

Charity registration number 1065417 (England and Wales)

Company registration number 03434602

CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 MARCH 2025

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
LEGAL AND ADMINISTRATIVE INFORMATION**

Trustees	Andrew Peter Taylor Frances Elizabeth Burns Iman Al-Harithi (Appointed 11 December 2024) Sarah Elizabeth Harris Lucy Mwangi (Appointed 1 December 2024) Donna Sidonio Heidi Louise Waters Maksymilian Stytsun (Appointed 13 June 2025)
Chair Of Trustees	Heidi Louise Waters (From 1/4/24)
Vice Chair of Trustees	Roger Moore OBE (From 1/4/24)
Secretary	Caroline Margaret Jones
Key Management	Caroline Jones - Chief Executive Officer Jo Haslam - Finance Manager Oli Burbage-Hall - Operations Manager
Charity number	1065417
Company number	03434602
Registered office	37 Harrison Road Halifax West Yorkshire HX1 2AF
Independent examiner	V J Atkinson BK Plus Limited 52 St Johns Lane Halifax West Yorkshire HX1 2BW
Bankers	HSBC 7 Commercial Street Halifax West Yorkshire HX1 1HN COIF Investment Management Ltd 80 Cheapside London EC2V 6DZ

CALDERDALE CITIZENS ADVICE BUREAU (TRADING AS CITIZENS ADVICE CALDERDALE) CONTENTS

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CALDERDALE CITIZENS ADVICE BUREAU (TRADING AS CITIZENS ADVICE CALDERDALE) TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2025

The trustees present their annual report and financial statements for the year ended 31 March 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's Memorandum and Articles of Association, the Companies Act 2006 and "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).

Objectives and activities

The Charity's objects as in its Memorandum and Articles of Association, dated 15 September 2022, are stated as "to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in Calderdale and surrounding areas."

The charity achieves these objectives: by the provision of free advice and information to the community of Calderdale; by the provision of local Citizens Advice offices, outreach services located in community buildings; a telephone advice line, email service, access to online information and specialist level advice in welfare benefits, energy and debt.

Public benefit

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake.

Volunteers

Citizens Advice Calderdale is assisted by the activities of volunteers, the value of which has not been quantified for the purpose of these accounts.

Achievements and performance

Significant activities and achievements against objectives

Citizens Advice Calderdale has had another successful year in providing an advice and information service to the people of Calderdale.

During the year, we have delivered our contracted services on behalf of our primary funder, Calderdale Council and all other funders. We have continued to adapt our services and access channels and delivery modes to ensure that the most vulnerable clients could get the help they needed. This included continued delivery of face-to-face appointments via Harrison Road, St. Augustines' Centre, Halifax Opportunities Trust (Hanson Lane), two Yorkshire Building Society branches (Brighouse and Halifax) and Holy Nativity Church.

In so doing we have helped 6225 people with 25,401 issues; where appropriate and needed we have worked with key partners so that bespoke intervention packages were provided to clients. A sample of our clients is independently surveyed on a quarterly basis and for 2024/25, 92% of clients stated that they would recommend our service.

We were successful in our application to The National Lottery for additional funding to enhance our Welfare benefit capability and this project began in January 2024.

We have also been appreciative of the additional funding support provided by Calderdale MBC, West Yorkshire Mayor's fund and Community Foundation for Calderdale (Household Support), which allowed us to provide additional help to our most vulnerable clients at critical points in their lives. (Access to supermarket shopping vouchers).

We have continued to operate a hybrid model of working, which our staff team have appreciated.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

During the year we have:

- Delivered our contracted services, monitored our performance and reported to Calderdale Council and other external funders as required
- Provided telephone advice, e-mail services and video platform opportunities for Calderdale residents
- Worked with national Citizens Advice in providing "Help to Claim" services via telephony, e-mail and webchat channels
- Provided a Debt casework service for Calderdale residents and supported the national Debt webchat service
- Provided a Benefit casework service for Calderdale residents
- Provided Energy Advice & Casework for Calderdale residents
- Made referrals to other advice and support providers as appropriate

Enhancements to Services

Towards the end of 2024, we introduced casework service appointments within Illingworth & Mixenden ward at the Holy Nativity Church, funded by CMBC Anti-Poverty fund. This further extended the opportunity for clients to engage in a face-to-face appointment, building on this provision which existed in Brighouse, Halifax, Park and Todmorden wards.

We have continued to offer Energy advice and support by way of national Citizens Advice hosted CMAP project and provided preventative advice via the national Citizens Advice Energy Outreach initiatives, within community spaces. This area remains an important theme as energy bills form a substantial part of household expenditure.

Additional funding provided by Calderdale MBC through the Anti-Poverty funding stream allowed us to continue to provide additional telephony hours to support the most vulnerable clients in Calderdale.

We were able to continue our face-to-face appointment services in Yorkshire Building Society premises at Brighouse and Halifax each week.

Our telephone Advice Line continues to go from strength to strength and continues to be the most popular choice for first contact by clients. This access channel ensures that clients are provided with a bespoke advice package to deal with all presenting issues and are fast tracked to caseworker teams and other key partners for continuing support.

More detailed information is provided in "Our Funding" which describes services and the key funders who made this possible.

It is a great credit to our paid staff and volunteer members that when changes to our services are made, they respond so professionally and provide a seamless transition for all our clients.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Our client needs.

During 2024/25, there was still a high demand for services provided by Citizens Advice Calderdale and our clients continues to be anxious about the impact of the cost-of-living crisis. During 2024, we helped 3 times more clients in relation to charitable support and localised welfare than we did in 2021. (Pre-cost-of-living crisis)

The top issues for support and advice were "welfare benefits" and "debt advice" and we continued to provide advice & support in relation to Discrimination, Financial Capability, Housing, Legal and Relationships & Family issues.

Our Third Sector Partners

Partnership working continued to be strengthened during 2024/25, using earlier experiences and creating new links. Key partners include Women's Centre, St Augustine's Centre, Halifax Opportunities Trust, Noah's Ark, Together Housing and Newground Together to name but a few.

Our Team

We are fortunate that we have a strong team of professional, skilled and dedicated paid staff and volunteers who enthusiastically meet our ongoing challenges.

During 2024/25, our volunteers assisted by closing cases, surveying clients, becoming involved in the national Citizens Advice Carbon Monoxide pilot and via direct client support via completion of forms. We are extremely grateful for the support they offered and continue to offer.

During the latter stages of 2023/24, we were advised that the MAS debt service would continue until March 2026. This was gratefully received and provided certainty that local support would be available for even more Calderdale residents, in managing problem debt as a result of the cost-of-living crisis.

It is greatly to their credit that the whole team has continued to provide a continuity of service to clients despite the uncertainties presented and the Trustees are very grateful to them for the professionalism and resilience that they have shown. Continuity of leadership is vital to any team, and the CEO (Caroline Jones), Business & Finance Manager (Jo Haslam), Operations Manager (Oli Burbage-Hall), Senior Supervisor (Julie Fiddymont) and Business Development Officer (Susan Thorpe) continue to provide this stability, and Caroline particularly gives us the creative leadership which we need.

The Trustee board with chair Heidi Waters have remained supportive and resolute and have been ready to make the difficult strategic decisions necessary to maintain our services.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

OUR FUNDING

Primary Funding

Just under half of our funding is provided by Calderdale Metropolitan Borough Council, via a five-year contract, expiring March 2029, to deliver advice & information services across Calderdale. The agreement recognises our unique and specialist skills and our ability to deliver a high level and professional service. Within the agreement, we are required to deliver a prescribed level of client support and to provide regular returns to CMBC. Whilst this funding provides an essential foundation for our work, it cannot meet all the needs of Calderdale residents and for those with some particular or complex needs, we need to turn to other funding sources.

Specifically Funded Projects

Money Advice Services (Debt Advice) Project

This project allows provision of face to face, video platform-based and telephony services for debt advice (including budget management support) to those in need of help throughout Calderdale. This service is currently extended to March 2026.

Help to Claim

This funding is provided to deliver advice and support in making an initial claim for Universal Credit. We work with other local Citizens Advice and the national service to assist clients. Until 31st March 2022, we provided face to face, telephony and web-chat delivery and from 1st April 2022, the model changed to digital only and was extended to 31st December 2025.

Improving Lives (Henry Smith Charity)

This funding was provided to deliver a benefit casework service for vulnerable clients across Calderdale and commenced in October 2022. The project delivers face to face appointments in community spaces and the funding ends on 30th September 2026.

Anti-Poverty Project

Additional funding was provided by Calderdale MBC to provide additional support to clients by delivering increased numbers of outreach appointments. During 2024/25, we initially provided outreach in Ovenden and in late 2024, this was moved to Illingworth & Mixenden. This funding ends at March 2027.

Yorkshire Building Society

We were approached by national Citizens Advice regarding the prospect of being involved in a pilot to deliver face-to-face appointments in 2 Yorkshire Building Society premises, Halifax, and Brighouse. The pilot was successful, and we received continuation until 30 June 2025.

Carbon Monoxide pilot

During 2024/25 we continued deliver specific advice relating to the harms that can be caused by Carbon Monoxide and offered access to monitors via a national CitA project, in partnership with Charis.

Closing the Gap

This National Lottery funded project, provides an opportunity to extend our much-needed casework support and commenced on 2nd January 2024. It delivers face to face appointments for our most vulnerable clients.

Cost of Living Support

We were able to complement our advice offer with crisis support such as shopping vouchers (funded by CMBC, CFFC and WY Mayor) and fuel vouchers (Fuel Bank Foundation), allowing them to cope with the ever-increasing impact of rising inflation.

UKSPF-CMBC

This funding allowed us to deliver information session to Park residents in their local community hub and offer a drop-in service for digital support.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

RESEARCH AND CAMPAIGNS

A key aim of our work is to improve the policies and practices that affect peoples' lives through the provision of feedback to local and national government about the experiences of our clients. This feedback assists our national body to generate evidence on which they can lobby government to effect change and adapt policies & practices.

During 2024/25 we continued to focus on the rapidly increasing cost of living, supporting the national Citizens Advice campaign. With food and energy prices rising at unprecedented rates and inflation escalating, many people's static incomes were becoming worth less. This was/is increasingly pushing people into a deficit budget which is a pattern that we are seeing at both a local and national level.

Due to our long-standing expertise in energy advice provision, we remained focussed on our preventative work and research in that area. As the energy market gives limited choice for switching, we focused on energy use reduction behaviour change through attending local front line worker training, client fairs, and open days.

We also supported the Citizens Advice national response to the "Disability Green paper" writing to MPs and using social media to promote this very important and potentially impacting issue.

Financial review

We invest a proportion of our current funds (usually a minimum of £50,000) in a high interest COIF Charities Investment Fund.

The amount invested at 31 March 2025 was £178,000 (2024: £178,000).

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to between three and six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year.

The detailed summary of reserve commitments at 31 March 2025, are shown below:

	2025	2024
	£	£
Total Funds	772,291	715,743
Less : Restricted funds		-30,786
Less : Funds to cover 3 months operating costs (*)	-181,197	-191,876
Less : Funds to cover redundancy costs	-95,282	-80,000
Less : Funds to cover dilapidations on leased property	-23,000	-23,000
Less : IT Equipment upgrade and Cyber Essentials	-15,000	-15,000
Less : Proposed salary uplift for 2025 - 2029	-55,286	-47,000
Less : Funds to relocate premises	-100,150	-100,150
Less : Service continuation 2025 - 2029	-346,809	-212,334
Free Reserves	-44,433	15,596

(*) Based on 2025/26 budget

CALDERDALE CITIZENS ADVICE BUREAU (TRADING AS CITIZENS ADVICE CALDERDALE) TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)

FOR THE YEAR ENDED 31 MARCH 2025

Plans for future periods

Over the years Citizens Advice Calderdale has attained a pre-eminent position for providing free, independent, confidential and impartial advice to everyone in relation to their rights and responsibilities. Our aim is to retain our standing as the primary advice agency in Calderdale.

To do this we will aim to give people the knowledge and confidence they need to find their way forward, whoever they are and whatever their problem.

We will continue to improve the policies and practices that affect people's lives and value diversity, promote equality and challenge discrimination.

In line with other charitable bodies and members of the community and voluntary sector, we recognise that significant changes lie ahead and we will have to continue to provide an effective, efficient and improving service to our clients in the context of reduced funding opportunities. Advice demand is still growing as a result of welfare reform, insecure employment, poverty, inadequate housing and tensions within local communities. This position has been made significantly worse by the Covid-19 pandemic and cost of living crisis; it is widely reported that inequality gaps have increased. As supportive measures start to be withdrawn and inflation rises, higher level of problematic debt and increasing strains on relationships can be anticipated.

With a view to offsetting some of the risks associated with the anticipated demand and our ability to meet it, the Trustee Board have agreed to deploy reserves at 31 March 2025 as follows:

- Proposed salary uplifts
- Funds to relocate premises
- Service continuation 2025-29

Our outreach services have traditionally made use of partner premises so that we are more accessible to clients in terms of proximity and building design. We are also hoping to move into new premises in 2026, which will be in Halifax town centre, maximising accessibility opportunities for our clients.

Our strategic objectives take account of these challenges and our priorities include:

- Ensure that the services offered are available to people who are suffering multiple disadvantage including social isolation, digital exclusion, poverty-related and health related issues.
- Continuous development of the channels of access for clients using face to face, telephony and digital means.
- Strengthening our role as Equality Champion in line with the Citizens Advice Equality, Diversity and Inclusion goals.
- Reinforcing our role in representing clients and campaigning for change.
- Securing the future of our services by ensuring that Citizens Advice Calderdale remains financially viable with staffing, premises and equipment to meet the demands of our clients. This also includes governance by Trustee Board, continued professionalism of staff and good IT infrastructure.
- Increase volunteer base including trustees to better reflect the local community.
- Ensure that Citizens Advice Calderdale remains competitive and provides value for money. This will involve the attainment of increased funding and continuous development of staff skills and an understanding of the difference we make to peoples' lives.

Structure, governance and management

The charity as a limited company is governed by its Memorandum and Articles of Association, dated 16 September 1997, and amended 19 January, 4 October 2012 and 15 September 2022.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Roger Moore OBE	(Resigned 22 October 2025)
Andrew Peter Taylor	
Frances Elizabeth Burns	
Iman Al-Harithi	(Appointed 11 December 2024)
Sarah Elizabeth Harris	
Lucy Mwangi	(Appointed 1 December 2024)
Donna Sidonio	
Heidi Louise Waters	
Maksymilian Stytsun	(Appointed 13 June 2025)

Recruitment and appointment of trustees

As set out in the Articles of Association the first Trustees shall be those persons notified to Companies House as the first directors of the Charity. There shall be a minimum number of three Trustees and a maximum number of fifteen Trustees.

The Charity wishes its Trustee Board to be representative of the local communities it serves, as well as containing the range of skills necessary to provide leadership and good governance.

To that end the Charity advertises to fill any vacancies on the Board from time to time and Trustees are selected through an open recruitment process.

Organisational structure

The charity is managed and overseen by our Trustee Board.

The charity re-branded itself and now operates under the trading name of Citizens Advice Calderdale.

Citizens Advice Calderdale is governed by the Trustee Board which is responsible for setting the strategic direction of the organisation and the policies of the charity.

The Trustees carry the ultimate responsibility for the conduct of the organisation and for ensuring that it satisfies its legal and contractual obligations. Full Trustee Board meetings are held six times each year. Day to day operation of the organisation is delegated to the Chief Executive and her senior management team.

Induction and training of trustees

New trustees are provided with an induction pack containing information about the Charity, the work it carries out and the national Citizens Advice network. Induction meetings are held by the Chair of the Trustee Board and the Chief Executive, covering:

- The role and obligations of trustees
- Governing documents
- The Charity's aims and objectives
- The membership requirements of Citizens Advice
- The Charity's financial position and income sources
- Future plans and objectives

Trustees are also invited to attend training and conferences run by Citizens Advice at regional and national levels.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

Key management remuneration policy

Our trustee board takes recommendations, on an annual basis, for any across the board cost of living pay increases. As a guide we reflect on local authority and national Citizens Advice pay scales but any awards are subject to affordability within our funding provisions. In addition, if any member of staff is seen as having "gone beyond the normal expectation" in terms of performance then their line manager may place a recommendation to the trustee board for an additional payment.

Other matters

Risk management

The Trustees have reviewed the major risks and implemented various procedures to manage those risks as follows:

Regular meetings, clear reporting and defined policies in all aspects of the organisation's work serve to help minimise exposure to risk.

Meetings and procedures include monthly reconciliation of income and expenditure accounts, regular meetings between the Chief executive and the Finance Manager and detailed reports to the Trustee Board membership. These reports contain written and verbal presentations and are submitted to full Trustee Board.

Full and detailed quarterly monitoring reports on activities and expenditure are submitted and presented to our main funder (Calderdale Council) and detailed reports are provided to other funders in line with the grant agreement conditions.

The Trustees remain mindful of the need to deliver services in line with contractual and grant agreements, and we endeavour to deliver a proactive and professional service. We deliver a comprehensive service to our Local Authority and continue to meet the key performance measures as outlined in this contract and those associated with other grant agreements.

We also provide assistance to the Local Authority in terms of information, projects and liaison. Citizens Advice Calderdale's relationship with the Local Authority continues to be managed on an ongoing basis with regular meetings and communications between the Chief Executive and appropriate departments. As such, the Chief Executive is a member of a number of standing committees and groups which deliver output on behalf of the Local Authority. These include the Anti-Poverty Steering Group, Affordable Warmth forum, Food Poverty forum, Digital Inclusion forum, and we chair the Money & Debt forum and Calderdale Hate Crime Partnership

We aim to provide full support to the Local Authority on appropriate issues whilst maintaining our independence in relation to client confidentiality, social action and influence.

Local Authority and Community connections

We also provide assistance to the Local Authority in terms of information, projects and liaison. Citizens Advice Calderdale's relationship with the Local Authority continues to be managed on an ongoing basis with regular meetings and communications between the Chief Executive and appropriate departments. As such, the Chief Executive is a member of a number of standing committees and groups which deliver output on behalf of the Local Authority. These include the Anti-Poverty Steering Group, Equalities Forum, Inclusive Economy Partnership and Calderdale Hate Crime Partnership (The Chief Executive is the chair of this group).

We aim to provide full support to the Local Authority on appropriate issues whilst maintaining our independence in relation to client confidentiality, social action and influence.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT) (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

Quality Management

The quality of the governance systems that underpin the advice provided by Citizens Advice Calderdale is maintained through an accreditation programme provided by CitA. We obtained the highest level of accreditation in the most recent audit.

The main ongoing risks that are faced by Citizens Advice Calderdale are as follows:

Demand for Advice

Demand for our assistance continues to be a significant driver of our risk analysis. The numbers of enquiries through traditional routes remain fairly constant but we recognise that there is an ongoing and increasing demand for advice through other sources. We continue to investigate alternative ways of providing access to advice including use of digital technology and working with other local Citizens Advice offices. By developing such options, we are able to use our limited resources to provide advice to the most vulnerable or those with more complicated problems/issues.

Sustainable Funding

The uncertain economic climate and continuing public sector pressures pose significant risks to Citizens Advice Calderdale. The Local Authority advice and information services funding for the 2017/20 was significantly reduced compared to previous years which led to the service re-structure. We continue to attempt to diversify our funding from other sources as part of our current and longer-term planning. We continue to look for best value in our budgeting and to work as efficiently as possible. The result of economic uncertainty will present some, as yet unknown risks to potential funding in the future.

Data protection and Statement of Controls

We continue to hold a significant amount of confidential information relating to our clients and the activities we carry out on their behalf. We monitor for compliance with legal requirements, and all paid staff, volunteers and trustees take part in information Assurance training on an annual basis. New or increased risks are assessed as and when they are identified and appropriate actions are taken to mitigate them. This includes policies to ensure the health and safety of our team and clients. We have Cyber Essentials accreditation and are now working towards Cyber Essentials Plus.

The local Citizens Advice trustee board oversee the information security of all personal information of our clients, staff, funders and strategic partners that is processed. The local Citizens Advice hold joint responsibility for client data that is held in our case management system, with the national Citizens Advice Service. An information assurance management team exists to ensure the confidentiality, integrity and availability of all personal and sensitive data is maintained to a level which is compliant with the requirements the General Data Protection Regulation and Data Protection Act 2018.

Relationship with wider network

Citizens Advice Calderdale is a member of Citizens Advice, the operating name of the National Association of Citizens Advice Offices, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards.

Citizens Advice Calderdale adheres to the principles of the national network.

The trustees' report was approved by the Board of Trustees.

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Heidi Louise Waters

Trustee

Date: 16th December 2025

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
INDEPENDENT EXAMINER'S REPORT**

TO THE TRUSTEES OF CALDERDALE CITIZENS ADVICE BUREAU

I report to the trustees on my examination of the financial statements of Calderdale Citizens Advice Bureau (the charity) for the year ended 31 March 2025.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

Since the charity's gross income exceeded £250,000, the independent examiner must be a member of a body listed in section 145 of the Charities Act 2011. I confirm that I am qualified to undertake the examination because I am a member of Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the charity as required by section 386 of the Companies Act 2006.
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
- 4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.

V J Atkinson

BK Plus Limited
52 St Johns Lane
Halifax
West Yorkshire

HX1 2BW

Date: 18 December 2025

BK Plus Limited

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 MARCH 2025

		Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
	Notes						
Income from:							
Donations and legacies	3	1,260	441,386	442,646	2,095	421,058	423,153
Charitable activities	4	295,435	15,411	310,846	297,030	24,413	321,443
Investments	5	8,518	-	8,518	8,662	-	8,662
Total income		<u>305,213</u>	<u>456,797</u>	<u>762,010</u>	<u>307,787</u>	<u>445,471</u>	<u>753,258</u>
Expenditure on:							
Charitable activities	6	153,025	552,437	705,462	149,903	467,192	617,095
Total expenditure		<u>153,025</u>	<u>552,437</u>	<u>705,462</u>	<u>149,903</u>	<u>467,192</u>	<u>617,095</u>
Net income/(expenditure)		<u>152,188</u>	<u>(95,640)</u>	<u>56,548</u>	<u>157,884</u>	<u>(21,721)</u>	<u>136,163</u>
Transfers between funds		(64,854)	64,854	-	1,749	(1,749)	-
Net movement in funds	8	<u>87,334</u>	<u>(30,786)</u>	<u>56,548</u>	<u>159,633</u>	<u>(23,470)</u>	<u>136,163</u>
Reconciliation of funds:							
Fund balances at 1 April 2024		<u>684,957</u>	<u>30,786</u>	<u>715,743</u>	<u>525,324</u>	<u>54,256</u>	<u>579,580</u>
Fund balances at 31 March 2025		<u><u>772,291</u></u>	<u><u>-</u></u>	<u><u>772,291</u></u>	<u><u>684,957</u></u>	<u><u>30,786</u></u>	<u><u>715,743</u></u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
BALANCE SHEET**

AS AT 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Fixed assets					
Tangible assets	12		6,270		2,766
Current assets					
Debtors	13	1,666		1,788	
Cash at bank and in hand		835,755		716,755	
		<u>837,421</u>		<u>718,543</u>	
Creditors: amounts falling due within one year	14	<u>(71,400)</u>		<u>(5,566)</u>	
Net current assets			766,021		712,977
Total assets less current liabilities			<u>772,291</u>		<u>715,743</u>
The funds of the charity					
Restricted income funds	17		-		30,786
Unrestricted funds	18		772,291		684,957
			<u>772,291</u>		<u>715,743</u>


The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 March 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

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

The financial statements were approved by the trustees on 10/12/25.



Heidi Louise Waters
Trustee

Company registration number 03434602 (England and Wales)

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
STATEMENT OF CASH FLOWS**

FOR THE YEAR ENDED 31 MARCH 2025

	Notes	2025		2024	
		£	£	£	£
Cash flows from operating activities					
Cash generated from operations			116,603		130,134
Investing activities					
Purchase of tangible fixed assets		(6,122)		(3,852)	
Investment income received		8,518		8,662	
Net cash generated from investing activities			2,396		4,810
Net cash used in financing activities			-		-
Net increase in cash and cash equivalents			118,999		134,944
Cash and cash equivalents at beginning of year			716,755		581,811
Cash and cash equivalents at end of year			<u>835,755</u>		<u>716,755</u>

CALDERDALE CITIZENS ADVICE BUREAU (TRADING AS CITIZENS ADVICE CALDERDALE) NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

Charity information

Calderdale Citizens Advice Bureau is a private company limited by guarantee incorporated in England and Wales. The registered office is 37 Harrison Road, Halifax, West Yorkshire, HX1 2AF.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "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)". The charity is a Public Benefit Entity as defined by FRS 102.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the charity.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

1.5 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 are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Plant and equipment	Straight line over 3 years
Computers	100% on cost and Straight line over 4 years

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

The charity has a capitalisation policy to capitalise fixed assets costing over £1,000, based on the full project cost.

1.7 Impairment of fixed assets

At each reporting end date, the charity reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the charity's balance sheet when the charity becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

3 Income from donations and legacies

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Donations and gifts	1,260	-	1,260	2,095	-	2,095
Grants	-	441,386	441,386	-	421,058	421,058
	<u>1,260</u>	<u>441,386</u>	<u>442,646</u>	<u>2,095</u>	<u>421,058</u>	<u>423,153</u>
Grants receivable for core activities						
Calderdale Community Foundation	-	11,368	11,368	-	6,075	6,075
Calderdale Community Services	-	17,743	17,743	-	24,474	24,474
Calderdale MBC - Financial Inclusion	-	10,309	10,309	-	-	-
Calderdale MBC - UKSPF	-	-	-	-	11,669	11,669
CitA	-	277,004	277,004	-	275,706	275,706
The Henry Smith Charity	-	60,000	60,000	-	60,000	60,000
The National Lottery	-	64,962	64,962	-	43,135	43,135
	<u>-</u>	<u>441,386</u>	<u>441,386</u>	<u>-</u>	<u>421,058</u>	<u>421,058</u>

4 Income from charitable activities

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Charitable Activities						
Income from charitable activities	295,435	-	295,435	297,000	-	297,000
Services provided under contract	-	15,411	15,411	-	24,413	24,413
Other income	-	-	-	30	-	30
	<u>295,435</u>	<u>15,411</u>	<u>310,846</u>	<u>297,030</u>	<u>24,413</u>	<u>321,443</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

5 Income from investments

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Interest receivable	8,518	8,662

6 Expenditure on charitable activities

	Charitable Activities 2025 £	Charitable Activities 2024 £
Direct costs		
Staff costs	541,578	463,388
Depreciation and impairment	2,355	1,086
Rent, rates and service charge costs	14,180	14,837
Repairs and maintenance	10,370	10,746
Computer repairs and maintenance	16,541	8,500
Light and heat	7,983	11,720
Telephone	8,512	3,996
Insurance	3,976	4,809
Service marketing and promotion	1,271	1,028
Office costs	4,396	11,966
Motor and travel	4,773	2,993
Training and conferences	1,426	2,467
Citizens Advice affiliation	-	5,191
Disbursement	7,528	9,891
Finance costs	94	95
	<u>624,983</u>	<u>552,713</u>
Share of support and governance costs (see note 7)		
Support	76,544	58,674
Governance	3,935	5,708
	<u>705,462</u>	<u>617,095</u>
Analysis by fund		
Unrestricted funds	153,025	149,903
Restricted funds	552,437	467,192
	<u>705,462</u>	<u>617,095</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

7 Support costs allocated to activities

	Charitable Activities 2025 £	Total 2024 £
Governance	76,544	64,382
	<u>76,544</u>	<u>64,382</u>
Governance costs comprise:	2025 £	2024 £
Staff costs	58,823	52,117
Depreciation	262	-
Accountancy	3,276	6,402
Legal and professional	7,228	155
Share of office costs	6,955	5,708
	<u>76,544</u>	<u>64,382</u>

8 Net movement in funds

	2025 £	2024 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the independent examination of the charity's financial statements	3,275	3,120
Depreciation of owned tangible fixed assets	2,617	1,086
	<u>3,275</u>	<u>3,120</u>

9 Trustees

None of the trustees (or any persons connected with them) received any remuneration or benefits from the charity during the year.

10 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Direct charitable	20	20
Governance	2	2
	<u>22</u>	<u>22</u>
Total	<u>22</u>	<u>22</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

10 Employees	(Continued)	
Employment costs	2025	2024
	£	£
Wages and salaries	525,948	453,817
Social security costs	45,029	36,824
Other pension costs	29,424	24,864
	<u>600,401</u>	<u>515,505</u>

Staff numbers expressed as a head count at the year end are 23.

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The key management personnel of the charity have been identified as the Chief Executive and the Senior Management team. The aggregate employment benefits, including employers national insurance and pension contributions, for these key management personnel for the year was £117,551 (2024: £103,335).

11 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

12 Tangible fixed assets

	Plant and equipment	Computers	Total
	£	£	£
Cost			
At 1 April 2024	46,307	50,390	96,697
Additions	-	6,122	6,122
	<u>46,307</u>	<u>56,512</u>	<u>102,819</u>
At 31 March 2025	46,307	56,512	102,819
Depreciation and impairment			
At 1 April 2024	45,322	48,610	93,932
Depreciation charged in the year	493	2,124	2,617
	<u>45,815</u>	<u>50,734</u>	<u>96,549</u>
At 31 March 2025	45,815	50,734	96,549
Carrying amount			
At 31 March 2025	<u>492</u>	<u>5,778</u>	<u>6,270</u>
At 31 March 2024	<u>985</u>	<u>1,781</u>	<u>2,766</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

13 Debtors			2025	2024
			£	£
Amounts falling due within one year:				
Prepayments and accrued income			1,666	1,788
			<u> </u>	<u> </u>
14 Creditors: amounts falling due within one year			2025	2024
	Notes		£	£
Other taxation and social security			43	-
Deferred income	15		66,010	-
Trade creditors			1,208	-
Other creditors			861	861
Accruals			3,278	4,705
			<u> </u>	<u> </u>
			71,400	5,566
			<u> </u>	<u> </u>
15 Deferred income			2025	2024
			£	£
Other deferred income			66,010	-
			<u> </u>	<u> </u>
Deferred income is included in the financial statements as follows:				
			2025	2024
			£	£
Deferred income is included within:				
Current liabilities			66,010	-
			<u> </u>	<u> </u>
Movements in the year:				
Deferred income at 1 April 2024			-	-
Resources deferred in the year			66,010	-
			<u> </u>	<u> </u>
Deferred income at 31 March 2025			66,010	-
			<u> </u>	<u> </u>
16 Retirement benefit schemes			2025	2024
			£	£
Defined contribution schemes				
Charge to profit or loss in respect of defined contribution schemes			29,424	24,864
			<u> </u>	<u> </u>

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

17 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 April 2024	Incoming resources	Resources expended	Transfers	At 31 March 2025
	£	£	£	£	£
CFFC - EHW	-	6,000	(4,073)	(1,927)	-
CFFC - Household Support	-	5,368	(5,464)	96	-
CMAP	18,061	16,875	(23,069)	(11,867)	-
CMBC - Anti Poverty	-	17,743	(26,777)	9,034	-
CMBC - Financial Inclusion	(690)	-	-	690	-
CMBC - UKSPF	-	10,309	(23,559)	13,250	-
Henry Smith	(14,710)	60,000	(72,352)	27,062	-
HTC	662	148,409	(154,905)	5,834	-
MaPS Mainstream	536	111,720	(119,780)	7,524	-
TNL - Closing The Gap	21,031	64,962	(103,256)	17,263	-
YBS Referral Service	5,896	15,411	(19,202)	(2,105)	-
	<u>30,786</u>	<u>456,797</u>	<u>(552,437)</u>	<u>64,854</u>	<u>-</u>
Previous year:	At 1 April 2023	Incoming resources	Resources expended	Transfers	At 31 March 2024
	£	£	£	£	£
CFFC - EHW	12,500	-	(12,513)	13	-
CFFC - Household Support	-	6,075	(5,830)	(245)	-
CFFC - Practical Warmth Help	1,949	-	(1,770)	(179)	-
CitA - COL	15,000	-	(15,363)	363	-
Cita - Debt Modernisation	-	-	(792)	792	-
Clients Grant	2,460	-	(135)	(2,325)	-
CMAP	8,455	29,081	(19,475)	-	18,061
CMBC - Anti Poverty	-	24,474	(25,909)	1,435	-
CMBC - Financial Inclusion	13,892	-	(14,582)	-	(690)
CMBC - UKSPF	-	11,669	(6,428)	(5,241)	-
EAP	-	1,969	-	(1,969)	-
EOP	-	1,960	(85)	(1,875)	-
Henry Smith	-	60,000	(74,710)	-	(14,710)
HTC	-	132,119	(138,939)	7,482	662
MaPS Mainstream	-	110,577	(110,041)	-	536
TNL - Closing The Gap	-	43,135	(22,104)	-	21,031
YBS Referral Service	-	24,412	(18,516)	-	5,896
	<u>54,256</u>	<u>445,471</u>	<u>(467,192)</u>	<u>(1,749)</u>	<u>30,786</u>

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)**

FOR THE YEAR ENDED 31 MARCH 2025

18 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
General funds	684,957	305,213	(153,025)	(64,854)	772,291
Previous year:	At 1 April 2023 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2024 £
General funds	525,324	307,787	(149,903)	1,749	684,957

19 Analysis of net assets between funds

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
At 31 March 2025:			
Tangible assets	6,270	-	6,270
Current assets/(liabilities)	766,021	-	766,021
	772,291	-	772,291
	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
At 31 March 2024:			
Tangible assets	2,766	-	2,766
Current assets/(liabilities)	682,191	30,786	712,977
	684,957	30,786	715,743

**CALDERDALE CITIZENS ADVICE BUREAU
(TRADING AS CITIZENS ADVICE CALDERDALE)
NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)
FOR THE YEAR ENDED 31 MARCH 2025**

20 Operating lease commitments

Lessee

Minimum lease payments under non-cancellable operating leases fall due as follows:

	2025	2024
	£	£
Within one year	6,845	11,895
Between two and five years	2,485	5,788
	<u>9,330</u>	<u>17,683</u>

21 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

