Charity registration number 1146084 (England and Wales)

Company registration number 07890996

NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 MARCH 2026

NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

J Behrens	(appointed 10/8/22) (terminated on 15/12/25 then re-appointed 15/12/25)
MA Davis	(terminated 15/12/25) (re-appointed 14/5/26)
N H Downey	(appointed10/8/22) (terminated 19/11/25)
G Gimes	(appointed 27/8/25) (terminated 9/10/25)
CG Goodrick	
CA Les	
JI Martin	(appointed 10/8/22) (terminated 5/3/26)
R Pringle	
J Ritchie	(appointed 10/8/22)
J E Sharp	(terminated 15/12/25) (re-appointed 17/12/25)
K Tatham	(appointed 10/8/22) (terminated on 15/12/25 then re-appointed 15/12/25)
M Hoggard	(appointed 20/11/24)
D Chance	(appointed 20/11/24) (terminated 19/11/25) (re-appointed 9/12/25)

Secretary	C A Shreeve	
Senior management	Ms C A Shreeve	Chief Executive
Charity number (England and Wales)	1146084	
Company number	07890996	
Auditor	BK Plus Audit Limited 52 St Johns Lane Halifax West Yorkshire England HX1 2BW	

NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

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NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 MARCH 2026

The trustees who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31st March 2026.

The trustees have adopted the provisions of 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
Objectives and aims

Objectives

The objects of the charity 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 Yorkshire and surrounding areas.

Aims, objectives, strategies and activities

North Yorkshire Citizens Advice and Law Centre aims to enable the people within their area to gain access to information, advice and assistance necessary to participate fully within the community. To this end the service strives to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the services available or through an inability to express their needs effectively, In addition, it endeavours to exercise a responsible influence on the development of social policies and services, both locally and nationally.

Significant activities

We are a vital open-door service for many people; through our 115 paid staff and 121 volunteers (9 of which are members of the Trustee Board), North Yorkshire Citizens Advice and Law Centre offers a free high quality advice service on a range of issues. This is delivered through our core service, projects, and specialist advice (housing, debt, family law, and discrimination).

We cover all regions of North Yorkshire, and the Law Centre additionally covers York district. The County has a population of over 800,000 (ONS 2019).

We run various outreaches across the county and two advice vans.

Our communications team promotes our service across various platforms including social media and our website news page. They also promote the work of our partners and keep MPs of our areas up to date on our activities and campaigns

Public benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aim and objectives and in planning our future activities. In particular, the trustees consider how planned activities will contribute to the aims and objectives they have set,

Achievements and performance

Charitable activities

For details of our achievements and impact during 2025/26 please see our Annual Report.

Financial review

Financial position

Incoming resources in the year were £4,036,799 (2025 £4,126,458) and, of this total, £2,722,916 (2025 £2,684,676) related to restricted project activities.

The charity had an operating surplus for the year of £2,788 (2025 £29,907). At the year end there was a restricted fund balance of £418,529 (2025 £495,337) and an unrestricted fund balance of £1,748,011 (2025 £1,668,415).

Reserves policy

General reserves:

The trustees believe that the bureau should hold financial reserves in order to ensure that the charity can continue to operate and meet the needs of clients in the event of unforeseen and potentially financially damaging circumstances arising.

In the event of total withdrawal of Local Authority funding the trustees consider that it would be prudent to set aside an amount equivalent to three months running costs based on forecast expenditure at Oct 25 when the Reserves Policy was updated a sum of £843,152.

Designated reserves:

In addition, unrestricted funds totalling £40,000 have been designated for the following purposes:

- Premises - a reserve to provide for the cost of office repairs - £30,000.
- Advice van and bus to cover unexpected large repair bills - £10,000.

The required total of general and designated reserves at 31 March 2026 is £883,152.

The total free reserves, excluding fixed assets of £531,755 and Work in Progress of £31,864, is £1,144,391.

For the purpose of the Reserves Policy Fixed Assets and Work in Progress are excluded as they do not impact on the short-term liquidity of the organisation.

Funds in deficit

For an analysis of restricted funds see note 17 in the notes to the financial statements.

Plans for future periods

Our Strategic Priorities 2026/29 are:

1. Prevent and relieve hardship and poverty across North Yorkshire.
2. Maintain different types and levels of advice to service the different needs of our community, including legal advice.
3. Focus on maintaining a multi channel service in these difficult times.
4. Telling our communities stories in an effective and evidence based way.
5. Influencing funding for North Yorkshire in a positive way and the advice environment in general.
6. Growing and developing our staff and volunteers.
7. Making our service better at inclusion.
8. Using technology, such as AI, responsibility, to be the most effective organisation we can be.
9. Look to work positively with other organisations and provide services for them when appropriate.
10. Grow our unifying culture across North Yorkshire that puts first the need of the community and clients, both present and future.

Structure, governance and management
Governing document

The charity is controlled by its governing document, a deed of trust, and constitutes a limited company, limited by guarantee, as defined by the Companies Act 2006.

The organisation is a charitable company limited by guarantee incorporated on 22 December 2011 and registered as a charity on 28 February 2012. It commenced trading on 1 April 2012 when it acquired the assets and liabilities of the Hambleton Citizens Advice Bureau and the Richmondshire Citizens Advice Bureau.

The company was established under a Memorandum of Association, which sets out the objects and powers of the charitable company and is governed under its Articles of Association. The maximum liability of each member of the company is £1 and at 31 March 2026 it had 9 members.

Recruitment and appointment of trustees
Members of the Board who are directors for the purpose of company law and trustees for the purpose of charity law, who served during the year and up to the date of this report, are given on page 1.

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

All elected trustees shall retire from office at the third annual general meeting following the annual general meeting at which they were elected but may be re-elected. All co-opted trustees shall retire from office at the third annual general meeting following the meeting of the Board at which they were appointed but may then be elected or reappointed.

The charity wishes its Board to be representative of the local communities as well as containing the range of skills necessary to provide leadership and good governance. All trustees give their time voluntarily and any expenses reclaimed by trustees are set out in the notes to the financial statements.

Organisational structure

The Board is responsible for setting the strategic direction of the Bureau and it meets quarterly to administer the charity. Only trustees may vote at these meetings, but they are assisted In their decision making by recommendations from the various sub-committees and by the advice of representatives from staff, volunteers and funders who attend the meetings.

The Chief Executive is appointed by the Board to manage the day to day operations of the charity. Full details of the current staff, volunteers and board observers are provided in the Bureau's annual report.

Induction and training of trustees
Trustees are recruited and trained in accordance with Citizens Advice policies and procedures.

Related parties

Each CAB must be a member of the national organisation 'Citizens Advice' and, to comply with the membership criteria, must meet strictly audited standards of service and delivery annually.

We are Members of The Law Centres Network and meet their membership and governance standards

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Company number
07890996 (England and Wales)

Registered Charity number
1146084
Registered Office
277 High Street
North End
Northallerton
North Yorkshire
DL7 8DW

Trustees

J Behrens	(appointed 10/8/22) (terminated on 15/12/25 then re-appointed 15/12/25)
MA Davis	(terminated 15/12/25) (re-appointed 14/5/26)
N H Downey	(appointed10/8/22) (terminated 19/11/25)
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R Pringle	
J Ritchie	(appointed 10/8/22)
J E Sharp	(terminated 15/12/25) (re-appointed 17/12/25)
K Tatham	(appointed 10/8/22) (terminated on15/12/25 then re-appointed 15/12/25)
M Hoggard	(appointed 20/11/24)
D Chance	(appointed 20/11/24) (terminated 19/11/25) (re-appointed 9/12/25)

The following trustees hold the office of:

Chair	CA Les
Vice Chair & Treasurer	R Pringle

Company Secretary
C A Shreeve

Auditors
BK Plus Audit Ltd
Statutory Auditor
52 St Johns Lane
Halifax
West Yorkshire
HXI 2BW

Bankers
CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
West Malling
Kent
ME19 4JQ

Auditor

The auditors, BK Plus Audit Ltd, will be proposed for re-appointment at the forthcoming Annual General Meeting.

Approved by order of the board of trustees on 26 Aug 26 and signed on its behalf by:

.....

C A Les

Trustee

Date: 14th September 2026

NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 MARCH 2026

The trustees (who are also the directors of North Yorkshire Citizens Advice & Law Centre Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

In so far as the trustees are aware:

- there is no relevant audit information of which the charitable company's auditors are unaware; and
- the trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditors are aware of that information.

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

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

NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

Opinion

We have audited the financial statements of North Yorkshire Citizens Advice & Law Centre Limited (the 'charity') for the year ended 31 March 2026 which comprise the statement of financial activities, the balance sheet, the statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 *The Financial Reporting Standard applicable in the UK and Republic of Ireland* (United Kingdom Generally Accepted Accounting Practice).

In our opinion, the financial statements:

- give a true and fair view of the state of the charitable company's affairs as at 31 March 2026 and of its incoming resources and application of resources, including its income and expenditure, for the year then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Companies Act 2006.

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

The other information comprises the information included in the annual report other than the financial statements and our auditor's report thereon. The trustees are responsible for the other information contained within the annual report. Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon. Our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the course of the audit, or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact.

We have nothing to report in this regard.

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

Opinions on other matters prescribed by the Companies Act 2006

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

- the information given in the trustees' report for the financial year for which the financial statements are prepared, which includes the directors' report prepared for the purposes of company law, is consistent with the financial statements; and
- the directors' report included within the trustees' report has been prepared in accordance with applicable legal requirements.

Matters on which we are required to report by exception

In the light of the knowledge and understanding of the charity and its environment obtained in the course of the audit, we have not identified material misstatements in the directors' report included within the trustees' report.

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

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

Responsibilities of trustees

As explained more fully in the statement of trustees' responsibilities, the trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:

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

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

INDEPENDENT AUDITOR'S REPORT (CONTINUED)

TO THE MEMBERS OF NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

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

- Making enquiries of management as to where they considered there was a susceptibility to fraud, their knowledge of actual, suspected and alleged fraud;
- Considering the internal controls in place to mitigate risks of fraud and non-compliance with laws and regulations; and
- Understanding the design of the company's remuneration policies.

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

- Performed analytical procedures to identify any unusual or unexpected relationships;
- Tested journal entries to identify unusual transactions;
- Assessed whether judgements and assumptions made in determining the accounting estimates set out in note 2 were indicative of potential bias; and
- Investigated the rationale behind significant or unusual transactions.

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

- Agreeing financial statement disclosures to underlying supporting documentation;
- Reading the minutes of meetings of those charged with governance;
- Enquiring of management as to actual and potential litigation and claims; and
- Reviewing correspondence with HMRC, relevant regulators and the company's legal advisors.

There are inherent limitations in our audit procedures described above. The more removed that laws and regulations are from the financial transactions, the less likely it is that we would become aware of non-compliance. Auditing standards also limit the audit procedures required to identify non-compliance with laws and regulations to enquiry of the directors and other management and the inspection of regulatory and legal correspondence, if any.

Material misstatements that arise due to fraud can be harder to detect than those that arise from error as they may involve deliberate concealment or collusion.

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

Use of our report

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

BK Plus Audit Limited

Robert Whitehead FCCA (Senior Statutory Auditor)
For and on behalf of BK Plus Audit Limited, Statutory Auditor
Chartered Certified Accountants
52 St Johns Lane
Halifax
West Yorkshire
HX1 2BW
England
Date: 6.10.2026

NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Income from:							
Donations and legacies	3	17,585	-	17,585	35,390	-	35,390
Charitable activities	4	1,262,066	2,722,916	3,984,982	1,358,700	2,684,676	4,043,376
Investments	5	34,232	-	34,232	47,692	-	47,692
Total income		1,313,883	2,722,916	4,036,799	1,441,782	2,684,676	4,126,458
Expenditure on:							
Charitable activities	6	1,237,785	2,796,226	4,034,011	1,247,799	2,848,752	4,096,551
Total expenditure		1,237,785	2,796,226	4,034,011	1,247,799	2,848,752	4,096,551
Net income/(expenditure)		76,098	(73,310)	2,788	193,983	(164,076)	29,907
Transfers between funds		3,498	(3,498)	-	-	-	-
Net movement in funds	8	79,596	(76,808)	2,788	193,983	(164,076)	29,907
Reconciliation of funds:							
Fund balances at 1 April 2025		1,668,415	495,337	2,163,752	1,474,432	659,413	2,133,845
Fund balances at 31 March 2026		1,748,011	418,529	2,166,540	1,668,415	495,337	2,163,752

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

NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

BALANCE SHEET

AS AT 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Fixed assets					
Tangible assets	13		531,755		734,595
Current assets					
Debtors	14	338,976		382,441	
Cash at bank and in hand		1,536,489		1,309,012	
		1,875,465		1,691,453	
Creditors: amounts falling due within one year	15	(240,680)		(262,296)	
Net current assets			1,634,785		1,429,157
Total assets less current liabilities			2,166,540		2,163,752
The funds of the charity					
Restricted income funds	18		418,529		495,337
Unrestricted funds	19		1,748,011		1,668,415
			2,166,540		2,163,752

The financial statements were approved by the trustees on 26 Aug 26

.....

C A Les
Trustee

Company registration number 07890996 (England and Wales)

NORTH YORKSHIRE CITIZENS ADVICE & LAW CENTRE LIMITED

STATEMENT OF CASH FLOWS

FOR THE YEAR ENDED 31 MARCH 2026

	Notes	2026 £	2026 £	2025 £	2025 £
Cash flows from operating activities					
Cash generated from operations	23		193,245		7,663
Investing activities					
Purchase of tangible fixed assets		-		(28,240)	
Investment income received		34,232		47,692	
Net cash generated from investing activities			34,232		19,452
Net cash generated from financing activities			-		-
Net increase in cash and cash equivalents			227,477		27,115
Cash and cash equivalents at beginning of year			1,309,012		1,281,897
Cash and cash equivalents at end of year			1,536,489		1,309,012

1 Accounting policies

Charity information

North Yorkshire Citizens Advice & Law Centre Limited is a private company limited by guarantee incorporated in England and Wales. The registered office is .

277 High Street
North End
Northallerton
North Yorkshire
DL7 8DW

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" ("FRS 102") 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)" (effective 1 January 2019). 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, modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value. 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.

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:

Freehold land and buildings	Straight line over 25 years / Straight line over 50 years
Improvements to Property	Straight line over 50 years / Straight line over 5 years
Plant and equipment	Straight line over 5 years
Computers	Straight line over 5 years
Motor vehicles	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.

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.

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.

3 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	17,585	35,390

4 Grants and contract income

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Information and Advice Services						
Grants and contracts income	1,213,216	2,716,249	3,929,465	1,319,699	2,678,009	3,997,708
Room hire and miscellaneous income	48,850	6,667	55,517	39,001	6,667	45,668
	1,262,066	2,722,916	3,984,982	1,358,700	2,684,676	4,043,376

Within unrestricted income there are government grants of £612,298 (2025 - £700,457) that were recognised during the year relating to information and advice services.

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Bank interest received	34,232	47,692

6 Expenditure on charitable activities

	Information and Advice Services 2026 £	Information and Advice Services 2025 £
Direct costs		
Staff costs	2,488,700	2,495,902
Depreciation and impairment	202,839	32,434
Premises costs	13,703	18,573
Office and administration costs	26,334	31,143
Computer and IT costs	46,937	41,882
Staff and volunteer costs	55,271	79,592
Legal and professional costs	30,308	28,288
Partner Payments	506,699	690,137
Irrecoverable VAT	-	429
	3,370,791	3,418,380
Share of support and governance costs (see note 7)		
Support	663,220	678,171
	4,034,011	4,096,551
Analysis by fund		
Unrestricted funds - general	1,237,785	1,247,799
Restricted funds	2,796,226	2,848,752
	4,034,011	4,096,551

7 Support costs allocated to activities

	2026 £	2025 £
Staff costs	388,443	383,753
Premises costs	139,699	144,447
Office and Administration costs	66,413	63,766
Computer and IT costs	18,398	31,902
Staff and Volunteer costs	12,090	22,365
Legal and Professional costs	26,516	20,563
Governance costs	11,661	11,375
	663,220	678,171
Analysed between:		
Information and Advice Services	663,220	678,171

8 **Net movement in funds**

	2026	2025
	£	£
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	11,661	11,375
Depreciation of owned tangible fixed assets	32,839	32,434
Impairment of owned tangible fixed assets	170,000	-

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:

	2026	2025
	Number	Number
Total head count	115	123

Employment costs	2026	2025
	£	£
Wages and salaries	2,524,763	2,603,539
Social security costs	297,104	218,769
Other pension costs	55,276	57,347
	2,877,143	2,879,655

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

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026	2025
	£	£
Aggregate compensation	57,077	60,712

11 **Taxation**

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

12 Impairments

Impairment tests have been carried out where appropriate and the following impairment losses have been recognised in profit or loss:

	2026	2025
	£	£
In respect of:		
Property, plant and equipment	170,000	-

The impairment relates to the reduction in value of the Harrogate property after it was valued on 2 July 2026.

13 Tangible fixed assets

	Freehold land and buildings	Improvements to Property	Plant and equipment	Computers	Motor vehicles	Total
	£	£	£	£	£	£
Cost						
At 1 April 2025	833,621	80,183	5,692	2,220	17,034	938,750
At 31 March 2026	833,621	80,183	5,692	2,220	17,034	938,750
Depreciation and impairment						
At 1 April 2025	156,614	23,336	5,692	1,480	17,034	204,156
Depreciation charged in the year	26,672	5,427	-	740	-	32,839
Impairment losses	170,000	-	-	-	-	170,000
At 31 March 2026	353,286	28,763	5,692	2,220	17,034	406,995
Carrying amount						
At 31 March 2026	480,335	51,420	-	-	-	531,755
At 31 March 2025	677,008	56,847	-	740	-	734,595

More information on the impairment arising in the year is given in note 12.

The Harrogate property was valued at £250,000 by Feather Smailes Scales, Valuers, on 2 July 2026.

14 Debtors

	2026	2025
Amounts falling due within one year:	£	£
Trade debtors	60,415	151,648
Other debtors	31,864	23,062
Prepayments and accrued income	246,697	207,731
	338,976	382,441

15 Creditors: amounts falling due within one year

	Notes	2026	2025
		£	£
Other taxation and social security		62,773	68,284
Deferred income	16	95,831	82,725
Trade creditors		21,482	30,481
Other creditors		39,661	59,022
Accruals		20,933	21,784
		240,680	262,296

16 Deferred income

	2026	2025
	£	£
Other deferred income	95,831	82,725

Deferred income is included in the financial statements as follows:

	2026	2025
	£	£
Deferred income is included within:		
Current liabilities	95,831	82,725
Movements in the year:		
Deferred income at 1 April 2025	82,725	-
Released from previous periods	(82,725)	-
Resources deferred in the year	95,831	82,725
Deferred income at 31 March 2026	95,831	82,725

17 **Retirement benefit schemes**

Defined contribution schemes	2026 £	2025 £
Charge to profit or loss in respect of defined contribution schemes	55,276	57,347

The company participates in the National Employment Savings Trust pension scheme which operates on a defined contributions basis. The scheme is open to all employees at any time. The assets of the scheme are held separately from those of the company in the independently administered fund. There were no contributions payable or outstanding at the year end.

18 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 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
AB Charitable Trust	952	-	(940)	(12)	-
Access to Justice (ILTA)	97,926	100,000	(97,788)	-	100,138
Access to Justice (IOTLS)	5,457	123,779	(129,432)	-	(195)
Building	185,742	-	(8,956)	-	176,786
Catterick Connection	10,300	41,155	(42,837)	-	8,618
CHIPS	-	17,400	(17,399)	(1)	-
Community Fund Advice Matters	998	98,726	(99,486)	(238)	-
Debt Advice Modernisation	-	92,391	(92,016)	(375)	-
Eastfield	2,155	8,767	(8,098)	-	2,824
Energy Redress Scheme	(63)	284,685	(297,987)	13,365	-
Fixed Assets	740	-	(740)	-	-
Harrogate District Foodbank	3,615	51,653	(48,783)	-	6,485
Help to Claim	-	159,565	(160,778)	1,213	-
Homes for Ukraine	-	40,000	(34,187)	-	5,813
Household Support Fund	-	498,000	(498,000)	-	-
Housing Matters York	-	24,909	(24,953)	44	-
Hospital	225	41,841	(46,141)	4,075	-
Legal Education Foundation	-	5,000	(691)	-	4,309
Macmillan Cancer Support	5,334	103,253	(99,094)	-	9,493
MaPS Debt Advice	-	194,631	(180,946)	(13,685)	-
Masonic Charitable Foundation	-	20,000	-	-	20,000
Nationwide Housing Matters	22,835	-	(23,103)	268	-
Pension Wise	-	111,925	(111,925)	-	-
Rural Advice Bus	16,680	106,495	(91,058)	-	32,117
Rise2Thrive	-	74,923	(73,126)	-	1,797
Scarborough Energy Advice	6,621	167,051	(170,456)	-	3,216
Selby & District Foodbank	2,159	23,345	(21,184)	-	4,320
Skipton Foodbank	2,808	20,360	(21,944)	-	1,224
SWIFT	-	82,225	(79,102)	-	3,123
Thrive Together	2,397	32,450	(31,772)	-	3,075
Trussell Trust	-	198,388	(203,601)	5,213	-
Winter Health	128,456	-	(79,701)	(13,365)	35,390
	495,337	2,722,916	(2,796,226)	(3,498)	418,529

18 **Restricted funds** (Continued)

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
AB Charitable Trust	4,186	-	(3,234)	-	952
Access to Justice (ILTA)	93,970	100,000	(96,044)	-	97,926
Access to Justice (IOTLS)	7,460	121,934	(123,937)	-	5,457
Building	194,698	-	(8,956)	-	185,742
Catterick Connection	20,037	37,255	(46,992)	-	10,300
Community Fund Advice Matters	-	98,872	(97,874)	-	998
Craven Wellbeing	-	6,437	(6,437)	-	-
Eastfield	2,104	8,350	(8,299)	-	2,155
Energy Redress Scheme	-	84,623	(84,686)	-	(63)
Fixed Assets	1,480	-	(740)	-	740
Hardship and Homelessness Prevention	-	45,723	(45,723)	-	-
Harrogate District Foodbank	6,124	39,504	(42,013)	-	3,615
Help to Claim	-	200,227	(200,227)	-	-
Henry Smith	15,948	40,000	(55,948)	-	-
Homes for Ukraine	13,970	25,772	(39,742)	-	-
Household Support Fund	-	677,000	(677,000)	-	-
Hospital	1,095	40,625	(41,495)	-	225
Macmillan Cancer Support	1,498	98,860	(95,024)	-	5,334
MaPS Debt Advice	-	153,615	(153,615)	-	-
Money and Benefits (NYC)	10,964	50,000	(60,964)	-	-
Nationwide Housing Matters	47,822	-	(24,987)	-	22,835
Pension Wise	-	107,420	(107,420)	-	-
Pomoc	775	56,000	(56,775)	-	-
Rural Advice Bus	7,352	102,230	(92,902)	-	16,680
Renter' Rights	-	19,966	(19,966)	-	-
Rise2Thrive	-	33,500	(33,500)	-	-
Scarborough Energy Advice	842	162,611	(156,832)	-	6,621
Scarborough Financial Hardship	990	-	(990)	-	-
Selby & District Foodbank	-	20,374	(18,215)	-	2,159
Skipton Foodbank	5,099	25,476	(27,767)	-	2,808
Thrive Together	-	8,112	(5,715)	-	2,397
Trussell Trust	627	201,232	(201,859)	-	-
Winter Health	222,372	118,958	(212,874)	-	128,456
	659,413	2,684,676	(2,848,752)	-	495,337

18 **Restricted funds** **(Continued)**

Restricted funds are for the following purposes:

Access to Justice – Improving Lives Through Advice (ILTA)
Supported by The National Lottery Community Fund, providing access to specialist social welfare legal advice. A new 5-year funding programme delivered by the Access to Justice Foundation, designed to support the delivery of free legal advice to marginalised people and communities across England.

Access to Justice – Improving Outcomes Through Legal Support (IOTLS)
Working to sustain and improve access to early social welfare and family legal support and advice enabling users to resolve their problems as early as possible and avoid the need for court or tribunal proceedings where possible. If court or tribunal proceedings are needed then support is provided to help people navigate the process effectively including preparation for court and at court as required.

Advice Matters - The Community Fund
Based in Selby, the project delivers welfare benefits and debt advice to individuals and to front line workers in other organisations. The funding also enables us to recruit and train volunteers to deliver advice. This project ended in March 2026.

Building Fund
The fund was used to purchase the freehold property at Northallerton which would be refundable to the Big Lottery on subsequent disposal of the property. The balance will fund the future depreciation of the freehold property and other fixed assets purchased with the funding.

Catterick Connection & Veterans' Foundation Support
Funded by the Armed Forces Covenant Fund Trust and Veterans' Foundation. Providing face to face drop in advice sessions to serving personnel, their families and veterans. Access to a specialist debt adviser is also available to assist with improved financial stability and solvency.

Community Help & Information Points - CHIPS – Digital Inclusion Fund
Funded by UK Shared Prosperity Fund to provide access to remote one to one advice in collaboration with community partners in super sparse rural areas to build local digital advice hubs or expand existing delivery. Trained 6 digital champions. Ended March 2026.

Debt Advice Modernisation Fund
Funded by Money & Pensions Service, provided accessible and user-friendly debt advice to individuals facing financial difficulty, particularly to those who may not have been able to access traditional in-person services via video at local outreaches. In addition, we had a webchat channel and set up a phone line to run alongside, ensuring those who were not confident using the internet or webchat could access our services using other channels outside of the usual operating hours. Ended March 2026.

Eastfield
One-year grant funded by the Eastfield Parish Council for the purposes pf delivering generalist advice to the residents of the Eastfield area of Scarborough. This funding is reviewed every year, but has been awarded since 2007.

Energy Redress Scheme
Project to fund specialist energy advisers and community champions. Successful bid for a larger project which funds these workers and other partner agencies. The Energy Redress fund is paid for via fines on energy companies.

18 **Restricted funds** **(Continued)**

Harrogate District Foodbank
A project to provide face to face outreach service across the Harrogate District foodbank centres offering an access point for people in Harrogate who are facing personal crises to timely advice specifically specialist debt and money advice, income maximisation including welfare benefits checks and better off calculations and scenario planning. Advice on energy, housing and employment and any other issues that may arise. The specialist caseworker also provides upskilling and training for foodbank volunteers and staff involved with clients in their information guidance and signposting role.

Help to Claim
Funded by the DWP to provide support and advice for individuals claiming Universal Credit for the first time. Project ended December 2025.

Homes for Ukraine
Funded by the Hambleton District of North Yorkshire Council a project aiding Ukrainian guests and hosts alike with the navigation of the complex system of benefits, rules and entitlements. The caseworker acts as a referral point and an advocate ensuring assistance is available for benefits, debt and housing, etc. Funded until March 2027.

York Against Cancer - Hospital
Project to provide welfare benefit and general advice in the Cancer Care Unit at Scarborough Hospital. This project is generously funded by York Against Cancer.

Housing Matters York
Funded by City of York Council the project aimed to prevent homelessness and the financial exclusion this perpetuates by improving access to free, professional, confidential and impartial advice to York's most vulnerable residents. Project ended March 2026.

Household Support Fund (NYC)
Funds received from the Department of Work and Pensions via North Yorkshire Council to be disseminated in the form of energy vouchers and other fuel payments to residents identified to be in need that live within North Yorkshire.

Legal Education Foundation
Funded by the Justice First Fellowship, the grant has been awarded to host and provide training and qualification for a Justice First Fellow.

Macmillan Cancer Support
A project that aims to ensure all people affected by cancer in North Yorkshire including their carers and families are able to alleviate problems significantly impeding their ability to manage and live with their illness. Issues focus primarily on money, housing and employment. Incorporated seamlessly with the existing provision by York Against Cancer in Scarborough and Macmillan's Sir Robert Ogden Centres in Harrogate and Northallerton, creating a fully joined up service across the whole county.

Money Advice Service Debt Advice Project (MaPS)
This fund is to provide specialist debt advice to individuals experiencing financial difficulty who reside in North Yorkshire.

Masonic Charitable Foundation - Family Projection Project
Provides funding for 2 days a week of a barrister's time supporting families affected by domestic abuse who lack the skills to manage the legal process themselves.

Nationwide Housing Matters
Project to provide housing advice to those who are at most at risk of homelessness with a focus on mental health and foodbank users. Project provides generalist and specialist advice including court representation.

18 **Restricted funds** (Continued)

Pension Wise
This is a project to provide information on pension access rights for those who are aged 55 years and over across the whole of North Yorkshire and York.

Rise2Thrive
A continuation of the ATI Project Shared Prosperity Fund, which is part of the national Building Better Opportunities programme, funded by the Big Lottery Fund and European Social Fund.

Rural Advice Bus - The Big Lottery Fund
This fund is a continuation of the Reaching Richmondshire fund to provide a service offering advice and support to people residing in the rural communities of Hambleton and Richmondshire via outreach, home visits, telephone, email. The Rural Advice Bus also provides communities in our most hard to reach rural areas with a large range of services both from ourselves and our partner organisations.

Scarborough Energy Advice
Funded by British Gas Energy Trust the project delivers a Money and Energy Advice Service to those most in need in the Scarborough District area. Advice is provided on a one-to-one basis by advisers trained in specialist debt advice work, from our centrally based office and via outreach, working with partners around the area and linking into other services ensuring those who are vulnerable, e.g.: people with severe mental health issues, people for whom English is not their first language, people experiencing extreme poverty, people whose children are at risk can easily access this service.

Selby & District Foodbank
A project to provide face to face outreach service across the Selby District foodbank centres offering an access point for people in Selby who are facing personal crises to timely advice specifically specialist debt and money advice, income maximisation including welfare benefits checks and better off calculations and scenario planning. Advice on energy, housing and employment and any other issues that may arise. The specialist caseworker also provides upskilling and training for foodbank volunteers and staff involved with clients in their information guidance and signposting role.

Skipton Foodbank
A project to provide face to face outreach service across the Skipton foodbank centres offering an access point for people in Skipton who are facing personal crises to timely advice specifically specialist debt and money advice, income maximisation including welfare benefits checks and better off calculations and scenario planning. Advice on energy, housing and employment and any other issues that may arise. The specialist caseworker also provides upskilling and training for foodbank volunteers and staff involved with clients in their information guidance and signposting role.

Thrive Together
Defence Medical Welfare Service Armed Forces Covenant Fund Trust Project ensuring veterans, their carers and families can access effective and coordinated support, when needed, moving seamlessly between statutory and third sectors.

Trussell Trust – Help Through Hardship (HTH)
Also known as Help through Hardship. Phoneline funded by Trussell Trust to give advice to users of foodbanks. A national project funded until end of March 2026.

Winter Health
Project that receives funding from North Yorkshire Council and other funds via Citizens Advice. Provide a Single Point of Contact (SPOC) providing access via the internet and telephone to help North Yorkshire residents living in or at risk of a cold home, fuel poverty, struggling to afford their energy bills, or worried about winter. The aim is to try and reduce the impact of seasonal climate change on the health and well being of the population, reducing fuel poverty and preventing avoidable ill health. Funded until March 2029.

19 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 2025	Incoming resources	Resources expended	Transfers	At 31 March 2026
	£	£	£	£	£
General Fund	782,650	1,305,081	(1,237,785)	294,446	1,144,392
Designated Fund - Advice Van	10,000	-	-	-	10,000
Designated Fund - Contractual Commitment	254,645	-	-	(254,645)	-
Designated Fund - Equipment	2,776	-	-	(2,776)	-
Designated Fund - Fixed Assets	548,853	-	-	(17,098)	531,755
Designated Fund - Premises	46,429	-	-	(16,429)	30,000
Unrestricted Fund - Work in Progress	23,062	8,802	-	-	31,864
	1,668,415	1,313,883	(1,237,785)	3,498	1,748,011

19 **Unrestricted funds** **(Continued)**

Previous year:	At 1 April 2024 £	Incoming resources £	Resources expended £	Transfers £	At 31 March 2025 £
Unrestricted Fund - NYC	-	790,879	(838,969)	48,090	-
General Fund	658,355	641,587	(408,830)	(108,462)	782,650
Designated Fund - Advice Van	10,000	-	-	-	10,000
Designated Fund - Contractual Commitment	197,191	-	-	57,454	254,645
Designated Fund - Equipment	5,866	-	-	(3,090)	2,776
Designated Fund - Fixed Assets	544,091	-	-	4,762	548,853
Designated Fund - Premises	45,183	-	-	1,246	46,429
Unrestricted Fund - Work in Progress	13,746	9,316	-	-	23,062
	1,474,432	1,441,782	(1,247,799)	-	1,668,415

20 Analysis of net assets between funds

	Unrestricted funds 2026	Restricted funds 2026	Total 2026
	£	£	£
At 31 March 2026:			
Tangible assets	354,969	176,786	531,755
Current assets/(liabilities)	1,393,042	241,743	1,634,785
	1,748,011	418,529	2,166,540

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 March 2025:			
Tangible assets	548,853	185,742	734,595
Current assets/(liabilities)	1,119,562	309,595	1,429,157
	1,668,415	495,337	2,163,752

21 Operating lease commitments

Lessee

At the reporting end date the charity had outstanding commitments for future minimum lease payments under non-cancellable operating leases, which fall due as follows:

	2026	2025
	£	£
Within one year	25,200	25,200
Between two and five years	64,650	80,100
In over five years	-	9,750
	89,850	115,050

22 Related party transactions

There were no disclosable related party transactions during the year (2025 - none).

23	Cash generated from operations	2026 £	2025 £
	Surplus for the year	2,788	29,907
	Adjustments for:		
	Investment income recognised in statement of financial activities	(34,232)	(47,692)
	Depreciation and impairment of tangible fixed assets	202,839	32,434
	Movements in working capital:		
	Decrease/(increase) in debtors	43,466	(71,758)
	(Decrease) in creditors	(34,722)	(17,953)
	Increase in deferred income	13,106	82,725
	Cash generated from operations	193,245	7,663

24 Analysis of changes in net funds

The charity had no material debt during the year.