YORK AND DISTRICT CITIZENS ADVICE BUREAU

ANNUAL REPORT AND FINANCIAL STATEMENTS

YEAR ENDED 31ST MARCH 2026

CHARITY REGISTRATION NO. 1133516

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

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LEGAL AND ADMINISTRATIVE INFORMATION

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

Joanna de Groot	Chair
Julia Atwater (resigned March 2026)	
Gill Bull (co-opted December 2024, elected October 2025)	
MIke Galloway (resigned September 2025)	
Vicky Ling (resigned September 2025)	
Janet Looker (resigned May 2026)	
Lauren Peel	
Kate Robson (resigned June 2026)	
Philip Zastawniak-Thomas	Treasurer
Tom Jenkins (co-opted December 2025)	
Kate Wiggins (co-opted May 2025, elected October 2025)	
Syma Walmsley (co-opted June 2026)	
Becky Case (co-opted June 2026)	
Manar Matusiak (co-opted June 2026)	

Chief Executive
Fiona McCulloch

Company Secretary
Andy Mendus

Registered Charity No. 1133516

Company Registration No. 7004444

Principal address and Registered Office
West Offices Station Rise York YO1 6GA

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

Bankers
Co-operative Bank
PO Box 250
Skelmersdale WN8 6WT

CHAIR'S REPORT

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

- To provide the advice and support people in York need for the problems they face

- To improve the policies and practices that affect people's lives

Our volunteers, our excellent Chief Officer, our trustees, our paid staff, and all our corporate and individual friends and supporters, as well as the various partners with whom we work, have all played vital and valued roles. Our advisors, and debt team as well as our legal and outreach workers are doing an impressive job under real pressures.

During 2025-6 we have continued to focus on the complex and painful problems facing many York people dealing with rises in energy costs, and with wider cost of living, housing, and equality issues. As demand for our services has continued to grow we have made every effort to ensure that people in York can turn to CAY for free informed, impartial and independent advice, whatever their circumstances and problems, whenever they need us.

In this period we have worked to strengthen the interface between our strategic aims and objectives for the service and the business plan which is the framework for the CEO's report to every trustee board meeting. This enables us to harmonise the trustees' role of oversight and responsibility for the continued visibility of the service with the CEO's operational responsibilities.

Providing advice and support for the people of York

The advice we provide can make a huge difference to people's lives, especially in these times of serious need, difficulty and uncertainty. In 2024-25 CAY helped over 7,100 people with nearly 17,000 issues. We also helped our clients to claim over £2.5 million of previously unclaimed benefits or tax credits and to manage or write off debts of more than £2.4 million.

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

The overall quality of our work, audited by the national Citizens Advice organisation, remained good and improving throughout the year in a context where we still confront client difficulties in accessing our services.

CAY takes pride in the quality of our work and I am happy to report that the national Citizens Advice organisation, which audits our work on a regular basis, rated us green for many client outcomes.

Connecting with partners

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

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

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

Governance

Our annual Trustee Self-Assessment, Strategic Capability Assessment, and Chair appraisal give us confidence in our governance as well as understanding of how it might be enhanced . Additionally the outcomes of the national Citizens Advice annual Leadership Self-Assessment of CAY, including annual follow-ups to the full site visit by a CitA assessor in 2023 and a further visit by CitA assessors in June 2026 provide ongoing reassurance and helped us to make improvements. We are continuing a review, and where appropriate revision, of the policies which underpin our work in order to ensure that they provide the best possible framework for our activities

In this year we have said goodbye to three trustees [Vicky Ling, MIke Gallloway and Julia Atwater] whom we thank most warmly for their valuable contributions to the work of CAY. Kate Wiggins and Gill Bull were elected at our AGM, while Tom Jenkins was co-opted in December. These colleagues are already playing very active roles in CAY. We have continued to look to enhance the board by maintaining our numbers and working to recruit trustees with diverse experiences and backgrounds. In July 2026 the trustee board welcomed Becky.Copeland, Manar Matusiak and Syma Walmsley whose appointment as trustees will be confirmed at the next AGM. We also acknowledged the valuable contributions of retiring trustees Janet Looker and Kate Robson.

Thank you to staff and volunteers

Over this last year our staff and volunteers have worked tirelessly, and with enormous commitment, to provide the best possible advice using telephone, email, and webchat, as well as our face to face service, notably in our outreach venues. Despite the stresses and strains which this has put on everyone and the pressures of growing demand the team has consistently managed to help our clients and maintain the high standard of the advice provided. We have also started some new research /campaigning work, and are training and developing additional volunteer advisers to try to keep pace with the burgeoning demands on our services.

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

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

Volunteers

Volunteers are central to everything that we do: providing advice in West Offices and in our outreach sessions across the City, telephone advice on Adviceline, and WebChat support, as well as working on reception, campaign work, administration, and fundraising.They are vital to the effectiveness and quality of our work. Volunteering with CAY is a worthwhile and rewarding role and our use of digital routes for clients also provides work flexibility which can be attractive to potential volunteers. Recruiting and training volunteers, in particular as advisors, is an area where we have made significant progress over the last year. As of the end of the financial year we have 52 volunteers with more due to start work with CAY later in 2026

Funding

With all our funders and potential funders being under serious financial pressure, and the outlook for prices being very uncertain, budgeting and planning remains a difficult challenge, which our Chief Officer and trustees continue to address actively.

Our longstanding arrangement with the City of York Council (CYC) resources our core General Advice Service . They remain consistent funders, and solid supporters, of CAY and have entered into an interim agreement with us at a reduced rate as part of an overall review of their non-statutory services. During this autumn we'll be looking to renew CAY's agreement with them for 4 years, starting in March 2027

This core funding is critical to our continued operation, but it is crucial for CAY to raise additional funds from grants, funding bids, and other income sources such as donations. Some of this funding comes from grants for training, and from various fundraising activities and one-off donations, but there is still a large gap to fill. Since 2019 we have had a Friends of CAY scheme for businesses and private individuals, and in the light of the current urgency for seeking additional funding are currently working to develop that scheme and similar funding initiatives and to target some volunteer time for that work. Strengthening the funding of CAY is currently being treated as a priority by our Strategy Task Group. I'd like to thank all our corporate and individual Friends most warmly for their support. Their regular contributions to CAY funds are really welcome and hugely helpful and will continue to be so in future.

2025-6 has been a challenging year, but nonetheless CAY has been able to maintain the level and quality of our service despite a difficult financial position. Hard work by our CEO, our Treasurer and our staff has meant that the outlook for 2026-7 is more positive, with a forecast of a 'break-even' position. As noted, the Board is seeking to raise additional income from the Friends initiative and other avenues so that our reserves can be rebuilt to target levels and staff more suitably rewarded.

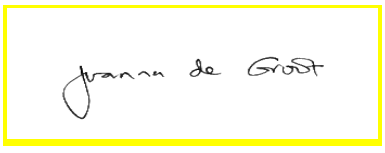
Trustees, staff, and volunteers all remain committed to continue our efforts to meet demand and deliver the best possible advice and client service to the people of York.

2025/26 Financial Performance

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

All our funders, like ourselves, are under increasing financial pressure and this means funding continues for both our core General Advice Service and for our many and varied projects continues to be a demanding and difficult issue

With these pressures in mind and despite the strain that inflation continues to bring we had an overall surplus in 25/26 of £12,796, compared to a deficit of £2.292 in 24/25. Our Unrestricted Funds at the end of March 2026 were £129.082, compared to £131,359 at the end of March 2025.



Joanna de Groot (Chair)

TRUSTEES' ANNUAL REPORT
FOR THE YEAR ENDED 31ST MARCH 2026

The Trustees, all of whom are also Directors for the purposes of company law, present their annual report and financial statements for the year ended 31st March 2026.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governance

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

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

Recruitment and appointment of Trustees

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

The maximum number of Trustees is fifteen and the minimum is three. Appointment is by election at the Annual General Meeting, or through co-option by the Trustee Board.,

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

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

Induction and training of Trustees

All new Trustees receive an induction. This includes access to key policies and procedures, information about the charity and the responsibilities of being a Trustee, and the opportunity to meet staff and volunteers. Board members are also required to undertake training courses run by Citizens Advice York and courses mandated by Citizens Advice nationally and our controlling authorities (such as the FCA)..

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

Organisational Structure

Citizens Advice York is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the

ultimate responsibility for the conduct of the charity and for ensuring that the charity satisfies its legal and contractual obligations. The Trustee Board meets as a minimum every two months and delegates the day to day management of the charity to the Chief Executive.

Related Parties

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

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

Risk Management

The Trustees have considered and reviewed the risks to which the charity is exposed and have established systems and procedures to manage them. The Audit and Risk committee maintains an effective internal control and risk framework and assists the Board to ensure compliance with standards and guidelines issued by Citizens Advice and other regulatory bodies. The risk register is reviewed regularly and Trustees ensure that action plans are in place to mitigate key risks identified.

OBJECTIVES AND ACTIVITIES

The Charity's objects, as detailed in the Memorandum and Articles of Association, are:

"to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in York and surrounding areas".

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

Public Benefit

The Trustees have paid due regard to the Charity Commission's guidance on Public Benefit in deciding the activities undertaken by Citizens Advice York during the year. The Trustees are satisfied that the information provided in the report and accounts meets the public benefit reporting requirements. Our current activities aim to meet our objectives through the delivery of free, confidential advice and information that is accessible to all. More detailed information about our work is provided in our Annual Review.

CHIEF EXECUTIVE'S REPORT

Supporting York Through Challenge and Change

Citizens Advice York exists to provide free, independent, confidential, and impartial advice to people across York and surrounding communities. Our purpose is simple: to help people find a way forward through practical advice, specialist support, advocacy, and collaborative partnership working.
The year under review has been characterised by continued economic uncertainty and growing pressures on individuals and families across our communities. Rising living costs, increasing levels of personal debt, housing insecurity, welfare reform, and complex social challenges have resulted in unprecedented demand for our services.
Despite these challenges, our staff, volunteers, trustees, and partners have continued to demonstrate exceptional commitment and professionalism. Together, we have delivered life-changing support to thousands of people, ensuring that those facing difficult circumstances are not left to navigate them alone.

Our Impact

During the year, Citizens Advice York delivered significant social and economic value across the city and surrounding areas.

Impact Area Annual Result

Clients Supported 7,100
Additional Income Generated for Clients £2.5 million
Debt Written Off £2.4 million

Social Return on Investment

£11.20 returned in direct financial support to clients for every £1 invested

These outcomes represent far more than statistics. Behind every figure is an individual, family, or household that has received support at a critical moment. Whether helping someone to access welfare benefits for the first time, supporting a family experiencing financial hardship, preventing homelessness, or resolving complex legal and consumer issues, our services continue to make a tangible difference to people's lives.
The increasing complexity of client issues has required our advisers and specialist teams to respond with expertise, empathy, and determination. We remain proud of our ability to provide accessible, high-quality advice while maintaining our commitment to independence and impartiality.

Partnership and Community Collaboration

One of our greatest strengths continues to be our collaborative approach. Effective partnership working enables us to provide holistic support and ensure that clients can access the specialist services they need quickly and efficiently.

During the year we continued to work closely with a wide range of valued partners, including:

- City of York Council
- York Travellers Trust
- York Medical Group

- Jorvik Gillygate Surgery
- Public Health England
- York Against Cancer
- Refugee Action York
- York City of Sanctuary
- Welfare Benefits Unit
- York St John University
- University of York
- Peasholme Charity
- SLP Law
- Age UK York

Our integrated service model continues to provide significant benefits for clients. Specialist services delivered through partnerships with IDAS and GamCare enable individuals experiencing domestic abuse or gambling-related harm to access expert support safely and efficiently.
We are also particularly proud of the continued development of City Hub York, which has strengthened its role as a migrant-led support and training network. Through training opportunities, peer support, and community engagement, City Hub York continues to help people building new lives in York develop confidence, skills, and a sense of belonging.

Financial Performance

Citizens Advice York has continued to operate within a challenging financial environment. The voluntary sector remains under significant pressure as public sector budgets tighten, grant funding becomes increasingly competitive, and organisations face rising operating costs.
Despite these challenges, the charity has delivered a stable and positive financial performance while maintaining service quality and accessibility.

Total income for the year increased to £585,906, compared with £502,056 in the previous financial year. Expenditure totalled £573,110, compared with £504,348 in 2024/25, reflecting inflationary pressures and the expansion of funded project activity.

The organisation achieved an operating surplus of £12,796, representing a significant improvement on the £2,292 deficit recorded in the previous year.

As a result:

- Total funds increased from £158,226 to £171,022.
- Unrestricted funds increased to £129,082.
- The charity remains financially stable and well positioned to manage future uncertainty.

These results demonstrate prudent financial management and the effectiveness of our approach to balancing organisational sustainability with growing service demand.

Funding and Sustainability

The external funding landscape remains highly constrained. Local authorities, charitable trusts, statutory funders, and other grant-making bodies continue to face considerable financial pressures, creating intense competition for available funding.
Against this backdrop, Citizens Advice York has successfully secured and delivered a diverse portfolio of funded projects. This reflects the strength of our reputation, the quality of our services, and the demonstrable impact we achieve for local communities.

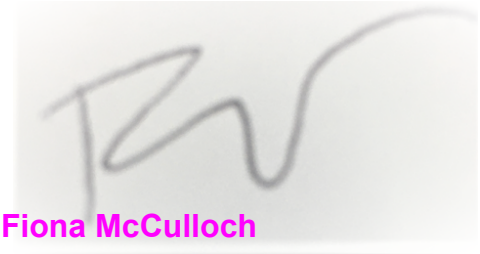
We remain particularly grateful to the City of York Council for its continued support. Core funding from the Council provides an essential foundation for our work and enables us to maintain organisational stability while responding flexibly to emerging needs.
We would also like to thank all of our funders, commissioners, partners, supporters, volunteers, and staff. Their commitment enables us to sustain and develop services that provide free, impartial advice to thousands of people each year.

The funding we receive supports:

- Advice and casework across debt, welfare benefits, housing, employment, and consumer rights.
- Specialist support services and outreach programmes.
- Volunteer recruitment, training, and development.
- Community-based projects and partnership initiatives.
- The infrastructure required to deliver safe, effective, and high-quality services.

Looking Ahead

Demand for advice services is expected to remain high as many households continue to face financial and social challenges. Citizens Advice York remains committed to ensuring that everyone who needs support can access trusted advice and advocacy when they need it most.
We will continue to strengthen partnerships, develop innovative service delivery models, invest in our people, and secure sustainable funding to maximise our impact.
As we look ahead, we remain focused on our mission: helping people find a way forward and ensuring that no one in York has to face problems alone.



Fiona McCulloch

Chief Executive

FINANCIAL REVIEW

The 2025/26 financial year represents a notably positive period for Citizens Advice York. The charity delivered a strong increase in income, rising to £585,906, a 16.7% uplift on the previous year. This growth reflects both the continued confidence of our core funders and the success of new partnerships, including the significant contribution from the Rotary Club of York's 2025 Dragonboat Race.

Expenditure increased by 13.6%, largely driven by project delivery and inflationary pressures, but remained proportionate to income growth. As a result, the charity returned to a surplus of £12,796. Restricted projects was a surplus of £15,073, while unrestricted funds saw only a modest deficit of £2,277.

Total funds increased to £171,022 by year-end, an 8.1% increase, providing a more secure financial base and improving resilience for the year ahead. Importantly, the charity held no borrowings, underscoring its prudent financial management and stable position.

Overall, 2025/26 was a successful year financially. Citizens Advice York expanded its funded activity, maintained tight control over costs, and improved its reserves, all of which place the organisation in a stronger position to meet rising demand for advice services.

The Trustees extend their sincere thanks to all organisations and individuals who have supported Citizens Advice York during the year through grants, donations, funds and legacies. We are particularly grateful to the Rotary Club of York for selecting the charity as the primary beneficiary of the 2025 York Dragonboat Race, which raised a significant sum to support our ongoing work.

The principal funding sources for the year were as follows:

City of York Council

- The largest grant received was the core grant of **£135,090**, supporting the delivery of our general advice service. The Council also funded several specialist projects, including *Our City Hub* and *Travellers Outreach*, and provided additional support through various Ward grants to enable local outreach provision.

National Citizens Advice

- Funding was provided through the Money and Pensions Service, alongside project funding from Yorkshire Building Society.

Other Major Supporters

- York Food Bank, York Against Cancer, SJP Law, Refugee Action York, the National Lottery, North Yorkshire County Council, and the Armed Forces Covenant all contributed significant funds to sustain outreach and advice projects across the city.

The charity held no borrowings from funders or other sources during the year.

The Trustees remain committed to diversifying income streams and strengthening reserves to ensure Citizens Advice York maintains a secure and sustainable financial base for the future.

Summary Financial Position 2025/26

Incoming resources: £585,906

- *(2024/25: £502,056; 2023/24: £438,274)*

Outgoing expenditure: £573,110

- *(2024/25: £504,348; 2023/24: £471,760)*

Surplus for the year: £12,796

- *(2024/25: deficit £2,292; 2023/24: deficit £33,486)*

Of this surplus, £15,073 related to restricted funds, while unrestricted funds recorded a £2,277 deficit.

Total funds at 31 March 2026 were £171,022

(31 March 2025: £158,226; 31 March 2024: £160,518)

A summary of the 25/26 accounts with prior year comparison is provided below:

	25/26	**24/25**	**YoY**
Incoming			
Restricted Activities	£380,817	£305,655	
Unrestricted Activities	£205,089	£196,401	
Total Income	**£585,906**	**£502,056**	*16.7%*
Outgoing (inc transfers)			
Restricted Activity Related Expenditure	£365,744	£320,351	
Unrestricted Activity Related Expenditure	£207,366	£183,997	
Total Expenditure	**£573,110**	**£504,348**	*13.6%*
In year Fund Movement			
Movement on Restricted Funds	£15,073	(£14,696)	
Movement on Unrestricted Funds	(£2,277)	£12,404	
Total Movement on Funds	**£12,796**	**(£2,292)**	
Closing Funds			
Closing Restricted Funds	£41,940	£26,867	
Closing Unrestricted Funds	£129,082	£131,359	
Closing Funds	**£171,022**	**£158,226**	*8.1%*

Reserves Policy (reviewed and monitored annually by the Trustee Board)

Citizens Advice York aims to maintain an appropriate level of free reserves to ensure the charity can meet any reasonably foreseeable contingency, including unexpected reductions in income or necessary unbudgeted expenditure. The charity prepares forward projections of income and seeks to sustain a broad and diverse range of funding sources.

The Trustees have determined that free reserves equivalent to three months of normal operating expenditure should be maintained, in addition to designated funds of £25,000.

At year-end, the level of unrestricted funds excluding designated funds and fixed assets (the *free reserves*) was £104,082, sufficient to cover approximately 2.2 months of operating costs (compared with 2.1 months in 2024/25).

In the longer term, the Trustees consider it prudent to increase free reserves to a level equivalent to six months of operating expenditure. It is recognised, however, that achieving this target will take time given the current funding pressures.

Designated Funds

Unrestricted funds have been designated for the following purposes:

Contingency reserve: £20,000 set aside to cover any costs arising in the event of the charity's closure, such as redundancies.
Equipment reserve: £5,000 set aside towards future equipment requirements.

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

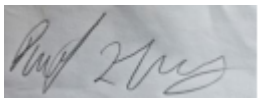
Restricted Funds

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

Investment Policy

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

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



Phil Zastawniak-Thomas, Trustee Treasurer

DIRECTORS' RESPONSIBILITIES

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

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

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

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Companies Act 2006.

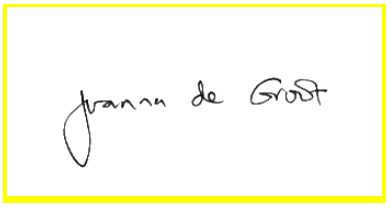
They are also responsible for safeguarding the assets of the charity and hence taking reasonable steps for the prevention and detection of fraud and other irregularities.

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

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

Signed on behalf of the Trustees

Date _____



Joanna de Groot
Chair

YORK AND DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2026
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

	Note	Unrestricted Funds £	Restricted Funds £	Total 2026 £	Total 2025 £
Income from:					
Donations & legacies	3	35,625	-	35,625	31,424
Charitable activities	4	167,619	380,817	548,436	469,221
Investment income	5	927	-	927	1,241
Other income	6	918	-	918	170
TOTAL INCOME		205,089	380,817	585,906	502,056
EXPENDITURE ON					
Charitable activities					
Advice and Information	8	207,366	365,744	573,110	504,348
TOTAL EXPENDITURE		207,366	365,744	573,110	504,348
NET INCOME/ (EXPENDITURE)		(2,277)	15,073	12,796	(2,292)
Transfers Between Funds		-	-	-	-
NET MOVEMENT IN FUNDS		(2,277)	15,073	12,796	(2,292)
Reconciliation of Funds					
Funds brought forward at 1 April 2025		131,359	26,867	158,226	160,518
Funds carried forward 31 March 2026		129,082	41,940	171,022	158,226

A comparative Statement of Financial Activities is found in Note 2
The Statement of Financial Activities includes all gains and losses recognised in the year.
All of the Charity's activities derive from continuing operations.

YORK AND DISTRICT CITIZENS ADVICE BUREAU

BALANCE SHEET
AS AT 31 MARCH 2026

	note	2026 £	2025 £
CURRENT ASSETS			
Debtors	12	60,061	18,520
Cash at bank and in hand		150,264	167,361
		210,325	185,881
CREDITORS: Amounts falling due within one year	13	(39,303)	(27,655)
NET CURRENT ASSETS		171,022	158,226
TOTAL ASSETS LESS CURRENT LIABILITIES		171,022	158,226
TOTAL NET ASSETS		171,022	158,226
FUNDS			
Restricted income funds	14	41,940	26,867
Unrestricted income funds			
General fund	14	104,082	88,359
Designated fund	14	25,000	43,000
TOTAL FUNDS	14	171,022	158,226

The notes on pages XX - XX form part of these accounts.

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

signed _____ date _____

name: Joanna de Groot
role: Chair of Trustees

Company Registration Number : 7004444 (England & Wales)

YORK AND DISTRICT CITIZENS ADVICE BUREAU

STATEMENT OF CASH FLOWS
YEAR ENDED 31 MARCH 2026

	note	2026 £	2025 £
Cash flows from operating activities			
Net income/(Expenditure) for the period		12,796	(2,292)
Adjusted for:			
Depreciation charge	12	-	-
Investment Income	5	(927)	(1,241)
Decrease/(increase) in debtors	12	(41,541)	(11,431)
(Decrease)/increase in creditors	13	11,648	(31,470)
Net cash flows from operating activities		(18,024)	(46,434)
Cash flows from investing activities			
Interest receivable and similar incoming resources	5	927	1,241
Net increase/(decrease) in cash and cash equivalents		(17,097)	(45,193)
Cash and cash equivalents at 1 April 2025		167,361	212,554
Cash and cash equivalents at 31 March 2026		150,264	167,361

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

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

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2026

1. Accounting Policies

Basis of preparation

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

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

Going concern

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

Income and endowments

i) Recognition of income
Items of income are recognised and included in the accounts when all of the following criteria are met:
- The charity has entitlement to the funds;
- Any performance conditions attached to the item(s) of income have been met or are fully within the control of the charity;
- There is sufficient certainty that receipt of the income is considered probable; and
- The amount can be measured reliably.

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

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

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

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

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

Expenditure and irrecoverable VAT

Expenditure is recognised once there is a legal or constructive obligation to make a payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.
Expenditure is classified under the following activity headings:
- Costs of raising funds includes costs associated with any fundraising events.
- Charitable activities includes the costs of providing general advice and other specialist advice services and their associated support costs.
- Other expenditure represents those items not falling into any other heading.
Irrecoverable VAT is charged as a cost against the activity for which the expenditure was incurred.

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

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

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

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

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

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

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

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

2. Comparative Statement of Financial Activities Year Ended 31 March 2025 (Including Income And Expenditure Account)

	Unrestricted Funds £	Restricted Funds £	Total 2025 £
Income from:			
Donations & legacies	31,424	-	31,424
Charitable activities	163,566	305,655	469,221
Investment income	1,241	-	1,241
Other income	170	-	170
TOTAL INCOME	196,401	305,655	502,056
EXPENDITURE ON			
Charitable activities			
Advice and Information	188,954	315,394	504,348
TOTAL EXPENDITURE	188,954	315,394	504,348
NET INCOME/ (EXPENDITURE)	7,447	(9,739)	(2,292)
Transfers Between Funds	4,957	(4,957)	-
NET MOVEMENT IN FUNDS	12,404	(14,696)	(2,292)
Reconciliation of Funds			
Funds brought forward at 1 April 2024	118,955	41,563	160,518
Funds carried forward 31 March 2025	131,359	26,867	158,226

3. Income from Donations and Legacies

	Unrestricted Funds	Restricted Funds	Total 2026	Unrestricted Funds	Restricted Funds	Total 2025
	£	£	£	£	£	£
Donations	35,625	-	35,625	31,424	-	31,424
Total	35,625	-	35,625	31,424	-	31,424

4. Income from Charitiable Activities

	Unrestricted Funds	Restricted Funds	Total 2026	Unrestricted Funds	Restricted Funds	Total 2025
Advice & Information Services:						
Funder	£	£	£	£	£	£
Armed Forces Covenant	-	22,540	22,540	-	25,044	25,044
Charities Trust	1,000	-	1,000	-	-	-
Citizens Advice - Advice Line	-	-	-	2,786	-	2,786
Citizens Advice - MAPS Face to Face Debt Advice	-	80,429	80,429	-	90,671	90,671
Citizens Advice - Yorkshire Building Society	13,692	-	13,692	20,135	-	20,135
City of York Council - General Advice Service	135,090	-	135,090	135,045	-	135,045
City of York Council - GP Outreach	-	42,000	42,000	-	-	-
City of York Council - Household support	-	54,000	54,000	-	-	-
City of York Council - Our City Hub	-	13,632	13,632	-	51,520	51,520
City of York Council - Travellers	-	12,743	12,743	-	5,500	5,500
Lloyds bank	3,500	-	3,500	5,600	-	5,600
Local Authority - Ward pots	-	32,756	32,756	-	28,364	28,364
National Lottery - OISC	-	53,093	53,093	-	17,698	17,698
North Yorkshire County Council - LEAP	-	3,079	3,079	-	-	-
Refugee Action York	-	4,573	4,573	-	4,397	4,397
Stamp Jackson & Proctor	14,337	-	14,337	-	11,579	11,579
Trussell Trust - York food bank	-	19,167	19,167	-	32,570	32,570
York Against Cancer	-	42,805	42,805	-	38,312	38,312
Total	167,619	380,817	548,436	163,566	305,655	469,221

5. Investment Income

	Unrestricted Funds	Restricted Funds	**Total 2026**	Unrestricted Funds	Restricted Funds	**Total 2025**
	£	£	**£**	£	£	**£**
Income from bank deposits	927	-	**927**	1,241	-	**1,241**
	927	-	**927**	1,241	-	**1,241**

6. Other Income

	Unrestricted Funds	Restricted Funds	**Total 2026**	Unrestricted Funds	Restricted Funds	**Total 2025**
	£	£	**£**	£	£	**£**
Other Income	918	-	**918**	170	-	**170**
Total	918	-	**918**	170	-	**170**

7. Analysis of Expenditure on Charitable Activities

	Unrestricted Funds	Restricted Funds	**Total 2026**
Advice & information services:	£	£	**£**
Direct costs	158,391	279,505	**437,896**
Allocated Support Costs (see below)	48,672	85,845	**134,517**
Governance Costs	303	394	**697**
Total Resources Expended	207,366	365,744	**573,110**

	Staff Costs	**Other Costs**	**Total 2026**
	£	**£**	**£**
Allocated Support Costs comprise	113,695	20,822	134,517

Prior year	Unrestricted Funds	Restricted Funds	**Total 2025**
Advice & information services:	£	£	**£**
Direct costs	139,741	233,008	**372,749**
Allocated Support Costs (see below)	49,060	81,889	**130,949**
Governance Costs	153	497	**650**
Total Resources Expended	188,954	315,394	504,348

	Staff Costs	**Other Costs**	**Total 2025**
	£	£	**£**
Allocated Support Costs comprise	109,521	21,428	**130,949**

8. Net Income/(Expenditure) for the year

This is stated after charging/(crediting):	**2026**	**2025**
	£	£
Operating Leases - Land & buidings	15,000	15000
Operating Leases - Equipment	1,349	1,349
Independent Examiner fees	650	600

9. Staff costs

Staff costs during the year were as follows:	Total 2026	Total 2025
	£	£
Wages & Salaries	411,826	368,444
Social Security Costs	34,432	23,288
Pension Costs	22,374	21,402
	468,632	413,134

No employee has employee benefits of more than £60,000 in the year (2025: 0)

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

	2026	2025
	No.	No.
Advice	8.5	6.3
Admin & support	1.0	1.0
Operational Management	3.2	3.6
Senior Management	1.0	1.0
Total	13.7	11.9

10. Trustee Remuneration and expenses and Related party transactions

Neither the Trustees nor any persons connected with them received any remuneration, benefits or reimbursed expenses during the year (2025: £nil)

There were no related party transactions during the year. (2025: £nil)

11. Corporation tax

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

12. Debtors

	2026 £	2025 £
Trade debtors	43,177	18,165
Other debtors	-	69
Prepayments	-	-
Accrued income	16,884	286
	60,061	18,520

13. Creditors: Amounts falling due within one year

	2026 £	2025 £
Trade Creditors	3,608	1,273
Taxation and social security costs	8,253	7,240
Accruals	20,920	2,650
Deferred Income	2,852	13,562
Other Creditors	3,670	2,930
	39,303	27,655

14. Funds

	Balance 1 April 2025 £	Incoming Resources £	Outgoing Resources £	Gains & (Losses) £	Transfers £	Balance 31 March 2026 £
Unrestricted funds:						
General Funds	88,359	205,089	(207,366)	-	18,000	104,082
Designated Funds	43,000	-	-	-	(18,000)	25,000
Total unrestricted funds	131,359	205,089	(207,366)	-	-	129,082
Restricted Funds:						
Armed Forces Covenant	-	22,540	(22,540)	-	-	-
Citizens Advice - MAPS Face to Face Debt Advice	-	80,429	(80,429)	-	-	-
City of York Council - GP Outreach	-	42,000	(42,000)	-	-	-
City of York Council - Household support	-	54,000	(54,000)	-	-	-
City of York Council - Our City Hub	14,129	13,632	(27,761)	-	-	-
City of York Council - Travellers	-	12,743	(12,743)	-	-	-
Local Authority - Ward pots	-	32,756	(32,756)	-	-	-
National Lottery - OISC	12,738	53,093	(23,891)	-	-	41,940
North Yorkshire County Council - LEAP	-	3,079	(3,079)	-	-	-
Refugee Action York	-	4,573	(4,573)	-	-	-
Trussell Trust - York food bank	-	19,167	(19,167)	-	-	-
York Against Cancer	-	42,805	(42,805)	-	-	-
Total restricted funds	26,867	380,817	(365,744)	-	-	41,940
Total funds	158,226	585,906	(573,110)	-	-	171,022

14. Funds (Prior year comparative)

	Balance 1 April 2024 £	Incoming Resources £	Outgoing Resources £	Transfers £	Balance 31 March 2025 £
Unrestricted funds:					
General Funds	75,955	196,401	(188,954)	4,957	88,359
Designated Funds	43,000	-	-	-	43,000
Total unrestricted funds	118,955	196,401	(188,954)	4,957	131,359
Restricted Funds:					
Armed Forces Covenant	-	25,044	(25,044)	-	-
Citizens Advice - MAPS Face to Face Debt Advice	-	90,671	(90,671)	-	-
City of York Council - GP Outreach	36,266	-	(36,266)	-	-
City of York Council - Our City Hub	-	51,520	(37,391)	-	14,129
City of York Council - Travellers	-	5,500	(5,500)	-	-
Local Authority - Ward pots	-	28,364	(28,364)	-	-
National Lottery - OISC	-	17,698	(4,960)	-	12,738
Refugee Action York	-	4,397	(4,397)	-	-
Stamp Jackson & Proctor	-	11,579	(11,579)	-	-
Trussell Trust - York food bank	-	32,570	(32,570)	-	-
York Against Cancer	-	38,312	(38,312)	-	-
York CVS - Island	5,297	-	(340)	(4,957)	-
Total restricted funds	41,563	305,655	(315,394)	(4,957)	26,867
Total funds	160,518	502,056	(504,348)	-	158,226

14. Funds (continued)

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

DESIGNATED FUNDS:

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

- Equipment Reserve £5000
- Contingency Reserve £38000

RESTRICTED FUNDS:

Armed Forces Covenant	Funding to give advice to ex armed forces personnel
Citizens Advice - MAPS Face to Face Debt Advice	Funding for a Face to Face debt advice service
City of York Council - GP Outreach	Funding for advice in GP Surgeries
City of York Council - Household support	Funding for advice from the national Household Support Fund
City of York Council - Our City Hub	Funding for advice within a multi organisation community space in York
City of York Council - Travellers	Funding for advice to Travellers and their communities
Local Authority - Ward pots	Funding for an outreach advice services in specific local authority wards in the region
National Lottery - OISC	Funding to train advisers and deliver advice to an OISC2 level of immigration advice
North Yorkshire County Council - LEAP	Funding to employ a trainee adviser
Refugee Action York	Funding to give advice to the Refugee communities of York
Stamp Jackson & Proctor	Funding for advice in the head injury & Stroke unit at the hospital
Tang Hall Big Local	Funding for advice in the geographic area of Tang Hall
Trussell Trust - York food bank	Funding to give advice to clients of the York food bank
York Against Cancer	Funding to give advice to clients suffering from cancer
York CVS - Island	The Island Project is an innovative project to combine advice, mentoring and training.

15. Analysis of net assets between funds

	General funds	Designated funds	Restricted funds	Total
Current reporting period				
Tangible fixed assets	-	-	-	-
Current assets	120,634	25,000	64,691	210,325
Current liabilities	(16,552)	-	(22,751)	(39,303)
Total	104,082	25,000	41,940	171,022

	General funds	Designated funds	Restricted funds	Total
Previous reporting period				
Tangible fixed assets	-	-	-	-
Current assets	96,319	43,000	46,562	185,881
Current liabilities	(7,960)	-	(19,695)	(27,655)
Total	88,359	43,000	26,867	158,226

16. Analysis of Cash and Cash Equivalents

	At 1 April 2025	cashflow	at 31 March 2026
Cash at bank and in hand	167,361	(17,097)	150,264
Total	167,361	(17,097)	150,264

	At 1 April 2024	cashflow	at 31 March 2025
Cash at bank and in hand	212,554	(45,193)	167,361
Total	212,554	(45,193)	167,361

17. Operating lease commitments

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

	Land & Buildings		Equipment	
	£	£	£	£
Less than one year	7,500	7,500	225	1,349
One to five years	-	-	-	225
	7,500	7,500	225	1,574

18. Ultimate Controlling Party

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

Independent examiner's report to the trustees of York & District CAB

I report on the accounts of: **York & District Citizans Advice Bureau**
for the year ended: **31st March 2026** which are set out on pages 16 to 29.

Responsibilities and basis of report

As the charity's trustees of the Company (and also its directors for the purposes of company law) you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ('the 2006 Act').

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

Independent examiner's statement

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

I have completed my examination. I confirm that no material 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 Trust as required by section 386 of the Act; or
2. the accounts do not accord with those records
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view which is not a matter considered as part of an independent examination; or
4. the accounts 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 accounts 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 accounts to be reached.



26/08/2026

Karen Wood (ACMA)
Outsource independent examination service
2 Galligap Lane
Osbaldwick
York YO10 3NR

Date: