232,860	1,404,609	(1,347,150)	(4,112)	286,207
Total funds	275,604	1,693,501	(1,648,090)	-	321,015

14b Movements in funds (prior year)

	At 1 April 2023 £	Income £	Expenditure £	Transfers £	At 31 March 2024 £
Restricted funds:					
Citizens Advice	15,000	-	(18,452)	3,452	-
Advice in Health Settings	-	41,250	(19,576)	-	21,674
Building Capacity in the Advice Sector	-	24,000	(15,073)	-	8,927
Childcare	225	-	-	-	225
National Grid Project	-	13,917	(13,423)	-	494
City Bridge Trust	-	61,400	(49,976)	-	11,424
GLA Crisis Project	-	41,500	(50,031)	8,531	-
Trussel Trust	261	32,489	(34,105)	1,355	-
Additional Advice Line	10,843	72,466	(83,327)	18	-
Digital Project	48,965	-	(48,625)	(340)	-
Debt Free London	-	32,591	(33,646)	1,055	-
Total restricted funds	75,294	319,613	(366,234)	14,071	42,744
Unrestricted funds:					
General funds	326,283	1,244,029	(1,142,239)	15,076	443,149
<i>Designated funds</i>					
Energy Advice Programmes	-	21,415	(23,549)	2,134	-
Kings College	-	16,667	(14,495)	(2,172)	-
Advice on Prescription	-	20,301	(11,277)	(9,024)	-
Carers Network	-	20,220	(21,285)	1,065	-
Total unrestricted funds	326,283	1,322,632	(1,212,845)	7,079	443,149
Pension reserve	(189,139)	-	-	(21,150)	(210,289)
Total unrestricted funds including pension reserve	137,144	1,322,632	(1,212,845)	(14,071)	232,860
Total funds	212,438	1,642,245	(1,579,079)	-	275,604

Purposes of designated funds**Energy Advice Programme**

Funds were provided via Citizens Advice to provide one-to-one energy and smart meter advice to fuel poor and vulnerable clients who are struggling to pay their bills.

Advice on Prescription

This programme, funded by Kensington and Chelsea Social Council, provides advice to patients on the recommendations of GP's in the West London Clinical Commissioning Group area.

Kings College

This contract with Kings College London is for the provision of debt advice/casework for students. The contract commenced in November 2021. The project ended in July 2024.

Carers Network

This project, funded by the Carers' Network, provides specialist advice to unpaid carers.

14b Movements in funds (continued)

Purposes of restricted funds

Citizens' Advice

A grant for additional advice staffing, to be spent by March 2024.

Westminster Almshouses Foundation

A grant of £10,000 has enabled us to extend the capacity of your current volunteer support by providing the cost of the volunteer co-ordination 1 day a week over 12 months.

Childcare

To assist volunteers with childcare costs while undergoing training

National Grid Project

A one year project from January 2024 to provide casework to vulnerable clients who are facing issues arising from high energy bills arising from the cost of living crisis. The project is funded by National Grid and managed by national Citizens Advice.

Advice in Health Settings

A one year innovation project funded by national Citizens Advice from national fundraising linked to the cost of living crisis. CAW were successful in winning funding to pay for an adviser for 1 year to deliver advice in GP surgeries. The project runs from October 2024 – October 2025

City Bridge Trust

A 5 year project to develop debt and energy hubs in community centres, funded by City Bridge Foundation. The project funds a project manager and debt adviser and provides debt advice in outreach locations, volunteer development and debt and energy awareness training.

Building Capacity in the Advice Sector

Funded from Westminster City Council's cost of living funding, this project funds a CAW trainer to deliver introductory courses on welfare benefits, debt, disability benefits and housing to volunteers and staff of Westminster community organisations.

Energy Vouchers

Funds were provided by Westminster Council Cost of Living Fund to provide vouchers for energy costs to Westminster residents who are experiencing difficulty in paying their energy bills or have energy debt and are working with an energy advice service to help resolve these issues.

Greater London Authority Crisis Project

The Greater London Authority via London Citizens Advice funds CAW to employ a Crisis Support Adviser to provide information and advice for those facing urgent issues including homelessness, eviction, bailiff actions and food poverty. This is delivered both in outreach locations and by phone.

Digital Project

This project was funded by additional funding from Westminster City Council to enhance the charity's digital services. Funding is £75,000 p.a. for two years. The project ended in 23/24 and the work was absorbed into the council contract.

Debt Free London

Funds were provided by the Money Advice Service (now the Money and Pension Service) via Toynbee Hall to provide debt advice.

Trussel Trust

We are funded by Trussell Trust to deliver face-to-face generalist advice at Westminster Chapel foodbank on both a drop-in basis and by appointment

Additional Advice Line

Funds were provided by Westminster Council to provide four additional telephone advisers in response to the cost of living crisis. The project ended in 23/24 and the work was absorbed into the council contract.

Notes to the financial statements

For the year ended 31 March 2025

15 Operating lease commitments

There were no operating lease commitments in 24/25 or 23/24.

16 Pension cost and commitments

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

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

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

An actuarial valuation of the Plan was carried out as at 31 March 2025 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, and any material membership movements significantly different from those assumed (e.g. transfers out).

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

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

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk.

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

	2025	2024
	%	%
Discount Rate	5.80	4.90
Inflation (RPI)	3.10	3.20
Inflation (CPI)	2.75	2.80
Revaluation of deferred pensions in excess of GMP	2.75	2.80
Pension in payment increases of:		
CPI or 5% pa if less	2.70	2.80
CPI inflation since retirement or 5% pa if less	2.70	2.80
CPI or 3% pa if less	2.30	2.50
Allowance for commutation of pension for cash at retirement	75% of HMRC maximum	75% of HMRC maximum

16 Pension cost and commitments (continued)

The mortality assumptions adopted at 31 March 2019 imply the following life expectancies:

	Life expectancy at age 65 (Years)	
	2025	2024
Retiring today – Males	20.6	20.6
Retiring today – Females	23.4	23.4
Retiring in 20 years time – Males	21.9	21.8
Retiring in 20 years time – Females	24.6	24.5
	Value at 31/03/2025 £000s	Value at 31/03/2024 £000s
The assets in the Plan were:		
Multi asset funds	25,527	26,047
Structured Equity	29,553	33,448
Cash	831	1,100
Fair value of Plan assets	55,911	60,595
The actual return on assets over the period was:	(2,113)	307
Present value of funded obligations	(96,535)	(107,082)
Fair value of Plan assets	55,911	60,594
Surplus/(deficit) in funded scheme	(40,624)	(46,487)