



**A year of
breaking
unwelcome
records.**

**citizens
advice**

Annual report 2022-2023

We are Citizens Advice

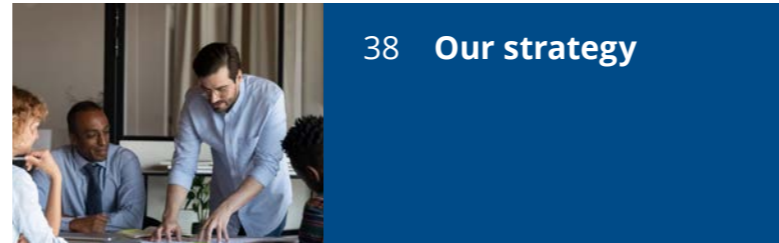
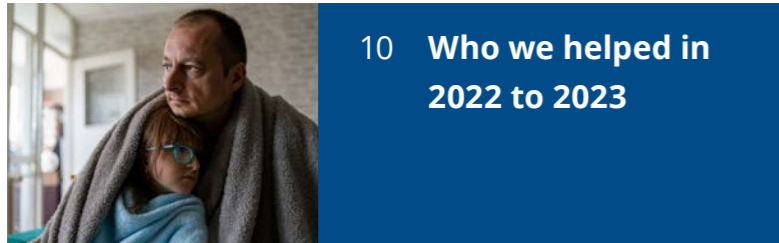
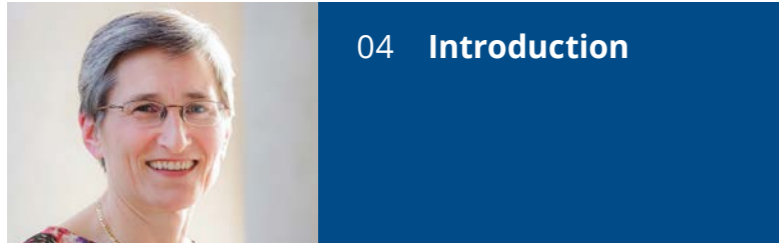
We exist to shape a society where people face far fewer problems.

**They literally
saved my life.**

-Melanie

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Introduction

We can all face problems that seem complicated or intimidating. At Citizens Advice, we believe no one should have to face these problems without good quality, independent advice.

The Citizens Advice service offers free, confidential advice online, over the phone and in person.

When we say we're for everyone, we mean it. People rely on us because we're independent and totally impartial.

No one else sees so many people with so many different kinds of problems, and that gives us a unique insight into the challenges people are facing today. With the right evidence, we can show big organisations—from companies right up to the government—how they can make things better for people.

That's why we're here: to give people the knowledge and the confidence they need to find their way forward—whatever they are, and whatever their problem.

This annual report and accounts are for the national Citizens Advice charity. We work with a network of local Citizens Advice charities, whom we've referenced throughout this report, but they are separate, independent charities. The nature of our relationship is that the national charity enables local charities to deliver their services and we jointly deliver some national services.

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A message from our Chief Executive

In last year's Annual Report, I wrote briefly about the then emerging cost-of-living crisis that threatened to overwhelm many of the people we help.

In 2022 to 2023, the dam burst and hundreds of thousands of people needed our help just to get by. Many were seeking support for the first time. The scale of the hardship caused cannot be overstated.

Month after month, we broke and re-broke records for the number of people needing crisis support. The first 3 months of 2023 were the busiest on record; almost 10,000 people a day were receiving one-to-one support from our advisers.

Though, at the time of writing, inflation and energy prices have fallen from their peaks of last year, the effects of high household bills are likely to last years. We're beginning now to see the emergence of growing problems with debt. The crisis has also exposed just how precarious many people's household finances are—the proportion of our debt clients whose monthly expenditure on essentials exceeds their income is now more than half.

Sadly, we know that there are many people who need us who we're unable to support. Our staff and volunteers work tirelessly and courageously, with a dedication that belies the fact that many have worked through 3 years of almost relentless crisis, but in the face of the ever growing demand even their monumental commitment isn't enough.

We're doing what we can to help meet as much of this demand as possible. That might be through innovating and adapting our customer journey, or by building on successful partnerships—like our Help through Hardship programme with the Trussell Trust and Mind—to unlock specialist expertise and get people the help they need. We've also received very welcome donations that are helping us meet this surge in demand, from partners in the private sector and from trusts and foundations in the last year.

Notwithstanding these contributions, it's important to highlight that we face a very challenging financial and economic environment. The voluntary sector is far from immune to the pressures of high inflation and we know that many local Citizens Advice offices and their partners are finding it tough to maintain their vital work as funding is squeezed.

At a national level too, flat or reduced funding combined with high inflation is eroding the resources we have to help the people who need us. Other costs—like contributions to our historic pension fund—have increased because of economic volatility. In the coming year, we'll be placing a renewed focus on the financial sustainability of the organisation. In the context of the overwhelming demands on our services, this will mean tough choices, and we're developing the strategic capability of the organisation to better meet these challenges.

Despite all of this, our response to the cost-of-living crisis has incontestably demonstrated the value of what we do for society.

Though demand outstrips capacity, we have still helped an extraordinary number of people with advice. Over 2.6 million people have received one-to-one help and, at a time when people are presenting with more—and more complex—problems, our commitment to holistic advice that considers the whole person is more important than ever before.

One of the hallmarks of the way Citizens Advice works is the close relationship between our advice giving and our advocacy. Bringing our frontline insight to those who make policy decisions is—as we've seen through our cost-of-living data dashboard and briefings—a vital way we ensure that people face fewer problems in the future.

A striking example of our impact was the temporary ban on forced installation of pre-payment meters introduced in the early months of 2023, stimulated by our definitive data and the sobering stories of those in crisis. The cost-of-living support mechanisms put in place by the government, culminating in the Energy Price Guarantee, were also advanced by the sustained power of our advocacy. In the next year, I look forward to seeing how we bring about even closer alignment between the frontline and our advocacy work.

There is hard work ahead of us in developing a sustainable model that allows us to support the millions who need our help. The last year has shown just how important it is that we get it right.

We will face this work with a new Chair of Trustees and I would like to express the gratitude of the whole charity to Warren Buckley for his years of service as well as my personal thanks for his tireless support.

Dame Clare Moriarty
Chief Executive



A message from our Chair

It's been another deeply challenging year for the millions of people who come to us for help, for our service, and for our volunteers and staff. Coming so soon after the pandemic, the cost-of-living crisis we've been battling is the culmination of 15 years of global economic and geopolitical upheaval and austerity.

Citizens Advice is about people. We help people in local communities across Wales and England to find solutions to problems—whether that's a volunteer adviser supporting someone with unmanageable debt, or a policy researcher analysing data to recommend systemic change—and we see the whole person. I joined Citizens Advice as a trustee in 2012, and looking back on the organisation's progress over the last decade there are some truly extraordinary achievements to reflect on. We're now helping ten times more people through our national helpline, with Adviceline this year taking its 8 millionth call. We launched our dedicated Consumer Service helpline, and became the statutory consumer body for both energy and post to represent and protect people using these essential services—notably winning a package of reforms in 5 markets following our loyalty penalty super-complaint. We've launched and delivered specialist services to help people claiming

Universal Credit for the first time, advise on pensions and support witnesses in every court in England and Wales. Innovating to keep meeting peoples' changing needs, we've greatly increased our online content so people can get advice from us 24 hours a day, expanded our one to one advice channels to include webchat and email—and of course made the monumental shift to fully remote services during the pandemic. Our tireless advocacy since then has included working with government to reduce the time people wait to receive Universal Credit, with Ofgem to implement energy network price controls, and most recently we've secured new protections for people reliant on prepayment energy meters.

As our strategic framework evolves into a living strategy, supporting our services to adapt and respond more effectively than ever to peoples' changing needs, local and national Citizens Advice

are working hand in hand to strengthen our quality advice provision. Our mix of frontline experience, local community engagement and robust data and policy expertise is a powerful combination, enabling us to effect change and shape a society where people face far fewer problems.

It's been the greatest privilege of my professional life to Chair the national trustee board of Citizens Advice for the past 5 years. After a total of 11 years on the board it is now time for me to say goodbye and to thank everyone across the service and our many partners for their support, advice and help—in particular, our incredible volunteers, who strengthen our service by giving so generously with their time. Thank you.

Never has our service been needed by more people, and I look forward to seeing how Citizens Advice at a local and national level continues to play a key role in our society.

I wish all colleagues, from the Witness Service, local and national Citizens Advice, the very best for the future. I know you'll do everything you can to keep helping people to find a way forward.

Warren Buckley
Chair

After a total of 11 years on the board it is now time for me to say goodbye and to thank everyone across the service and our many partners for their support, advice and help.

About Citizens Advice

The Citizens Advice service is made up of a network of 250* independent local Citizens Advice charities across England and Wales and the national charity. Our role as the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level.

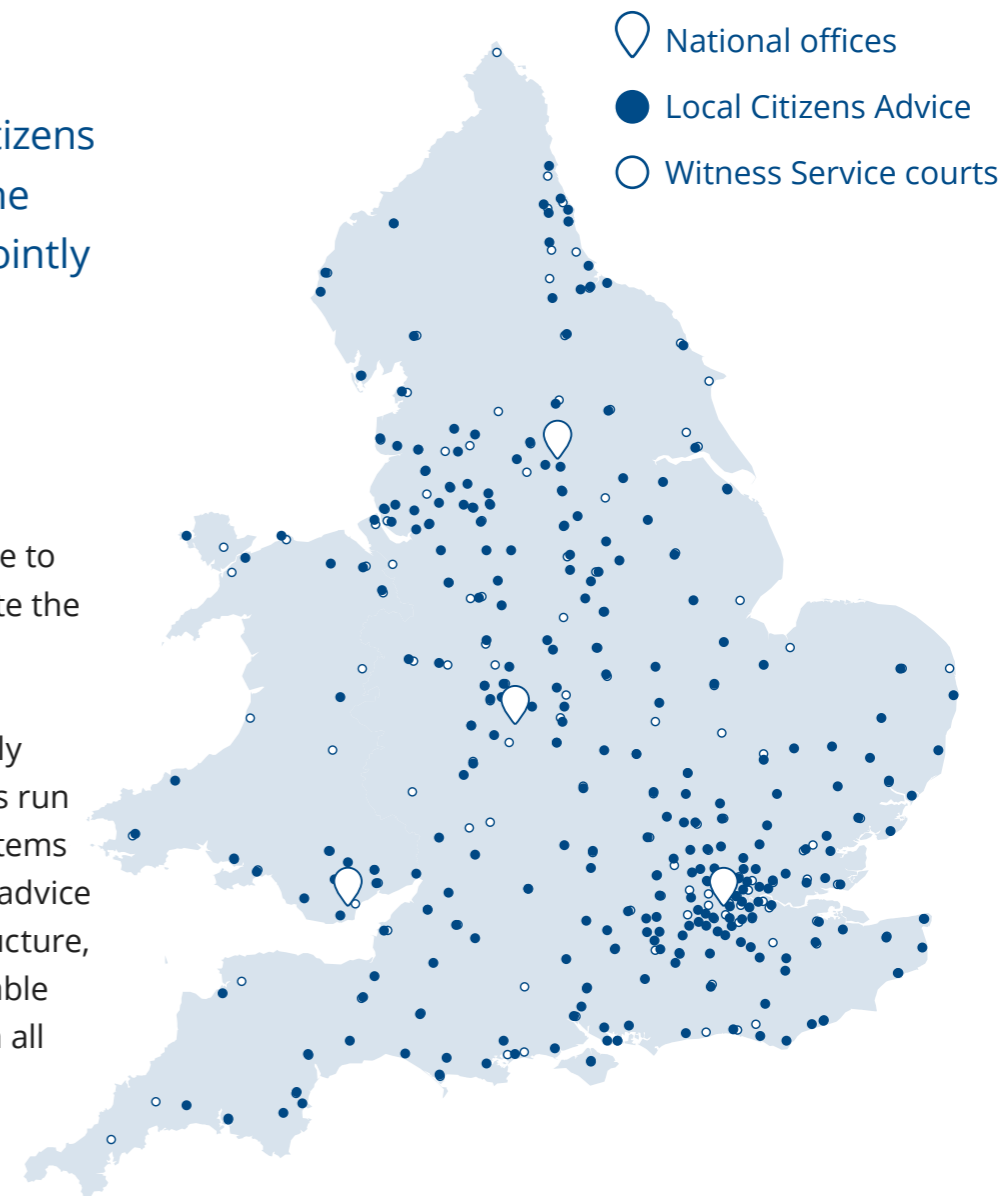
How we deliver our services

The service is delivered by our highly trained people, made up of around 16,000 volunteers and 8,843 staff.

Alongside our core advice service, together we deliver the Witness Service, Pension Wise, the Consumer Service, the Help to Claim service, debt advice funded by the Money and Pensions Service, and Advicelink across Wales, funded by the Welsh Government. We're also the consumer champion for the energy market and the statutory consumer watchdog for the postal service. People often come to us needing help with 4 or more interrelated problems, which have been growing in complexity since the pandemic began and throughout the cost-of-living crisis. We're uniquely placed to help them by offering a holistic

approach, with our core advice services able to draw on specialised support to help navigate the most complicated circumstances.

Locally, advice is offered from approximately 1,615 locations. Nationally, Citizens Advice is run from 4 offices providing the underlying systems and written resources needed for the core advice operation, as well as providing the infrastructure, content and advocacy to deliver our charitable purpose. The Witness Service is available in all criminal courts across England and Wales.



* During the financial year 2022 to 2023, there were 252 independent local Citizens Advice charities across England and Wales. The total number has decreased due to local mergers, though our geographical representation remains the same. The figure of 250 is correct at the date of publication.

Who we helped in 2022 to 2023

“I can’t really put into words... how thankful I am to Citizens Advice. If it wasn’t for them I would have just given up.”

-Ray



We help millions of people every year. In 2022 to 2023 this included:



2.66 million

people helped with one-to-one advice
(up 4% from 2.55 million in 2021 to 2022)



60.6 million

pageviews of our online advice content
(up 3.8% from 58.4 million in 2021 to 2022)



1.87 million

million people helped on the phone (down 5% from 1.97 million in 2021 to 2022)



729,000

people helped by email
(up 17% from 624,000 in 2021 to 2022)



457,000

people helped face-to-face
(up 149% from 183,000 in 2021 to 2022)



166,000

people helped on webchat
(down 6% from 176,000 in 2021 to 2022)



79,000

witnesses supported
(down from 87,000 in 2021 to 2022)

In total we helped 2.66 million people one-to-one, by phone, email, webchat or face to face. Our advice website had over 60 million pageviews.

In 2022 to 2023, the number of people coming to us for help has increased again year on year, and is still significantly higher than pre-pandemic levels. The cost-of-living crisis is driving some of the most complex cases we've seen, with people on average needing advice for 4.9 issues. People are coming to us with a wider range of problems, and those problems are themselves more complicated, due to a variety of intersecting external factors. It's a crisis on a national scale, and you can read more about the variety of situations people face in our ['numbers behind the stories'](#) series.

Over half of the people we've helped with debt are now living in 'negative budgets' (which you can read more [about on page 15](#)), without enough income to cover essential outgoings like housing costs, utility bills and food, which in turn is driving a mounting debt crisis.

The end of Covid restrictions meant we were able to increase our face to face provision, more than doubling the number of people we were able to see in person. We've also seen a 17% increase in people receiving advice by email. We continue to adapt to provide help to people in a way that works for them.



4.9

the number of issues on average that people need advice with

Our value to society

We can use our data to calculate the value of our work to society as a whole. We use a Treasury-approved model that gives us a financial value for each of the outcomes we achieve for our clients. By adding up all those values, we get a total figure for the service.

In 2022 to 2023, Citizens Advice generated:

£681 million in savings to government and public services (fiscal benefits).

By helping stop problems occurring or escalating, we reduce pressure on public services like health, housing or out-of-work benefits.

Additionally, £4.7 billion in wider economic and social benefits (public value).

Solving problems improves lives and this means better wellbeing, participation and productivity for the people we help.

Furthermore, £2.7 billion in value to people we help (financial outcomes following advice).

As part of our advice we can increase people's income, through debts written-off, taking up benefits and solving consumer problems.

The fiscal value of better mental health and well-being was £89 million and the public value—in terms of better mental health and well-being—was £1.5 billion.

For more information on how we estimate our value to society, see our [technical annex](#).

For every **£1** spent on the Citizens Advice service:



government and public services save **£1.91**



the wider economic and social value is **£13.28**



our clients' financial gain is **£7.64**



Our response to the cost-of-living crisis

“Honestly Citizens Advice is such an important service at the moment. I don't think they realise just how important they are to people out there... having that extra energy and council tax help, it has taken the worry away. It takes the pressure off thinking, if the extra money hadn't come in, what would I have done?”

-Lucy

The cost-of-living crisis defined 2022 to 2023 for us and the people we help.

Financial and personal issues ballooned in number and severity for millions of people across England and Wales, against a rapidly changing geopolitical and economic landscape. People facing extreme difficulties have overwhelmed our services—this year our advisers helped each client with an average of 4.9 issues, a 14% increase on the pre-pandemic average of 4.3, and we've given 4% more people one to one advice than we did last year.

Our advisers have been working flat out to help people with urgent, complex problems and as a service, we're working hard to respond quickly to people's needs. Our robust, real-time case data combines with our frontline insights and policy expertise to make us the trusted authority on how the crisis is affecting people, and what changes are urgently needed to support those most affected.

Advocating for change

We've created compelling new ways to call for change across England and Wales, using our unique data to show the impact the cost-of-living crisis is having. We set up our publicly available [Cost of Living Dashboard](#) and [Wales Cost of Living Dashboard](#), where monthly consolidated data allows users to track the impact of the crisis, including key trends, how the situation differs by location, and how different demographic groups have been affected. This data has been showcased in our monthly cost-of-living data briefings, where each month more than 2,000 policy makers, civil servants, journalists and peers working across private, public and charity sectors sign up to hear our expert commentary. We've used the same unique insights to contribute to policy changes that have put money into the pockets of people on low incomes, including cost of living payments, additional payments for disabled people, the energy bill support scheme and benefits being raised in line with inflation in April 2023. We help to achieve

change by directly engaging with ministers and key stakeholders in Parliament and in the media. This year our insights have been publicly showcased through record levels of media coverage, with broadcast coverage up by 83% year-on-year.

As part of our commitment to working across two nations, we continued to advocate specifically on behalf of people across Wales to the Welsh Government and Senedd. Our work contributed to the Wales Fuel Support Scheme being expanded to reach 400,000 low income households. We secured additional flexibility in the crisis support available through the Discretionary Assistance Fund, and our recommendations ensuring all people receiving Council Tax Reduction were eligible for the cost of living payment were accepted.

Our work on Council Tax Reform secured a Welsh Government commitment to end the punitive full bill rule where households are liable to pay the entirety of their council tax bill for missing as little as one payment.

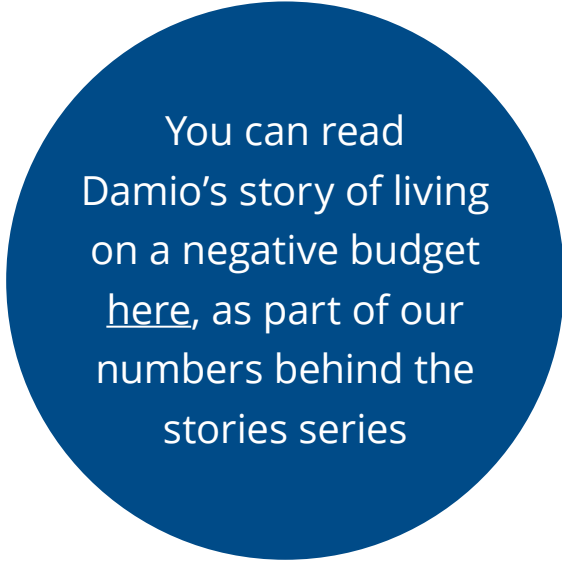
Building meaningful partnerships

We've built new partnerships to help us support as many people as possible through the crisis, which you can read about [here](#) and [here](#). Securing funding and working with partners is absolutely essential to our financial sustainability in the most challenging economic situation we've seen in a generation.

In recognition of our work helping people with the rising cost of living, we were pleased to be chosen as 1 of 2 charity partners for the Guardian and Observer's 2022 annual appeal, which raised an incredible £1.57 million and shone a light on the amazing work that Citizens Advice local offices are doing during the crisis. Funds have been directed towards our core advice services, with distribution corresponding to the spirit of the appeal and its focus on grassroots charities providing support to those in the greatest need—whether this is by telephone, webchat, our online advice content, or in person.

Amplifying the voices of the people we help

We amplify the voices of the people we help and we respect their lived experience. In March 2023 we expanded our cost-of-living data series with a new series—[the numbers behind the stories](#)—which explains how the crisis is affecting individual people we're supporting and tracks the effectiveness of the government's cost-of-living support schemes—for example, by lifting people out of 'negative budgets'. Something fundamental has changed during this cost-of-living crisis; we've seen a rapid rise in people whose income doesn't meet their essential costs (like housing, utilities and food)—even after rigorous assessment with our specialist advisers, who help to maximise incomes and cut costs as much as possible. In 2019, just over a third of our debt clients were in this situation, facing a negative budget. Today it's over 50% and the number is growing. Huge numbers of people, including people in work and homeowners, have negative budgets. We're concerned this is leading directly to a debt crisis, and our current advocacy focus includes influencing government and regulators to deal with this issue, so that people can afford their essentials without incurring debts.



You can read Damio's story of living on a negative budget [here](#), as part of our numbers behind the stories series

"Absolutely thrilled you were here, said to my family before I left "don't worry, tomorrow I'll find out where the Citizens Advice office is" and you were here, absolutely amazing, thank you!"

-Alan* - Manchester

* Names have been changed to protect anonymity

Innovating in response to people's advice needs

To help us deal with the massive demand challenge we're facing, we've added more advice to our website. Our dedicated cost-of-living content team helps people to get cross-cutting online advice at their moment of need. We've updated content on mortgages, bills, debt, money, benefits, energy, housing and consumer issues. Our 2 top cost of living pages have had over 1 million visits. The team has analysed trends across our website, Casebook (our case management system) and sought expert views to identify key issues. We identified a need for there to be a central place on the website for cost of living-related advice, and so designed 2 pages to meet these needs—[Get help if you're struggling to pay your bills](#) and [Get help with the cost of living](#), which regularly receive over 50,000 views a month. We've also tested new content signposting people to organisations for mental health support, which have become some of the most popular links on the page.

Our local offices work hard to reach out to people who need help in their local communities, who may not otherwise contact us. In Manchester, a new advice van started visiting community touchpoints in October 2022, including shopping centres, supermarkets, hospital car parks and football matches.

During the cost-of-living crisis, we and our partners have increasingly seen people with complex issues. Referral partnerships within Citizens Advice and with other organisations are key to helping people resolve their issues, and making sure that they receive the most appropriate support. We've built a set of digital tools that put people in front of the right adviser to help them quickly, securely and reliably, and early indications show that 85% of people who come to us through our referrals platforms report an improvement in their mental health. 44 local Citizens Advice currently use the platform, as well as 96 partners, including local authorities, charities, food banks and advice agencies.



We were able to discuss how Dave* could get back into work and looked for possible jobs he could apply for, helping him with a CV.

Dave's* story

Dave* had been visiting a local food bank for many years. He's had issues with alcohol and drugs and has not been able to work for several years. He had housing issues involving violence from another lodger and became homeless.

With Dave's* consent, the food bank referred him to us through our referrals platform, and we helped him to be housed temporarily by the local authority and are now helping him to find permanent accommodation. We made arrangements to meet on several occasions at the foodbank and at our local Citizens Advice office. We were able to discuss how he could get back into work and looked for possible jobs he could apply for, helping him with a CV. He was employed by one of these jobs—in a full time specialist construction role—and having completed his training is now fully employed.

Dave* requested one last food voucher to tide him over until he gets paid at the end of the month. Dave* has relied on food banks for many years but is very hopeful that he'll now be able to manage without them.

* Names have been changed to protect anonymity

How we're helping people



Local service successes: Monica's* story

Monica* has a number of medical conditions and is unable to read or write. Monica* had been receiving Personal Independence Payments (PIP) and reported a deterioration in her conditions. Her award was reviewed and it was decided she was no longer entitled to PIP. Monica* came to us for help with her appeal and was supported through the process. She was awarded the enhanced rates of daily living and mobility, receiving £10,000 in arrears, with ongoing payments of around £620 every 4 weeks.

We couldn't do what we do without our volunteers: Jeremy's* story

Volunteer adviser Caroline* was able to help Jeremy* claim over £19,000 in income-based Employment Support Allowance (ESA), backdated for over 5 years. Jeremy* was also supported in a Personal Independence Payment (PIP) reassessment, to include the higher rate as his mobility was already impaired and also deteriorating. Jeremy's* income immediately increased by over 60%, to around £180 a week. Caroline* also made sure Jeremy* received the government Cost of Living payments he was entitled to.

* Names have been changed to protect anonymity

More than 60% of the people we help with crisis support are disabled or have long term health conditions.

You can view up to date figures showing how the cost-of-living crisis is disproportionately affecting disabled people with our [live data dashboard](#).

Adviceline

Adviceline is our nationally supported remote generalist advice service—currently delivered by phone, chat and email. It has been in place for 12 years, and this year answered its 8 millionth call. We've seen challenges around demand and resourcing, and we continue to refine and develop the framework for remote service delivery across phones, webchat and email. Despite supporting over 1.4 million contacts, we know people are struggling to get through to us, and because people are coming to us with more urgent and complex problems, it takes our advisers longer to help them. This means that although more people are trying to get help, we've answered 36% fewer calls than last year.

Adviceline is a core part of our service offer, intrinsically linked to other parts of our service, and central to us offering free, impartial advice to everyone—whatever you are, whatever your problem. We've made significant progress to help more people get advice remotely by phone, webchat and email—from approximately 72,000 contacts in 2010 by phone only, to over 740,000 contacts in 2022 to 2023 across phone,

email and chat. The Adviceline Phones service, with its 247 local office users, migrated from our old telephony system (Kcom) to our new system (Connect, delivered by Accenture in partnership with Amazon Web Services) as planned this year, as part of a full migration of all 19 of our phone services—a major investment in improving our customer experience. We've also overhauled our referrals and feedback processes, supporting people to move more easily through the service as well as allowing local offices to interact with one another more effectively.

Online advice content

We strive to improve our online experience and increase the number of users of our public website. This allows people to get help as quickly as possible and ensures we save adviser time for complex cases. Our online content had over 60 million views this year.

We've undertaken 3 pieces of research to better understand our users, covering:

- Racial disparities on the website
- Improving findability of our content

- Users who are able to find their way forward without talking to an adviser

As a result we know which factors most influence people being able to find the advice they need, and we've built a programme of work around them to improve how users can get online help through our content. This will directly improve outcomes for many people who come to us for all issues. This year we'll be looking at how we can better design content for stressed and anxious users—which will have a real impact on those facing tough times in the cost-of-living crisis.

Expert Advice provision

Our advisers work tirelessly to support the people who come to us for help, and the advice we give is curated by an expert team who provide resources and individual support to local Citizens Advice, ensuring they're able to help people find a way forward.

In 2022 to 2023 our experts supported advisers through a mix of channels including:

- Over 3,700 queries answered to advisers seeking help on complex client cases in work, benefits and housing

- Over 6,500 advisers receiving weekly email updates with up to date information of legal changes, expert insights on emerging issues and details of other useful advice resources
- Over 30 online articles published giving advisers in depth commentary, guides and tactical advice on a variety of advice issues, particularly focusing on debt and income maximisation
- Over 3,700 advisers supported through online adviser communities including moderated peer-to-peer support and sharing of best practice
- Dedicated cost-of-living crisis briefings covering tactics to help with energy, debt and benefits issues

Supported by our centrally funded National Backup Service, and often operating their own local phone services too:



93%

of local Citizens Advice services support people through phones on Adviceline



25%

of local Citizens Advice services support people through email on Adviceline



20%

of local Citizens Advice services support people through webchat on Adviceline



680,000

Adviceline calls answered

1.4m*

Adviceline calls dealt with

34,000

Adviceline webchats answered

25,000

Adviceline emails answered

* Calls dealt with include those passed to other services or reaching our voicemail.

Consumer Service

Our Consumer Service allows us to help thousands of people a year with their consumer and energy issues and has been key to helping us to meet the huge demand for energy advice. In 2022 to 2023, we increased the service by 25 full time equivalent advisers to meet this demand. The service is provided by 8 local Citizens Advice.¹

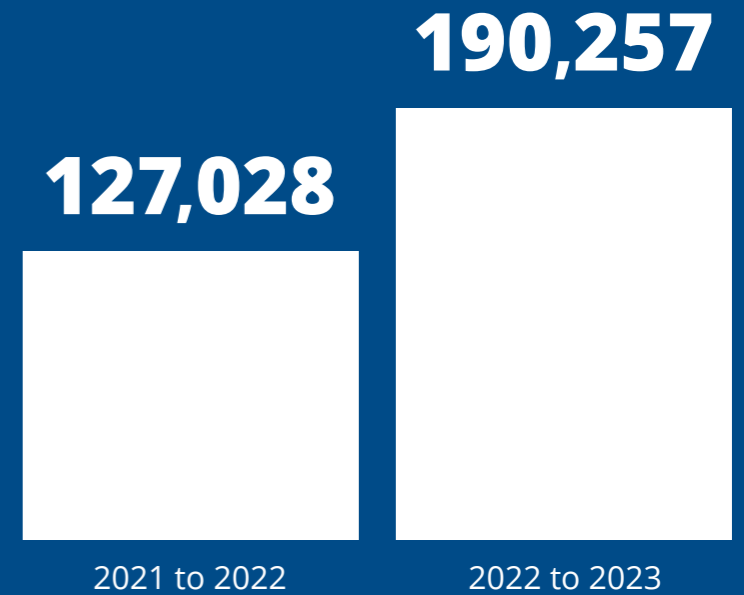
In January 2023, we began a project to transform the legacy systems that support the delivery of the Consumer Service to prevent service failure and support a smooth customer journey through technology. Development of new systems will continue throughout 2023 to 2024, with full integration into our case management system, Casebook, a core objective to improve customer experience and data collection.

We've called out practices where businesses have been overcharging or ripping off consumers in the middle of the cost-of-living crisis. We've focused in particular on hidden mid-contract price rises in the telecommunications market and the manipulative design practices consumers encounter when shopping online, which cost consumers significant sums of money at a time when household budgets are most squeezed. We know that markets need to change to better protect consumers, which is why we've also carried out research on how best to develop outcomes focused regulation and effective social tariffs.

Our research effectively identified harmful business practices in consumer markets and encouraged decision makers to take action. In response to finding that mid-contract price rises were likely to cost consumers over £2.5 billion in 2023, Ofcom called for a change in the way telecoms firms calculate price rises. The regulator also announced that they will conduct a review into inflation linked telecoms price rises.

¹ The local offices delivering the Consumer Service are Citizens Advice Caerphilly, Citizens Advice Cardiff and Vale, Citizens Advice Gateshead, Citizens Advice Lindsey, Citizens Advice Manchester (who sub grant some of the service to Citizens Advice Sheffield in a partnership), Citizens Advice Staffordshire North and Stoke-on-Trent, and Citizens Advice Torfaen who deliver advice through phone, webchat and email, and is funded by the Department for Business and Trade, formerly Department for Business, Energy and Industrial Strategy

Energy contacts



93%

of people we helped were either highly satisfied or satisfied

Despite the significant pressures on the service, we still maintained very high client satisfaction rates

Following our investigation into harmful online design practices, focusing on high risk areas like gambling and Buy Now Pay Later, there has been significant improvement in the regulation of digital design across the markets we focused on. The government has published a consultation and a white paper that looks at the design of online products as well as including measures to tackle these issues in the new Digital Markets, Competition and Consumer Bill.

Energy

The energy crisis continues to have a huge impact on people's lives and household budgets. We've concentrated efforts across many advice services, content generation and advocacy to address both the root causes and end results of the massive increase in costs people have been facing.

In addition to the energy support provided by our Consumer Service, we are funded by external partners to deliver a number of energy advice initiatives, which we do through 85 local Citizens Advice services. These funded programmes help people with everything from understanding energy bills to carbon monoxide safety tips.

We also gave out 90,174 fuel vouchers, supporting people with no means to top up their prepayment meters. When people call us for energy support, we see the whole person—we look into their circumstances and offer advice on benefits and income maximisation, often able to help people realise they are entitled to discounts on other utilities and additional support.



Energy Advice Programme helped **12,091** people



Energy Outreach Programme helped **29,776** people



Carbon Monoxide Advice Project helped **16,800** people



Warmer Wales 2 helped **4,076** people

Our adviser helped Aled* get an increased benefit entitlement of £14.62 per week (£760 a year), and expected savings on Aled's* water bill and energy bills would be over £300 a year.

Aled's* story

Aled* is of pension age, and has health conditions which need to be carefully managed. He lives in council rented accommodation. He has a prepayment meter and tops up £90 per fortnight, which he's struggling to afford. Aled* contacted us as he had no credit on his meter and couldn't afford to top up. He also wanted to find ways to reduce his energy costs. He was worrying about how to make ends meet and how to keep himself warm.

We were able to help Aled* in several ways. First we provided him with a fuel voucher. Then, our adviser carried out a benefit entitlement calculation to check Aled* was getting all the benefits he's entitled to. The calculation showed that he was eligible for council tax reduction and attendance allowance, so our adviser helped with this application and also arranged a call with his council. We also found he could get a reduction on his water bill through his supplier's social tariff.

Aled* wasn't on the Priority Services Register so we signed him up and explained how it works. We checked Aled* had received his Warm Home Discount payment and energy bill support scheme payments, and gave energy efficiency advice aimed at reducing energy bills from behavioural changes such as shutting the curtains and adjusting the heating thermostat.

Our adviser helped Aled* get an increased benefit entitlement of £14.62 per week (£760 a year), and expected savings on Aled's* water bill and energy bills would be over £300 a year.

* Names have been changed to protect anonymity

Our website has continued to be a valuable source of support and information, reaching a wide audience. We had 5.66 million unique page views on our Energy webpages.

We responded to the evolving energy crisis by developing new tools to tailor our advice to someone's personal circumstances, like our [interactive energy calculator](#) and advice on [how to use in home displays](#) (IHDs, or smartmeters), which promotes the availability of Accessible IHDs for people with visual impairments and other disabilities.

We've created advice on energy efficiency, funded by National Grid, which sits within the Consumer advice section of our website and allows users to more easily understand what energy efficiency measures they can take and what grants are available to cut the costs of their bills. We will experiment with new content formats, with impacts relating to EDI central to this work—research suggests marginalised communities are most affected by energy bill rises and have the highest levels of stress and the most urgency to move their problems forward.

We're the statutory consumer advocate for energy, and have successfully influenced how much money electricity distribution network companies are allowed to recover through energy bills. We scrutinised and challenged both company business plans and Ofgem proposals. Through reduced company profits and tougher targets on efficiency and performance, we now expect the companies to be able to deliver the increased investment required to deliver net zero without network costs to consumers increasing in real terms.

Our website has continued to be a valuable source of support and information, reaching a wide audience. We had 5.66 million unique page views on our Energy webpages.

By the end of December 2022 we'd seen more people who couldn't afford to top up their prepayment meter—and were left without heat, light or hot water as a result—than in the whole of the last 10 years combined.

Advocacy spotlight: How we drove a ban on the forced installation of prepayment meters

For years we've called for improved protections for people who are forced onto prepayment meters because they can't afford their energy bills. In autumn and winter 2022 the situation became increasingly urgent, as a huge spike in the cost of energy meant that energy bills were unaffordable for low income households, leading to a record number of people coming to Citizens Advice for help.

Our policy and external affairs teams worked to raise the profile of the issue and force action. We commissioned research which uncovered the true scale of the issue, finding that more than 2 million people were disconnecting from their energy supply at least once a month because they were unable to afford to top up their meter. One of the most concerning findings was that 130,000 households, including a disabled person or someone with a long-term health condition, were being disconnected from their energy supply at least once a week because they couldn't afford to top up. We combined these numbers with lived

experiences drawn from the Consumer Service and local Citizens Advice, in a hard-hitting report. The report secured widespread news coverage on the day, including the Today Programme, BBC News, Sky News and the front page of the Guardian. We also saw a huge response on Twitter, trending as many MPs and journalists shared our report. The scale of public attention on the issue led to parliamentarians from across the political spectrum making interventions in Parliament and in public. We provided parliamentary briefings and one to one meetings with a number of parliamentarians. We also worked in partnership with local Citizens Advice, providing briefing materials to enable them to contact their own MPs and ask them to take action. Graham Stuart, Minister for energy security and net zero, hosted a number of roundtables attended by Ofgem, energy suppliers and Citizens Advice to discuss the issue and the actions which urgently needed to be taken.

2 weeks later our campaign gained further momentum when an undercover investigation by The Times exposed bad practice by bailiffs, who were forcefitting prepayment meters on behalf of British Gas. This expose led to renewed national media attention which heavily quoted our research, and our Citizens Advice spokespeople were interviewed across a range of outlets including BBC News, Sky News and LBC.

Grant Shapps, the Secretary of State for Energy Security and Net Zero, picked up the issue and demanded that Ofgem and energy suppliers take urgent action to address the harmful practices highlighted in our research and the Times Investigation.

On 2 February 2023 Ofgem announced a temporary ban on the forced installation of prepayment meters until additional consumer protections were

in place—one of our key campaign asks. Ofgem also announced it was launching a market compliance review to understand whether energy suppliers had been breaching regulations. As part of this review Ofgem and Citizens Advice collaborated to set up a public call for evidence, asking people to submit their experience of having a prepayment meter fitted. The phonenumber and webform were hosted by Citizens Advice Stevenage.

In April 2023 Ofgem launched a new voluntary Code of Practice for forced prepayment installations, which energy suppliers will be required to sign up to in full before they can start force fitting prepayment meters again, giving consumers substantial additional protections before, during and after having a prepayment meter installed. Ofgem intends to enshrine these new protections in fully enforceable regulation before winter 2023.

We commissioned a 9 month project, conducted by the Social Market Foundation and Public First, to understand whether some consumers would need long-term, lasting support with their energy bills, and if so, who and how. Our findings and proposals were driven by what the public wants and needs, informed by both opinion polling and focus groups. We also worked with charities, suppliers and think-tanks to find consensus and workable ways forward. As we neared publication of our final proposals, the government announced that it would consider the case for social tariffs. Our final report set out credible, costed proposals to provide enhanced, targeted support to consumers struggling with their energy bills. It was widely welcomed by industry and other charities as a constructive contribution to finding a way forward.

Years of low home insulation rates have left people in the UK ill-prepared for high energy prices. Making our homes more energy efficient has never been more crucial, with those in the least efficient homes able to save nearly £950 a year. Our report, Insulation Nation, called on government to implement a Great British

Energy Efficiency scheme to rapidly upgrade the least efficient homes, and protect households from the instability of global gas markets. Our asks were echoed in a letter from the chair of the Climate Change Committee, Lord Deben. And since its publication, the government has announced the Great British Insulation Scheme which aims to deliver energy efficiency upgrades to 300,000 homes, saving households £300-£400 per year on energy costs.

Every year, we run an energy saving campaign to reach consumers with relevant energy advice to help them understand their bills and save energy. Prior to this year, the campaign focused on a week of activity in winter to encourage people to check if they could save money by changing energy supplier. Changes to the energy market meant that switching supplier was no longer relevant messaging and we had to rethink, so this year we moved to a more flexible year-round campaign to allow us to reach more people and change the messaging depending on what was relevant to the energy market at any given time. We run the campaign in partnership with the Energy Saving Trust and this year, our content was seen over 40 million times across various channels including adverts in buses

and newspapers, radio spots and social media including TikTok, to reach as broad a demographic as possible. We also worked with the Post Office and PayPoint to increase our reach and deliver messaging to priority audiences, such as people topping up prepayment meters, and in partnership with the Trussell Trust we delivered 10,000 leaflets about the Energy Bills Support Scheme to people receiving food parcels.

Debt

Our Money and Pensions Service funded Debt Advice Project provides free debt advice across England through a national free phone service, webchat and face to face provision in over 100 community based advice agencies. In addition we provide a national centre for the processing of Debt Relief Orders (DROs). We're at the forefront of the emerging debt crisis, as people struggle with the cost of living.

We've supported over 200,000 people through the cost-of-living crisis by providing our service over multiple channels, so people can get advice in a way that works for them.

We supported 111,000 people in 113 local areas through the work of 101 local Citizens Advice and 12 independent advice agencies. We were successful in securing a new 3 year contract which will eventually support over 190,000 people a year. In the first 2 months of this service we supported 17,000 people and advised on over £39 million of personal debt.

This year our DRO Hub supported people in debt to submit over 3,000 successful applications covering over £46 million of debt. Once again we were successful in securing one of the 2 new national DRO contracts which will eventually support over 7,000 applications a year.

Over the year we worked with Money and Pensions Service on a new peer assessment quality assurance process and have achieved the quality mark in all of our services.

Alongside our cost of living advocacy work, we've been exploring the risk that [ongoing financial pressures lead to an increasing number of people falling into debt](#). In the context of the cost-of-living crisis it's even more important that there is an effective system in place to help people facing problem debt get back on their feet.

But our research has instead found a wild west—with [rogue bailiffs breaking rules](#) when collecting debts, profit-making firms preying on people in debt and pushing them towards [individual voluntary arrangements](#) (IVAs—the most expensive and risky form of debt solution) and [upfront fees locking people out of alternative forms of debt relief](#), like bankruptcy and Debt Relief Orders.

We've made the case that the government needs to take action in each of these areas to ensure people who fall into debt do not find their problems made worse by the systems meant to support them, securing supportive media coverage and meetings with parliamentarians and regulators to discuss our recommendations.

Advicelink Cymru and our services in Wales

As part of our commitment to working across 2 nations, we offer specific services and advocacy for people we support across Wales, including giving advice in Welsh.

Advicelink Cymru

Advicelink Cymru is a Citizens Advice Cymru targeted service for people most in need of advice services, funded by the Welsh Government under its Single Advice Fund.

Advicelink Cymru offers a quality assured advice service across Wales, covering the following advice areas:

- welfare benefits
- debt and financial capability
- housing
- employment and discrimination
- education

This year, Advicelink secured over £49 million additional income for people we helped, and wrote off over £10 million of debts. Throughout the year we've seen an increase in people who can't afford essentials, such as food and energy, leading to an increase in requests for food and fuel vouchers.



Advicelink supported people with **391,326** issues over the year—a 15% increase from **339,944** issues in 2021 to 2022.

Benefits and tax credits, including Universal Credit, was the top issue for the people we helped in 2022 to 2023, followed by debt and financial services & capability.

Of those surveyed, 8 in 10 people said they would not have been able to find a way forward without Advicelink.

Advicelink is made up of a number of services delivered in 6 regions across Wales by a network of local Citizens Advice offices and funded advice partners. As well as regional community and specialist services, a pan-Wales remote phone line, Advicelink also delivers:

Claim What's Yours

Claim What's Yours is a Welsh Government funded income maximisation and benefit take up campaign, providing free and confidential advice about benefits people may be entitled to. The dedicated helpline is promoted via TV, radio and online advertising campaigns by the Welsh Government.

Private Rented Sector Debt Helpline

The Private Rented Sector Debt Helpline is a bespoke service that is dedicated to helping private rental tenants in Wales who are struggling with debt issues.

The aim of the service is to help people who may be feeling helpless and overwhelmed to move towards feeling empowered to get on top of their finances and ultimately, remain in their homes. The service is provided by a dedicated helpline which provides free, impartial and confidential advice.

Mental Health Breathing Space

Mental Health Breathing Space is a targeted debt advice service for clients in mental health crisis. The service is able to provide enhanced protection from creditor action for people, in a mental health crisis, supported by an Approved Mental Health Professional, for as long as they are in crisis for longer than 30 days.

Basic Income Pilot for care leavers

The Welsh Government basic income pilot for care leavers provides a monthly payment of £1,600 to young people leaving care at 18 years old. Our Citizens Advice Cymru service provides direct advice to young people and 'second tier' advice and support to local authority professionals working with young people.

This includes advice at all stages, from working through a pre-pilot 'better-off calculation' to budgeting advice or financial crisis support. Care leavers are able to access impartial advice tailored to their individual circumstances.

Citizens Advice Cymru Partnership Working

Partnerships are a fundamental element of our work in Wales, especially through our Advicelink

funding. Advicelink is a targeted service, ensuring that we specifically focus on providing advice to under-served communities by partnering with organisations who have existing relationships with those communities and increasing their awareness of advice and making warm referrals into Local Citizens Advice. The benefits to partnership working are:

- Reaching out to people through partners, to get advice services to those most in need of them before they are in crisis
- Working together so the advice journey is as simple as possible and the support best fits the person's needs
- Working to strengths: quality-assured advice with wraparound support for people from partners. Support from partners could be practical, emotional, clinical or social

This year saw a growth in our partnership working across Wales, with more partners signed up to our online referral platform. We had over 90 partners actively making 5,155 referrals, bringing the total number of referrals to over 15,556 referrals made since the project's inception in 2020.

Help through Hardship

Help through Hardship is a partnership between Citizens Advice, Mind and the Trussell Trust. Together, we aim to tackle the underlying causes of hardship, including mental health problems, by offering joined-up advice and support services for people on the lowest incomes. Our primary service is the Help through Hardship helpline which is available for people throughout England and Wales, and delivered by 17 local Citizens Advice. We've run successful pilot projects including a 'call back service' for people who'd been identified as suitable for a follow up call, a pilot offering people free SIM cards providing access to mobile data and credit and a referral service to Gingerbread, the leading national charity working with single parent families. The service is funded through contributions from fundraising efforts by the Trussell Trust and Citizens Advice, as well as local investment and in-kind support provided by Mind, and won the Third Sector Award for Charity Partnership of the year in 2022.



46,000
calls handled



63,000
food vouchers issued



£35 million
in identified income gains
for the people who used
the service



44,000
people helped



128,000
parcels distributed

The service was externally evaluated by ICM—some key findings were:

92%

Almost all callers had taken action or planned to do so as a result of contacting the service

64%

Two-thirds of callers reported that the advice they were given helped them in the short-term, and almost half said the advice helped them in the long-term

64%

Two-thirds of callers reported they have increased trust in support services generally because of contacting the service

Help to Claim

The Help to Claim service supports people in the early stages of a Universal Credit claim, from their application, through to their first correct payment. We're funded by the Department of Work and Pensions to deliver the service remotely by phone and chat to people across England, Scotland and Wales. We deliver through 60 local offices and Citizens Advice Scotland who sub-grant to bureaux in their network. We also have coverage within all Jobcentre Plus Districts (31 in England and Wales and 8 in Scotland) and our community and partnership function works to maintain and extend the reach of the service at a local level.

We supported over **134,000** people, including:²



Over **3.7 million** page views on the website



Over **230,000** phone calls answered



Over **89,000** webchat sessions

As well as securing funding for year 5 of the service, highlights for 2022 to 2023 include:

- We introduced a community and partnership programme to build relationships with Jobcentre Plus contacts and engage local community organisations to raise awareness of Help to Claim. These partnerships facilitate signposting and referrals into the service and enable more people to access the support they need
- We've been testing potential models for delivery of Help to Claim support via video, with a view to improving accessibility
- We started an in depth research study aimed at improving the experiences of people with English as an additional language
- We improved our online content for people moving to Universal Credit from legacy benefits

² 2022 to 2023 was the first year that we also had responsibility for delivery in Scotland, via a sub grant arrangement. These figures represent England, Scotland and Wales.

Pension Wise

Pension Wise is dedicated to empowering individuals aged 50 or over with free, impartial guidance on accessing their defined contribution pension savings, ensuring well-informed decisions and finding a way through financial challenges. The service is available across England, Wales and Northern Ireland, delivered in partnership with 36 local Citizens Advice offices. Our guidance is available through phone and, from August 2022, face-to-face appointments.



70,000

people supported



96%

client satisfaction

During this period, the reintroduction of face-to-face appointments helped us reach a broader client base. Our post-appointment survey revealed that 26% of clients report opting for a face-to-face appointment because it better suits their accessibility needs. Moreover, 76% of face-to-face clients reported that they were better able to process complex pensions information when it was delivered in person. This feedback highlights the importance of offering a range of delivery channels to cater to the varying needs of our clients.

Amid the cost-of-living crisis, we've seen a growing interest in accessing pension savings early. Guider feedback suggests more individuals are considering tapping into their pension pots before retirement to address financial pressures. We're committed to offering guidance to affected people, helping them understand the implications of this decision and presenting the available options if they choose to go ahead. We also direct people to additional resources to help them manage financial challenges.

In a key development this year, the "Stronger Nudge" initiative, pension providers are now required to refer all individuals seeking access to their pensions to Pension Wise. This has significantly

broadened the number and diversity of clients using the service while also helping raise awareness with new audiences. The introduction of the Stronger Nudge not only emphasises the value of our guidance but also further ensures that people make well-informed decisions about their pension savings. Looking forward, we're reviewing the accessibility of our face-to-face service locations and streamlining our booking process, while analysing data to better understand our growing client base.

Scams Action

Our Scams Action service closed in September 2022, at the end of a funding period provided by Facebook. The service was delivered by phone, webchat and email, and through content provided online. The service also provided an innovative approach for Citizens Advice—by developing the '[Scams Action Tool](#)', an online self-help tool to help people identify scams. During its time running the service we collaborated on campaigns with partners like the Finance Conduct Authority and National Cyber Security Centre, reached tens of millions of people through online platform advertising and social channel partnerships and content, and helped 250,000 people through phone, web-chat and email channels. 1.8 million people viewed our online advice pages.

Action on Gambling Harm

People come to us for all kinds of support, and the issues they face are often interconnected. As a holistic service, we're used to exploring people's problems and helping them find a way forward.

We support millions of people every year with financial difficulties like debt and housing problems. Sometimes these issues can be connected to gambling harm. And we're here to help.

Our advisers are completely impartial and supportive. If we find that gambling could be the underlying cause of someone's financial difficulties then we sensitively guide them to the right specialist support services to help them find a way through their problems.

We're also taking action. We'll continue to build and use our data to influence decision-makers to make gambling safer for everyone. And more than anything we're working to break down the stigma that surrounds gambling harm and to help those affected.

We have support from GambleAware to build on our existing work, helping all our advisers to feel confident in talking about gambling with our clients.

We're developing our learning and advice content, producing guidance and support materials for our volunteers and staff and talking honestly and openly about gambling harm to all our audiences. We're here to help anyone who is experiencing or is at risk of gambling harm.

Post

6.2 million people missed important mail like health appointment letters in December 2022 and January 2023 due to Royal Mail delays. Using media and parliamentary engagement, we put pressure on Ofcom—the regulator responsible—to investigate the issue and take tougher enforcement action. We also published our second annual parcels league table in November 2022, which showed parcel firms still failing to deliver for consumers. As a result of our league table in 2021, Ofcom announced it would bring in new guidance regarding complaints processes and accessibility features. This year we've worked with Ofcom and parcel companies to make sure that new guidance will improve consumer outcomes, particularly for disabled people and those in vulnerable circumstances.

More than anything we're working to break down the stigma that surrounds gambling harm and to help those affected.

Social prescribing

Social prescribing is a healthcare approach that aims to improve a patient's overall well-being by addressing their non-medical needs. This approach recognises that health outcomes are influenced not only by medical treatments, but also by social, economic, and environmental factors. Social welfare law advice plays a vital role in social prescribing as significant numbers of patients are referred to us for support.

To understand the scale and nature of social prescribing referrals to our local services, we commissioned the National Association of Link Workers (NALW) to lead a piece of research, which made the following recommendations:

- Commissioners, academics, and social prescribing service managers should consider the entire patient/service user journey, including social prescribing link workers and community-based support services, such as Citizens Advice, in their service design or research

- Social prescribing key performance indicators must include the entire patient/service user pathway (including social prescribing link workers and community-based support)
- Resources should be made available to enable data to be captured in the whole patient journey, including funding for the entire patient/service user journey and recruiting more social prescribing link workers

We know that financial difficulties and money worries have a negative effect on mental health, and mental health difficulties can also increase problems in managing finances. There is evidence that money advice can improve mental health difficulties. We also know that psychological services such as the NHS Talking Therapies have a beneficial effect, but that recovery is affected for people who have debt problems. An obvious solution would be to provide more effective money advice and psychological treatment services.

We're running a study in cooperation with NHS Talking Therapies, King's College London and Money and Mental Health Policy Institute, funded by Guy's and St Thomas' Foundation. Our pilot programme is building the evidence for the service starting with feasibility and acceptability and then testing the working model in a series of cases, and will be developed in the coming year.

Witness Service

We provide free and independent support for witnesses and victims in every criminal court in England and Wales, to help them give their best evidence. Our service recognises that victims and witnesses often have other problems that intersect with their worries about attending court, and we work closely with other organisations—including local Citizens Advice—to help them get the support they need.

Funded by the Ministry of Justice, the Witness Service provides support for both prosecution and defence witnesses in every criminal court in England and Wales. Our trained volunteers worked tirelessly to give witnesses the practical information and emotional support they needed to feel more confident when giving evidence. This year we:

- supported almost 80,000 witnesses to give their best evidence
- provided enhanced support for 23% of vulnerable and intimidated witnesses through our outreach service
- made 5,700 referrals to other services for additional support, including local Citizens Advice
- met all or most of the needs of 95% of witnesses who received support from us

In addition to our work on the front line, we also completed a number of key projects to enhance our service delivery and better meet the needs of witnesses:

- Transforming our volunteering function to have a more strategic focus and better meet our volunteer recruitment needs, including a new volunteer management system and enhanced volunteering team structure
- Improving how we understand, advocate for and address witnesses' needs by introducing a new process for gathering witnesses' feedback on their experience with us
- Increasing witnesses' ability to access pre-trial support by developing our innovative 'virtual pre-trial visit' product, to launch in 2023 to 2024
- Beginning our journey to becoming a trauma-informed service, so we can better support our volunteers, staff and witnesses

Alex* told the team leader that they had no food, no heating and no lock on their front door, and they were being evicted.

Alex's* story

Sam*, a Witness Service team leader and their team supported a very anxious witness. Alex* was attending court for a domestic violence case. It was clear that it had taken a lot of time and care to ensure Alex* felt able to come to court.

On the actual day of support Sam* had built up a great rapport with Alex*, so when asked Alex* felt able to disclose some more issues that the Witness Service could support them with.

Alex* told the team leader that they had no food, no heating and no lock on their front door, and they were being evicted. Sam* started the onward referral process and resolved this situation the same day, firstly arranging for a food parcel to be delivered, with ongoing help from the charity. Sam* arranged via the police officer in the case to get a new lock fitted so Alex* felt safe returning home. Sam* then rang the local council (with permission) to start the process of securing emergency accommodation. Alex* was informed that within a week a new property would be available, out of area, which further helped Alex* feel safe due to the nature of their trial.

* Names have been changed to protect anonymity

Our Strategy



Our Vision

Our Future of Advice strategy, 2019 to 2023, set the direction and provided the parameters within which we've continued to innovate, improve and adapt to provide people with the help they need.

To keep delivering on our ambitions, we continually transform the way we do things, adapt to meet the changing needs of our clients, keep pace with rapid technological advances, and stay ahead in an increasingly challenging funding environment.

Originally the Future of Advice strategy was intended to run from 2019 to 2022, and we made the decision to extend this framework for an extra year to give us the time necessary to develop a new strategy for the whole service. During the lifetime of that strategy we achieved transformational impact across the service. This included, amongst many other achievements, establishing our partnership with the Trussell Trust to help those in crisis, successfully helping almost 200,000 people a year to claim Universal Credit through our Help to Claim service, and responding to an unprecedented pandemic which saw us have to redesign our service

model virtually overnight. You can see more about our specific focus and achievements in the final year of this strategy below.

Looking ahead, we want to build on our experience of using strategic frameworks, rather than traditional strategies, to create something which is genuinely responsive to the changing environments that we operate and the people we support live in. As a result in 2022 to 2023 we've been developing a living, or adaptive, strategy, to be adopted in 2023. This has seen us dig deep into our fundamentals: our purpose, identity, methods and missions to act as anchors when we're making challenging decisions both day-to-day and in the medium and longer term. It's been a collaborative, cross-organisation effort and there's more to do through 2023 and 2024 to really bring it to life for our colleagues, the people we help and our partners and funders.

We exist to shape a society where people face far fewer problems.

Our ambitions

For 2022 to 2023 we set ourselves a number of ambitious priorities:

- Developing a clear Advice Strategy, enabling us to understand and maximise our place in the advice sector, working with partners to deliver high-impact services
- Improving the infrastructure that supports advice-giving across the service, including procuring a new remote advice platform
- Building our strategy and transformation capabilities to set us up to deliver our next strategy
- Taking tactical steps to improve our local support offer, focussed on creating the conditions for everyone at Citizens Advice to be at their best
- Continuing our progress on Equity, Diversity and Inclusion (EDI) with a particular focus on improving access, EDI capability and workforce disparities

Many of these are multi-year priorities and will therefore continue into 2023 to 2024, where we have been equally ambitious in pursuit of the best possible service for those who need our help.

Equity, Diversity and Inclusion

Equity, diversity and inclusion (EDI) is integral to all we do as a service, not only for the people we help, but also for our volunteers and staff. We seek to research and understand how issues in society impact our volunteers, staff and the people we help in different ways, and we aim to ensure that the diversity of needs among our clients, particularly those from marginalised groups, is taken into account.

Our research shows that groups marginalised by society are disproportionately affected by issues such as benefits, housing, employment and household finances. The pandemic shone a light on these pre-existing inequalities and made some of them worse. Because of these social inequalities and the worsening cost-of-living crisis, we know that marginalised communities are more likely to need our advice, support and advocacy.

This year we've begun compiling regular EDI data briefings, focusing on equality disparities in various aspects of our organisation and the service. These briefings support our leadership team to think about actions they can take to close gaps in client and staff experiences and outcomes. We've also

developed tools to enhance our organisational EDI capability, which is more important than ever during the cost-of-living crisis. We've:

- Launched our Race Matters work to create a service that challenges systemic racism. This included undertaking qualitative research to better understand the barriers faced by communities of colour accessing our online content and developing a series of toolkits outlining our anti-racist principles and how staff and volunteers across the service can work together to ensure equitable opportunities and outcomes for everyone
- Built on our toolkit for advisers supporting disabled clients. We began to measure the impact of meeting clients' access needs during their advice journey. We found that when asked about access needs, clients gave accessibility and problem resolution scores of over 80%, compared to 63% where they hadn't been asked

We want to prioritise equitable and inclusive practices at all levels of our organisation, developing a culture where all of our volunteers and staff belong. We believe a greater diversity of identity, experience and thought within our workforce,

including at senior management and trustee level, will mean we collectively understand our clients better and are better able to meet their needs.

Business development and income generation

Financial sustainability is key to our future delivery. We continue to work towards securing longer term funding for the whole service, including moving towards multi-year agreements with national funders.

As with other charities, it is also critical that we ensure our funding is flexible enough to cover the full range of our costs and activities across the service, not only the delivery of our frontline services and advocacy, but the infrastructure that is needed to underpin this work and collectively achieve our goals. We continue to work to improve this position, and recognise a need to continuously assess our activities against the strategy to maintain a sustainable unrestricted reserves position. We're developing and growing our income generation function with a strategic

focus on funding partnerships. Income generation, outside of statutory sources, is still in its infancy within the organisation, however we're committed to embedding this function now and in the future so we can diversify our funding.

More stable funding enables us to plan further into the future and ensures financially sustainable and resilient services. At the end of the financial year, just over half of our nationally secured funding is now through agreements longer than 1 year.

In 2022 to 2023, we:

- submitted bids of over £100 million, working directly with 52 local Citizens Advice, with a win rate of 83%
- successfully negotiated an extension to the national Help to Claim project, helping people to claim Universal Credit
- maintained our funding relationship with the Department for Business, Energy, and Industrial Strategy and, following its split in February 2023, the newly created Department for Energy Security and Net Zero and Department for Business and Trade
- maintained our grant agreement with the Welsh Government on the Single Advice Fund project

- maintained our agreement with the Money and Pensions Service, to deliver the Pension Wise service across England, Wales and Northern Ireland, helping people with the right pensions guidance
- maintained our agreement with the Ministry of Justice to deliver the Witness Service
- successfully re-secured our regional debt advice funding from the Money and Pensions Service, and successfully bid to deliver a Debt Relief Order Unit and national debt advice hub
- maintained our funding relationship with GambleAware to deliver the Action on Gambling Harm programme, that aims to give advisers the confidence to talk to clients about gambling harm, helping people affected find a way forward
- increased the amount of funding to local services who are part of a pilot to test a combined intervention of money advice and talking therapy in NHS mental health services. The pilot is being evaluated by Kings College London
- continued to explore individual giving opportunities, through small-scale campaigns on our social media channels and by partnering with Crowdfunder and The Big Give on cost-of-living campaigns. We started the process of improving the supporter journey on our website so we can

make the experience more accessible, intuitive and enjoyable for those who would like to donate to us via our website

- continued to build relationships with Trusts and Foundations, whose valued support enables us to continue helping the people who most need our services
- worked with our network of local Citizens Advice to explore how we can support them to fundraise locally within their communities

Partnerships and supporters

We're proud to work with many organisations from both the corporate and third sectors, who support us to continue helping as many people as possible. Over the last year, demand for our main phone service Adviceline has more than tripled, and people are struggling to get through to us as we tackle the challenge of so much more demand. We work hard and smart with the resources we have, and we're always looking for ways to increase our capacity. We're grateful for every penny of support that helps us do this.

Aviva

Aviva pledged £7 million towards increasing capacity of our service, growing both our adviser availability and our ability to deliver advice through our website —providing key resources for people before their problems become a crisis.

BP

We received a donation of £3 million from BP to aid us in helping people find a way forward, through providing good quality and independent advice online, over the phone and in person.

Macmillan

We've been partnering with Macmillan Cancer Support for over 15 years, providing welfare benefits advice to people with a cancer diagnosis. There are more than 45 Macmillan/Local Citizens Advice specialist benefits services across England and the partnership aims to improve the finances of people living with cancer, together with their immediate family and carers. This year, the partnership secured over £100 million in new or revised benefit gains for the people accessing the service.

Mind

Mind joined our Help through Hardship partnership in September 2021. Together with the Trussell Trust, the partnership aims to tackle the underlying causes of poverty, including mental health problems, by offering joined-up advice and support services for people on the lowest incomes and campaigning for a more just support system. Advisers on the Help through Hardship helpline can refer callers to Mind's Infoline for mental health support, and local Citizens Advice work with local Mind services to provide holistic support to people experiencing both money and mental health problems.

NatWest Group

NatWest has been supporting a referral service for their customers in partnership with Citizens Advice Southend for a number of years. In 2020 we launched a national pilot to expand this service, helping even more people. This service has continued to provide vital support during the past financial year.

National Grid

National Grid pledged £10 million in January 2023 as we launched a strategic partnership with them, helping to alleviate financial distress caused by rising energy costs and support our front line services during the cost-of-living crisis.

As part of our partnership with National Grid we've also created a meaningful programme of corporate volunteering activity centred around direct advice delivery and pro bono projects. This mutually beneficial programme supports Citizens Advice and delivers employee skills, development and engagement for National Grid.

Shell

In 2022 Shell funded £2.55 million, helping us to increase our capacity to support people coming to us for advice on issues including debt, benefits and utilities.

The Trussell Trust

In March 2020, right at the beginning of the Covid pandemic, Citizens Advice and the Trussell Trust launched the Help through Hardship helpline, with Mind joining the partnership in 2021. The free helpline offers personalised, holistic support to people who don't have enough money for essentials, and can also connect people with a wider range of services and support, like a referral to the Trussell Trust foodbank network for emergency food. We've expanded our partnership to support local connections and use our shared voice to campaign for a more just support system for people facing poverty and mental health problems.

TSB

TSB have supported us with corporate volunteering, where their colleagues have shared skills and expertise through mentoring and workshop delivery to local Citizens Advice colleagues.

Yorkshire Building Society

We continued our innovative partnership with Yorkshire Building Society (YBS), expanding the provision in March 2023 to increase our reach in local communities, with 14 local Citizens Advice services delivering appointments in 18 YBS branches. Our advisers offer independent advice in private meeting rooms within YBS branches assisting both YBS customers and the wider community to find a way forward.

Our structure, governance and management

Our trustee board sets the vision and gives strategic direction to national Citizens Advice. The 12 members are trustees under charity law and directors of the charitable company.

There are 6 formal trustee board meetings each year, along with other meetings and events, to help trustees shape the organisation's strategic direction and develop as a team. Our Chief Executive, working with the executive team, is responsible for delivering the strategy and for day-to-day operations.

The trustee board is committed to high standards of corporate governance and complies with the principles and practices set out in the Charity Governance Code.

Our trustees

Warren Buckley (Chair) retired from his role as Retail Director at Thames Water in January 2023. Previously, he was Global Head of Contact Centres for HSBC Plc and prior to this held several positions at BT, Openreach, Orange, Avaya, Lucent Technologies and Vodafone. Warren is also Chair of the chairs' committee.

Lucinda Bell (Treasurer) is currently a non-executive director of Derwent London, Man Group and Crest Nicholson. She is also Chair of the audit and risk committee at Man Group and Chair of the audit committee at Derwent London. Lucinda is Chair of the audit and risk committee and a member of the chairs', nominations and people committees.

Bevis Watts is the Chief Executive of Triodos Bank UK Ltd. Bevis has spent his whole career working in sustainability in the public, private and voluntary sectors. He was previously Head of Business Support at WRAP (Waste & Resources Action Programme) and CEO of Avon Wildlife Trust. Bevis is a member of the audit and risk committee.

Janine La Rosa is the Chief People officer at a large London hospital. Prior to this Janine held a key role in London's Covid response, working to help close the equity gap in vaccine screening. She previously worked in the UK and overseas, delivering high-value infrastructure and transformation programmes.

Mark Allen retired from Cancer Research UK in 2021, having spent 5 years as Executive Director for HR. Mark has been a trustee and Chair of several final salary pension schemes and Deputy Chair of governors for a large FE college. He is currently a trustee of AQA, the examinations organisation. Mark is Chair of the people committee and a member of the chairs' and nominations committees.

Steve Hughes is a Chief Officer in a large Greater Manchester based local Citizens Advice service. Alongside his role in the Citizens Advice service, Steve is a Non-Executive Director at L&Q Homes and a Cabinet Member at Rossendale Borough Council. Steve is a member of the equality committee and people committee.

Jabbar Sardar (Deputy Chair) is Global HR director for BBC Studios, the commercial subsidiary of the BBC which oversees TV production, channels and distribution globally. Jabbar is chair of the nominations committee and a member of the chairs' committee.

Ann-Marie Harkin is the Executive Director for Audit Services at Audit Wales. She has won both the Leading Wales 'Women in Leadership' award and the CIPFA Wales 'Public Finance Professional of the Year' award. Ann-Marie is Chair of the Cymru advisory committee and a member of the audit and risk and chairs' committees.

Finola McDonnell joined the Financial Times in 2018 as chief communications and marketing officer. A member of the FT Group executive board, Finola oversees global communications, brand management, commercial marketing and partnerships and events.

Previously, she worked for US news outlet CNBC, holding the position of Vice President of international communications and marketing. Finola is a member of the technology committee.

Jonathan Mogford brings an insight from the wider Citizens Advice national network—he is Vice-Chair at Citizens Advice Wandsworth. His civil service career includes 25 years of healthcare and life sciences policy experience including 10 years at the Medicines and Healthcare products Regulatory Agency. Jonathan is Chair of the equality committee and a member of the chairs' committee.

Sarah Wilson is Chair of The Barnes Fund, a grant making trust; and sits on the Advisory Board of Oxfam's Enterprise Development Programme. She has held non-executive positions in higher and further education and early years, and was a senior executive at the Financial Services Authority and at Voluntary Service Overseas. Sarah is a member of the audit and risk committee.

Will Cavendish is Arup's Global Head of Digital Services, and previously a senior leader at DeepMind and in various roles in government. Will is Chair of the technology committee and a member of the chairs' committee.

Trustee committees

The following committees support the trustee board in its work:

Audit and risk committee

Advises the trustee board on risk management, internal controls, internal and external audit and financial reporting. This committee is constituted to contain 3 independent co-opted members. These are currently vacant and recruitment is underway.

Chairs' committee

Acts as a sounding board for the Chair of the trustee board in carrying out their responsibilities. This includes the planning of the board's agendas and shaping and agreeing the board's business.

Cymru advisory committee

Advises the board on matters relating to Welsh policy, public affairs and equality issues, as well as on strategy development and business planning in the Welsh context. The committee also carries a brief to assure the board that we are meeting our duties under current Welsh language legislation.

Equality committee

Gives expertise and guidance on equity, diversity and inclusion to the board and the service, making sure promoting equity and tackling discrimination for clients is at the heart of our advice and policy work. This committee is constituted to contain 2 members that represent the local Citizens Advice network and 3 independent co-opted members.

Nominations committee

On behalf of the trustee board, leads the process for board appointments, ensuring plans are in place for orderly succession to both the board and committee positions, and oversees the development of a diverse pipeline for succession. The committee has responsibility for the trustee board having the knowledge and skills it needs to lead Citizens Advice.

People committee

Supports the trustee board through its oversight of Citizens Advice national people strategy, including inclusive employer priorities, and has responsibility for the policies and practices associated with the people strategy being consistent with organisational behaviours and culture. It also monitors and provides feedback on our pay and reward strategy and advises the Chair on the appointment, appraisal and pay

Trustee board members, year of appointment and committee involvement

Trustee	Appointed	Audit and risk	Chairs'	Cymru advisory	Equality	Nominations	People	Technology
Warren Buckley	11 Oct 2018	—	✓	—	—	—	✓	—
Jabbar Sardar	29 Apr 2020	—	✓	—	—	✓	—	—
Lucinda Bell	11 Oct 2018	✓	✓	—	—	✓	✓	—
Ann-Marie Harkin	28 Feb 2018	✓	✓	✓	—	—	—	—
Bevis Watts	1 Nov 2022	✓	—	—	—	—	—	—
Finola McDonnell	31 Mar 2020	—	—	—	—	—	—	✓
Janine La Rosa	1 Nov 2022	—	—	—	—	—	—	—
Jonathan Mogford	25 Jul 2018	—	✓	—	✓	—	—	—
Mark Allen	1 Nov 2022	—	✓	—	—	✓	✓	—
Sarah Wilson	1 Nov 2022	✓	—	—	—	—	—	—
Steve Hughes	22 June 2022	—	—	—	✓	—	✓	—
Will Cavendish	22 Aug 2017	—	✓	—	—	—	—	✓

of the Chief Executive and executive directors. This committee is constituted to contain 2 independent co-opted members.

Technology committee

Responsible for helping to shape, monitor and give feedback on the technology strategy. This committee is constituted to contain 1 member that represents the local Citizens Advice network and 2 independent co-opted members.

Recruitment, induction and training of national trustees and committee members

We recruit trustees and committee members through an open, competitive process. We use national media, recruitment agencies and our network to find talented individuals who have the skills and perspectives we need to provide good leadership and make sound decisions.

Trustees can serve for up to 2 consecutive terms of 3 years, but must then step down. A trustee who holds office as Chair, Deputy Chair or Treasurer may not hold office in that capacity for more than 6 consecutive years, but at the end of that period a Deputy Chair or Treasurer may be appointed as Chair. No trustee may hold office for more than 12 consecutive years. After the end of this period, 2 further years must pass before any former trustee may be re-appointed.

During 2022 to 2023, we recruited 4 new trustees to the trustee board, filling a number of roles that had been carried over from 2021 to 2022. Recruitment to replace our outgoing Chair started in June 2023 and is still underway. It's important to ensure we get the right chair for the next phase of our strategic journey.

New trustees and committee members receive a full induction, when they meet the Chair, agree their role and meet key members of national Citizens Advice staff. Inductions are tailored to meet individual needs and interests. Trustees and committee members are unpaid volunteers, but are reimbursed for reasonable expenses which this year have been £1,555.

Section 172 (1) statement

All charitable companies have a duty to act in accordance with Section 172 of the Companies Act 2006 ("Duty to promote the success of the company").

The trustees consider they have complied with their duties when reviewing the aims and objectives of Citizens Advice, in planning activities and setting policies and priorities for the year ahead. Our charitable objects:

- promote any charitable purpose for the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress; and
- ensure in carrying out its objects and in all aspects of its work, Citizens Advice is committed to promoting equity and diversity, preventing prejudice and discrimination, ensuring equal access and promoting good relations between all sections of the community.

The main activities undertaken to further our charitable purposes for public benefit are to provide the advice people need for the problems they face and to improve the policies and practices that affect people's lives.

The trustees act in good faith to make decisions, the outcome of which they consider will be most likely to promote the success of the charity for the benefit of its charitable purposes as a whole, both in current periods and in the long term.

In discharging their duties above, the trustees carefully consider, amongst other matters, the impact on and interests of clients, volunteers, staff, funders and suppliers, and factor these into their decision-making process.

Clients

The trustees put considerable time, effort and resources into understanding and responding to the needs of our clients, which are reflected in our response to the cost-of-living crisis, rising energy market and global inflation. This year was truly unprecedented and 3 years on from the first Covid lockdown, our clients need us more than ever. Originally our Future of Advice strategy was intended

to run from 2019 to 2022. Trustees made the decision to extend our strategy for another year, to allow time to develop a strategy for the whole service.

Volunteers and staff

Trustees receive information on staff physical and mental well-being and are committed to promoting a healthy workforce. They support the current work to build an inclusive culture and, as such, are committed to attracting and retaining diverse, high-calibre talent which volunteer and staff development helps support. Senior leaders have engaged with staff to hear staff voice on key organisational developments, change and decisions through a number of mechanisms, including all-staff Town halls, staff conference, directorate meetings, our staff community platform Workplace and our twice yearly staff survey.

Funders

The trustees closely monitor our funder relationships and receive regular reports on how we are meeting funder requirements. Our 'who we've helped' and our 'how we're helping people—our services across England and Wales' section of this report demonstrate how we're providing services that deliver a high value-for-money offer for our funders.

Suppliers

The trustees have established procedures to ensure that external suppliers are individually verified to ensure they meet with health and safety, regulatory and financial security standards required by the Charity. Day-to-day this function is undertaken by the executive and trustees are responsible for reviewing the policy. The role of the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level.

Community and the environment

The Charity recognises the importance of its environmental responsibilities and has measures in place to monitor and control its impact on the local environment and its compliance with any regulatory environmental standards. The Charity seeks to implement policies aimed at reducing any potential harmful environmental impact of its activities. See the 'energy disclosures' section for more details.

Standards and conduct

The Charity has various policies regarding ethical standards and the conduct of business. Trustees also requested that an external review of their effectiveness took place, which was completed in January 2023 and reported to trustees in March 2023. The recommendations from the review will be implemented in the 2023 to 2024 financial year, but overall the headline conclusion was that the trustee board has some features of an effective board, but there are areas to be developed to increase its effectiveness and the board are looking to implement these recommendations.

Statement of trustees' responsibilities

The Trustees (who are also the directors of the charity for the purposes of company law) are responsible for preparing the Trustees' Report (including the Strategic Report) and the financial statements in accordance with applicable law and regulations.

Company law requires the Trustees to prepare financial statements for each financial year in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under company law, the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the group and charity and of the incoming resources and application of resources, including the income and expenditure, of the group for that period.

In preparing these financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the applicable Charities SORP;
- make judgements and accounting 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 adequate accounting records that are sufficient to show and explain the charity's transactions and disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Financial statements are published on the charity's website in accordance with legislation in the United Kingdom governing the preparation and dissemination of financial statements, which may vary from legislation in other jurisdictions. The maintenance and integrity of the charity's website is the responsibility of the trustees. The trustees' responsibility also extends to the ongoing integrity of the financial statements contained therein.

So far as each of the Trustees at the time this report is approved are aware:

- there is no relevant audit information of which the auditor is unaware;
- they have taken all the steps they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Delegation of duties

Our scheme of delegation outlines decision-making responsibilities within national Citizens Advice. It lists issues reserved for the board and areas which may be delegated to the executive team. The standing financial instructions form the basis of the delegation of financial functions by the Citizens Advice trustee board to staff and are being reviewed as part of a wider governance review. Our procurement policy sets out authority levels for purchasing decisions.

Executive team

Our executive team is responsible for delivering the trustee board's vision and for the day-to-day operation of Citizens Advice. The executive directors who served during the reporting period are as follows:

Chief Executive

Dame Clare Moriarty

Interim Executive Director of Commercial

Andrew Seager (until 4 November 2022)

Executive Director of Advice and Advocacy

James Plunkett (until 31 March 2023)

Executive Director of Operations

Michele Shambrook

Executive Director of People

Angela Buxton

Interim Executive Director of Strategy and Transformation

Maz Hamilton (until 6 October 2022)

Executive Director of Finance and Commercial

Karen Bass (from 7 November 2022)

Executive Director of Strategy and Transformation

Tracey Waltho (from 30 November 2022)

Our people

Our colleagues remain passionate about the work we do and it's their dedication that powers everything we're able to achieve. We've continued to invest in our people so they can reach their full potential and so we can be the kind of employer that people aspire to work for.

Wellbeing

In 2022 the work we did during the pandemic to take care of colleagues' wellbeing and what we've done since to develop our approach to wellbeing won us Gold in the Wellbeing category and saw us named Overall Winners at the Employee Experience Awards.

In the last year the focus has been on working collaboratively across the organisation to develop 'human-centred' products, processes and ways of working which ultimately protect and promote colleagues' wellbeing; this has included bringing a wellbeing lens to this year's organisational business planning round. We've also been working to scope the feasibility of a shorter working week

and to understand the potential impacts it could have not only on the wellbeing of our people, but also in contributing to a thriving and sustainable organisation. We've maintained our support offer to our colleagues, which now includes workplace Mental Health First Aid.

In the coming year we'll continue our scoping work on the shorter working week and partnering with the business to 'build wellbeing in' as part of projects and business as usual. Wellbeing will move to sit with our EDI and culture functions, putting it at the centre of our commitment to our people, and we'll continue to gain insights to support the evolution of wellbeing support for our colleagues.

Equity, diversity and inclusion

We understand the importance of being able to bring your full self to work and having an employer that actively challenges disparities and barriers to inclusion. We're proud of the workforce diversity we have and seek to better reflect the communities that we exist to help.

Our national team profile shows that 70% of colleagues are women and 27.4% men. 25.3% of employees have identified themselves as being

disabled or having a long-term health condition and 14.6% are People of Colour. 15.3% are Lesbian, Gay or Bisexual. 2.5% of colleagues are Trans or Non-Binary.

Outputs in 2022 to 2023 included:

- Developing a Race Matters workforce theory of change to articulate how we will address race disparities for staff of colour at national Citizens Advice. This document shows how our work in the people directorate, and beyond, can support a long-term change to enable us to recruit, retain and enable staff of colour to thrive in the organisation.
- Embedding EDI in our new talent acquisition model to ensure we're attracting diverse talent at all levels of the organisation.
- Growing our network EDI community of practice, which discusses how local offices can make sure our services are accessible to everyone, by focusing on a range of topics including race equity, engaging staff and volunteers with EDI work, and disability inclusion.
- Sharing information on how to apply gender analysis in all of our work, with a spotlight on gendered violence and abuse.

- Building our trans inclusion work to support colleagues and clients by publishing a trans inclusion statement and supporting the network with work in this area.

Our ambition is that Citizens Advice recruits, retains and enables marginalised people to thrive in the organisation and service-wide. Our Race Matters theory of change outlines how we'll drive forward race equity in the workplace, and as part of this we launched the Race Matters Development Programme to support staff of colour, their line managers and senior sponsors to work together and overcome barriers to progression and development. EDI scores on the National Citizens Advice staff engagement survey have continued to increase across all related questions which is a sign that our ongoing work is having a positive impact. However we know that disparities still exist and will continue to monitor the staff engagement survey through an EDI lens. We've continued to support and strengthen our 4 staff Equity Groups (REACH*, Disability, LGBTQ+ and Trans and Nonbinary) and have launched an executive sponsorship programme for Equity Group chairs.

* Race, Ethnicity and Cultural Heritage

Next year we'll continue to focus on race and disability equity, embed EDI concepts service-wide, and continue to address workforce equality disparities to ensure all colleagues can bring their full selves to work, and that we better understand and represent the communities we support.

Whistleblowing

In August 2022, following a review, we released an updated whistleblowing policy. We want to encourage and foster a culture where colleagues feel safe to challenge things they think may be going wrong. Organisations that take a transparent approach to this difficult employee relations issue can gain so much by viewing whistleblowing positively. Accepting that our practices and behaviours may be challenged and knowing that we are resilient in the face of those challenges ensures continuous learning and growth.

We communicated our change of approach to colleagues via Workplace posts and via email at the time of launch and have shared periodic reminders with them since. More recently, we launched a Whistleblowing Awareness training video on Skillbook, which helps colleagues to understand what types of concerns can be raised and what reporting channels are available to them.

Remuneration policy

We evaluate all new roles using our industry-standard job evaluation scheme, allocating roles to grades. To attract the right talent, we benchmark against the mid-point between lower quartile and market median salaries. All national Citizens Advice employees are paid more than the Living Wage and, for those who live in the capital, the London Living Wage. Executive team remuneration is the responsibility of the trustee board's people committee, which sets pay levels on the basis of job evaluation outcomes and comprehensive benchmarking. The annual pay award is effective from 1 April 2023. The pay award was agreed with our recognised Trade Union, Unite in July 2023 and is effective from 1 April 2023. This award consists of a consolidated increase of between 3.7% and 7.2% with higher percentage increases going to those on the lower salary grades, including a consolidated flat payment of £950. There are also non-consolidated payments of between £350-£850 distributed across our senior officer, officer and support grades.

In line with the legislation, we calculate and [publish our annual gender pay gap](#) in April each year. Our mean gender pay gap in April 2022 was 14.6% (2021: 15.9%) and median 16.1% (2021: 16.1%).

Current statutory requirements for gender pay gap reporting mean we legally have to report in a binary way. But we recognise that this approach does not differentiate pay data for colleagues with other gender identities.

Our most recent gender pay gap report (GPGR) showed our median pay gap has remained the same this year at 16.1%. This median pay gap continues to be driven by the proportion of women in each of our pay grades. 42% of our colleagues sit in our lowest two pay grades which are often frontline facing roles (for example those in our Witness Service). These offer a combination of local and part-time working and have historically attracted a larger proportion of women. Currently 89% of these frontline facing roles are undertaken by women.

We continue to have a progressive pay approach, so those on lower pay receive a larger percentage increase compared to those on higher salaries. This will help us to narrow our pay gap. We've seen a year-on-year increase in the number of women joining our relatively highly-paid technology and digital teams. We now have a team with 51% women, up significantly over the last 3 years. We're continuing work to attract a diverse workforce into senior leadership roles and developed a market salary benchmarking policy to help ensure our pay policy remains effective and objective.

Volunteers

Volunteers are at the heart of how we deliver the Citizens Advice service. This year, many thousands of volunteers have enabled us to help people find a way forward. As well as giving advice and helping witnesses, volunteers have continued to support the service in other roles—as trustees, undertaking research and campaigns, fundraising and providing general administration. Whatever their role and wherever they carry it out, we thank all our volunteers for their dedication, skills, energy and

support to the service. We couldn't do what we do without them.

Recruiting and retaining sufficient numbers of volunteers remains a challenge for many of our services. The apparent trend towards a long term decline in frequent, formal volunteering alongside the impact of Covid-19 recovery and the cost-of-living crisis have combined to make a changed and often challenging landscape for volunteering. In response, in 2022 we launched a transformation programme for volunteering. This included the establishment of a Volunteering Task force to work in partnership with stakeholders across our network to explore and better understand the tactical and strategic challenges facing volunteering and co-design solutions and recommendations for future ways of working. Adapting our volunteering models to better suit the needs of volunteers whilst supporting quality service delivery is at the heart of the Task Force's purpose.

We've also invested in a significant piece of research into the Value of Volunteering at Citizens Advice. This research, to be delivered in 2023, will help us to understand the cost and value of a range

of volunteering models and support the strategic development of volunteering in our service. Whatever direction the volunteering transformation takes, the principle of local people supporting members of their community will remain key to our volunteering programme and to the wider success of our service. Alongside this work, we've continued to build on our existing corporate volunteering offer to create opportunities for corporate partners to share their time, skills and expertise to benefit Citizens Advice.

Volunteering in the Witness Service

1,800 volunteers supported 79,000 witnesses last year, giving practical information and emotional support to help them feel more confident when giving evidence. As with local offices, the Witness Service experienced a drop in volunteer numbers following the pandemic as many volunteers chose to step away from volunteering. In the past year we've continued to focus on recruitment to build our volunteer base to pre-pandemic numbers.

As part of these efforts and to enable a more consistent approach to recruitment, the Witness Service introduced a new centralised volunteering staff model which consists of a Volunteering

Manager, 3 Volunteering Coordinators and a Volunteering Administrator. We've embedded our new volunteering management system (Volunteero) which has helped to streamline processes and provide a more accurate reporting function.

This year's annual volunteer survey has given us valuable insights into our volunteers, and how we can improve their experience. Of those surveyed, 78% of volunteers would recommend us as a great place to volunteer with the main reason for their volunteering 'to make a difference to the lives of witnesses'. 74% of volunteers felt they had the opportunity to develop their skills and knowledge as part of their role, showing we can make some improvements to our volunteer learning offer for the people who are looking for further development.

Volunteer adviser Claire's journey with us:

"I have been with Citizen's Advice for one year now and enjoyed every minute! The thing I enjoy most about my role is knowing that I am helping someone when I give advice.

"I had been tempted to apply for a volunteer role at Citizens Advice for a long time then I decided to go for it. I was a bit worried if I would be accepted because I have Cerebral Palsy. I was delighted to find out that this was no problem at all.

"I was surprised at the different ways that clients can access advice. I originally thought it was just telephone advice. I was so happy that I could be an adviser and give advice via email.

"Volunteering has made a huge difference to me. I really enjoy the routine of volunteering and I am more happy, confident and it has really helped me with my reading abilities."

"I was a bit worried if I would be accepted because I have Cerebral Palsy. I was delighted to find out that this was no problem at all."

Volunteer Kathy's journey with us

"I was very closed-in while caring for my husband and I wanted to volunteer. I started giving people food at a foodbank and I would listen to stories. I am on benefits myself but wanted to know more to be able to help people in desperate need. I volunteer at Citizens Advice 1 day a week and I absolutely love it! I now give face-to-face advice. Clients come to the office, we introduce ourselves and listen to their problems such as energy, housing, benefits, employment. We use resources available to look up the advice to be given and check with a supervisor before giving the advice to people.

"What I enjoy the most is the fact that there is not a day that goes past that I do not learn anything—I love that! I also love it because you know you are in the right place to help and clients always thank you. People in the office are brilliant and so genuine. Sometimes I have episodes and forget things but there is always someone to help. There are people from all walks of life but we feel we are all in the same boat. It is so safe!

"Volunteering gave me the confidence to help people. You surprise yourself with how much you can learn and I feel good that I live in the area and I am helping my own community.

"Volunteering has helped me with my mental health. It makes me get up, get ready and go out. I feel really good going in and I had a confidence boost for being accepted at Citizens Advice. I can help Citizens Advice and they help me—it is a 2-way thing."

"Volunteering gave me the confidence to help people. You surprise yourself with how much you can learn and I feel good that I live in the area and I am helping my own community."

Risk and internal controls

Our trustees are responsible for the effective management of risk and for making sure that internal controls are in place and operating well.

Throughout the year, risk owners regularly reviewed directorate and strategic risks to assess the likelihood, impact and appetite for each risk, the plans for managing them and the adequacy of those plans. Risks are regularly reported to the executive, and our strategic risks are reported to the Audit and Risk Committee and discussed by the board every quarter. Our system and procedures are captured in our Risk Management Strategy which is approved by the board annually. We operate a robust system of internal financial controls which is regularly reviewed by management and internal audit, and compliant with Charity Commission guidance and good practice. The executive team and trustee board agree annual budgets and review our financial reports. Internal audit plans are informed by an analysis of the organisation's risk profile. The Audit and Risk Committee keeps a record of audit recommendations and monitors progress.

Our strategic risks, along with summaries of the plans to mitigate and manage them, are set out below.

Financial sustainability

Risks

Risks that would have an impact on our financial resilience.

Mitigation and management

We continue to mitigate the risk to our financial health through measures such as a refreshed income generation strategy, which will explore new markets, reviewing our cost base and developing a new multi-year financial strategy to recognise changes to our operating environment, including short term funding arrangements, a real terms decline in some of our largest grants and external economic factors which have led to increases in our pensions contributions.

Pension liability

Risks

Risk that it will continue to increase.

Mitigation and management

The national charity is the principal employer in a defined benefit pension scheme, which was closed to future accrual from 2008. The deficit in the scheme is significant and there is a risk that it will continue to increase. The next triennial valuation is as at March 2025. In line with accounting standards, Citizens Advice includes its share of future payments rather than the deficit in its balance sheet.

The last triennial revaluation took place as at March 2022 and showed the scheme had an actuarial deficit of £50.4 million. To reduce the risk for the scheme Citizens Advice agreed to increase future annual deficit contributions to £2.75 million per year (from £2.11 million per year) and extend the payment period to 31 September 2040 (from 31 March 2037).

The next valuation will need to be agreed with the Pensions Scheme Trustees and submitted to The Pensions Regulator by June 2026. Future contributions will be impacted by the performance of the assets and liabilities up until this time. The scheme has a professional pension chair, a board of trustees and professional advisers to help mitigate any risks the scheme has.

System Governance

Risks

Risks that would fail to make the most of service wide opportunities.

Mitigation and management

We have a range of mitigations in place that reflect our commitment to working collaboratively across the service. This includes building common purpose around opportunities and challenges and working together to address them, progressively determining how to evolve our system and our strategic partnerships with and for clients.

People

Risks

Risk that would impact on having the volunteers and staff we need to develop and deliver the range of services we offer.

Mitigation and management

We are operating in a highly competitive labour market, need to recruit people with specialist skills and have to adapt to the changing profile of volunteers.

We have a range of mitigations to ensure we attract, retain and develop our staff and volunteers. As part of our strategic priorities for 2023 to 2024 we will carry out work to improve employee experience and develop a new volunteering model.

Cyber security

Risks

Cyber security incidents and risks that would lead to a loss of data and affect our ability to operate.

Mitigation and management

Our primary national systems are well designed and built, and we have robust policies and procedures in place. During the year, we have taken steps to significantly bolster our cyber security capacity and capability. We increased engagement with the network of local offices to improve their security controls. In 2023 to 2024 we will increase the proportion of Local Citizens Advice that have had a Technology Service Review and that have Cyber Essentials accreditation.

Compliance

Risks

Risk of poor service compliance across a range of measures.

Mitigation and management

Compliance here includes: safeguarding, confidentiality, information governance, data security and protection, legal and regulatory requirements.

Our Information Governance team works with national and local teams to improve controls over data privacy. A new privacy strategy has been recently agreed.

We created a working group and continued to spread awareness and training for safeguarding policies and procedures.

We continue to provide network facing support and monitor the performance and sustainability of local offices.

Organisational strategy

Risks

Risks that would impact on our ability to deliver our living strategy.

Mitigation and management

We made progress in 2022 to 2023 in defining our co-produced strategy 'fundamentals' and agreeing a set of priorities as a basis of performance management. Further progress is being made in 2023 to 2024 to define the organisation's missions and enablers, and in developing our Advice and Systems Strategy.

A new Strategy and Transformation directorate was established in April 2023 to strengthen these organisational capabilities.

Service delivery

Risks

Risk of service disruption caused by a technology platform failure.

Mitigation and management

If there was a failure of one of our systems that took platforms offline, it would have a huge impact on our ability to deliver services.

Our systems are hosted in cloud environments and designed for high availability. We operate monitoring systems to alert technical teams to system behaviour that falls outside predefined limits, or if systems become unavailable, so colleagues can investigate and resolve performance or availability issues.

Organisational change

Risks

Risk that high levels of change hamper performance.

Mitigation and management

We continue to manage change risks through regular communications, reviews and annual planning.

We are improving our recruitment capability and building a central portfolio and performance team to identify and track areas of change across the organisation.

Energy disclosures

Climate change and Citizens Advice

As an organisation, we recognise the impact of climate change and our responsibility to take action to contribute to the safeguarding of the natural environment for present and future generations. We take steps across a number of our areas of operation to reduce our environmental impact, and to work in the least environmentally harmful way possible.

We're committed to reducing energy use and carbon emissions in our operations, and to raise awareness of the need to do the same amongst our staff and suppliers. We've started a project with Carbonxgen to understand our carbon emissions and have created a draft plan to reduce our emissions.

Our carbon strategy for 2023 to 2024

Citizens Advice is mainly an office-based organisation. We work to reduce our carbon emissions through a focus on:

- **Office energy use**
working with our landlords on improving energy efficiency and waste reduction

- **Travel**
promoting public transport and more sustainable travel use and encouraging video conferencing where appropriate

Office energy use

We will continue to work with our landlords to reduce Citizens Advice's share of energy consumption in office buildings.

Both gas and electricity usage have decreased this year—due to a full year of our Liverpool office closing, downsizing of our Leeds office and efficiency actions taken in Birmingham. Some additional actions we took during the year to reduce our emissions further are:

Leeds

The landlord buys 100% of electricity through a renewable tariff that is backed by a REGOs certificate and is from offshore wind.

Birmingham

- Reviewed the times of operation of the HVAC system and reduced the hours
- Reviewed the temperature in the server room enabling one of the two split units to be switched off
- Switch off HVAC in rooms not being used

London:

- Reviewed the PIR's and reduced 'on time' from 30 mins to 15 mins
- Reviewed the times of operation of HVAC system and further reduced the hours of operation from 6am to 5pm
- The landlord buys 100% of electricity through a renewable tariff that is backed by a REGOs certificate

Citizens Advice will be auditing our offices under the ESOS scheme in 2023 and will be creating a more detailed action plan from the findings for both buildings and transport emissions.

Travel

As the figures demonstrate travel related emissions since the pandemic continue to increase but remain below pre-pandemic levels. Staff are still encouraged to work in a blended approach, using remote conferencing and online collaboration where possible, but travel has slowly increased where face-to-face meetings, networking and conferences are critical to relationships and an inclusive organisational culture.

Methodology

Emissions are related primarily to our offices, travel and overnight stays at hotels. Citizens Advice national offices are all based in landlord-managed buildings. Meter readings are taken from sub-meters or from the whole building and pro-rated. Travel and hotel emissions are calculated based on information from our suppliers and government guidance on emissions. (Flights, trains, other public transport and hotel stay are part of SECR Scope 3 category and therefore, by reporting on emissions associated with them, Citizens Advice is going above and beyond the requirements of SECR).

Gas consumption is calculated using pro rata space allocation of the whole of the 200 Aldersgate building.

Building landlords provide the meter readings to Citizens Advice. We have used Carbonxgen, an independent company, to calculate the CO2e with standard UK Government methodology and to verify the numbers presented in this report.

Greenhouse gas emissions due to UK energy use

Emission Source	Tonnes CO2e 2019-20	Tonnes CO2e 2020-21	Tonnes CO2e 2021-22	Tonnes CO2e 2022-23
Natural gas combustion	25.76	25.34	31	19
Total electricity	79.91	50.69	52.2	49.7
UK travel including: - Scope 3 (staff mileage claims, flights, rail, tube, taxis, and hotel stays)	324	25	61	115
Total tonnes	429.67	100.94	144.2	184
Total CO2e Tonnage per employee (intensity ratio)	0.452	0.101	0.144	0.183
Total energy usage (electricity and gas)	459,741 kWh	355,255 kWh	350,629 kWh	361,185 kWh

Financial review

Understanding Citizens Advice's finances

The Citizens Advice service is made up of a network of 250 independent local Citizens Advice charities across England and Wales alongside the national charity. Each of our local Citizens Advice charities are separate independent legal entities each with their own board of trustees that are accountable to their beneficiaries for their respective charitable objectives. As such we do not consolidate our accounts and our accounts and the following financial review section of our annual report only includes the results of the national organisation.

In this section, years written '2022' and '2023' refer to the financial year ending in March. For example, '2023' covers the months of April 2022 to March 2023.

Income

In 2023, the total income for the national charity increased by 8% to £166.3 million from £153.6 million in the previous year.

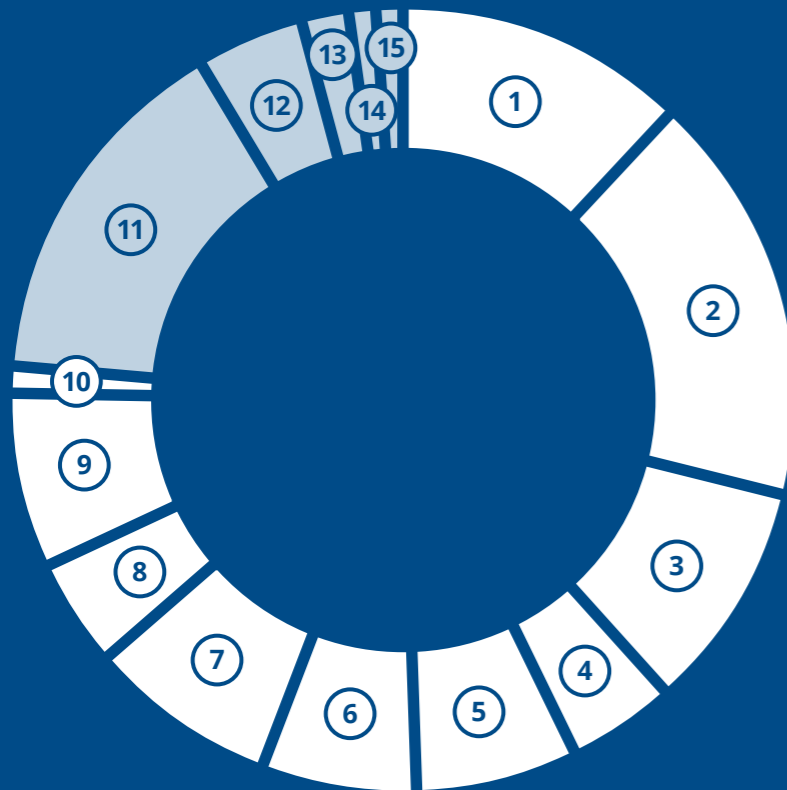
This reflects an increase in restricted income to £127.3 million (2022: £124.8 million), and an increase in total unrestricted income to £39.0 million (2022: £28.8 million). The increase in unrestricted income is due to the increase in unrestricted donations from corporates and to a small extent from individual giving and legacies to £7.4 million (2022: £0.6 million).

The most significant unrestricted funding continues to be that provided by Department for Business and Trade (formerly BEIS) to support our core activities. This was largely unchanged this year at £25.1 million (2022: £25.3 million).

The chart below shows where our income came from this year.

In 2023, the total income for the national charity increased by 8% to £166.3 million from £153.6 million in the previous year.

Our main sources of income



166.3 million

Income 2022 to 2023

(2022: £153.6 million)

Restricted

- 1 £20.1 million**
Department for Work and Pensions
—Help to Claim (2022: £33.1 million)
- 2 £28.0 million**
Money and Pensions Service
(2022: £32.0 million)
- 3 £15.9 million**
Department for Business and Trade
—Consumer (2022: £16.8 million)
- 4 £7.3 million**
other grant income—restricted
(2022: £5.4 million)
- 5 £11.4 million**
Ministry of Justice—Witness Service
(2022: £11.1 million)
- 6 £10.3 million**
Money and Pensions Service
—Pension Wise (2022: £9.8 million)
- 7 £13.2 million**
Welsh government (2022: £11.3 million)
- 8 £7.3 million**
Trussell Trust (2022: £4.4 million)

- 9 £12.2 million**
corporate donations (2022: £0.2 million)
- 10 £1.7 million**
other income—restricted (2022: £0.7 million)

Unrestricted

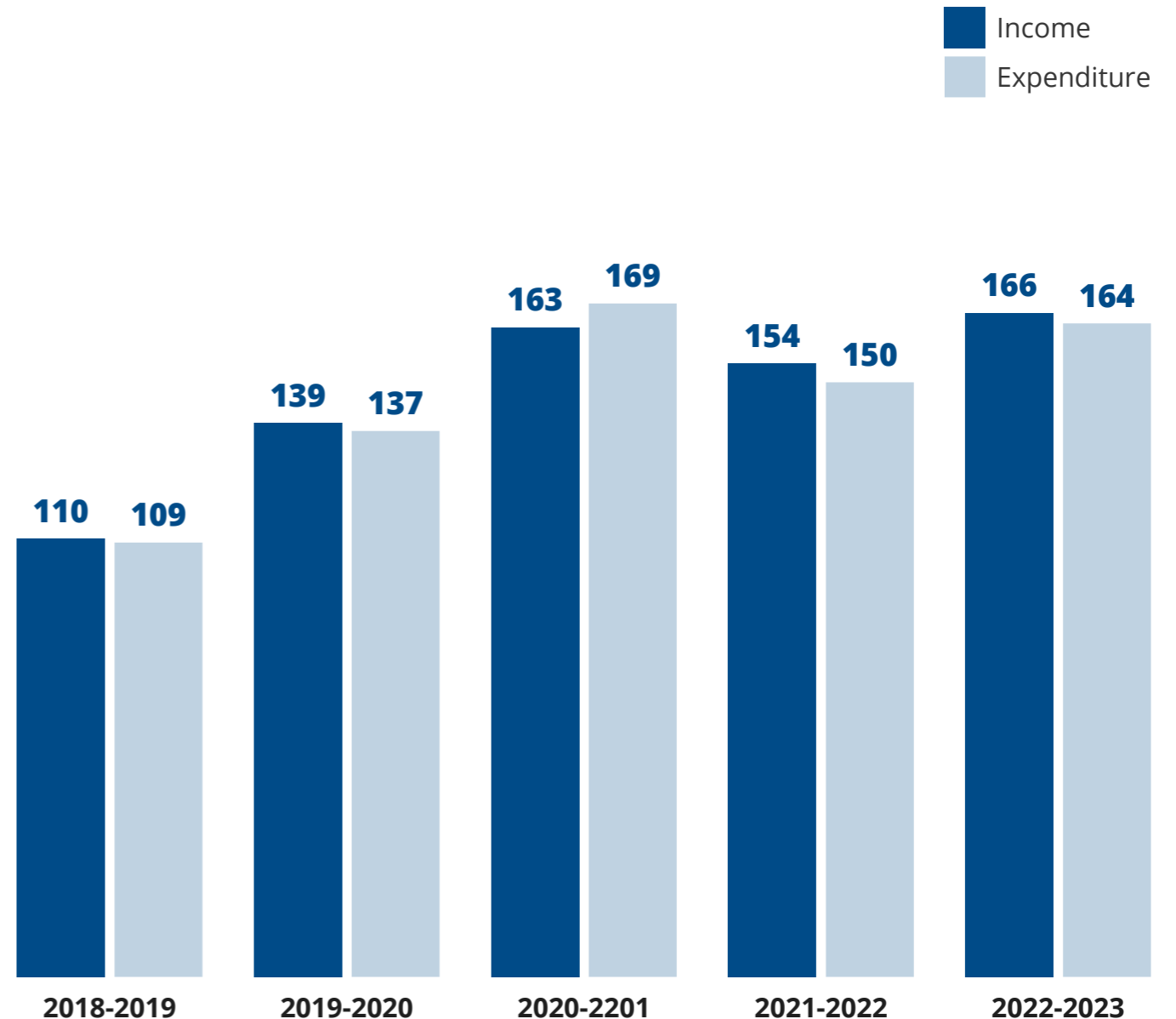
- 11 £25.1 million**
Department for Business and Trade
—core (2022: £25.3 million)
- 12 £7.4 million**
corporate donations, individual giving
& legacies (2022: £0.6 million)
- 13 £3.2 million**
other income—under contracts (2022: £nil)
- 14 £1.8 million**
other income—from the network
(2022: £2.0 million)
- 15 £1.5 million**
other income—unrestricted (2022: £0.9 million)

5-year snapshot of our income and expenditure (£millions)

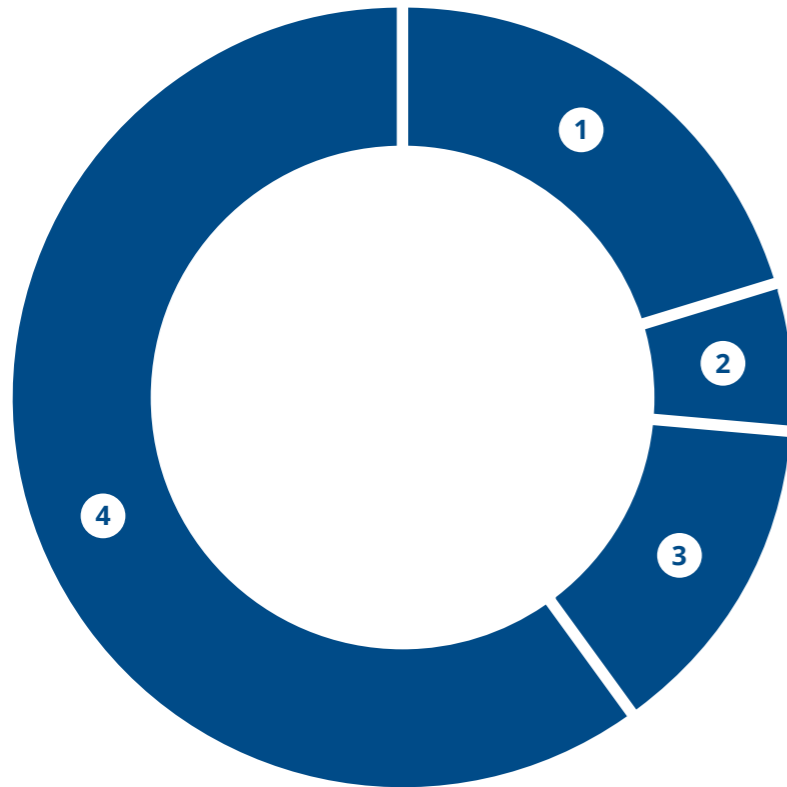
The majority of our funding is awarded through funding agreements and is restricted to a particular area of activity and relates to a specific financial year. Therefore, where restricted income grows, there will tend to be a corresponding increase in expenditure in the same year. This is reflected in the 5-year snapshot of income and expenditure below.

We have seen a period of significant growth over the last few years with our income growing by over 51% from £110 million in 2019 to £166 million in 2023. The growth in income in 2021, and decline in income in 2022 was largely as a result of additional one-off funding in 2021 to support our response to the Covid-19 pandemic. The return to income growth in 2023 is largely a result of growth in restricted corporate donations to £12.2 million (2022: £0.2 million) and of unrestricted donations to £7.4 million (2022: £0.6 million).

The 2022 to 2023 figures include the recognised cost of the agreed increase in future pension payments to the closed defined pension scheme. This is discussed further in the pensions section below. We've benefited from a higher than usual income in recent years as we've taken on delivery of more services. In the coming year we will continue to focus on maintaining existing key funding streams, while looking for ways to diversify our income as a service, so that we can continue to meet our charitable objectives and expand and improve our services for the people we help, recognising the demand challenges we're facing.



Expenditure against our 4 areas of charitable activity



153.4 million

Expenditure before pension movements 2023
(2022: £151.1 million)

- ① **£30.8 million**
Delivering information and advice
(2021/22: £28.3 million)
- ② **£9.3million**
Advice and advocacy
(2021/22: £9.2 million)
- ③ **£20.7 million**
Strengthening the network
(2021/22: £16.1 million)
- ④ **£90.7 million**
Delivering through partnerships
(2021/22: £95.7 million)

Delivering through partnerships

This represents the largest proportion of our expenditure at £90.7 million (2022: £95.7 million). This includes a significant part of the funding to the local Citizens Advice network and other organisations, which decreased to £78.9 million (2022: £84.5 million). The key driver of the decrease was the reduced grant funding received for Help to Claim at £20.1 million (2022: £33.1 million) resulting in lower funding to the local Citizens Advice network.

This was partially offset by an increase in grants related to the cost of living from corporate donations, with more due to be paid out in 2024.

Delivering information and advice

Our spending on information and advice in 2023 was £30.8 million (2022: £28.3 million). This includes the direct delivery of services by Citizens Advice. The main areas of expenditure cover our consumer service, the Witness Service and the continued investment in our online and digital services for clients.

Strengthening the network

In 2023 we spent £20.7 million (2022: £16.1 million) on this area. This covers our core network support services, information services, systems support, training and quality assurance costs.

Advice and advocacy

Our expenditure in 2023 on advice and advocacy was £9.3 million (2022: £9.2 million). This includes the delivery of our energy and post-statutory duties in line with our agreed work plan, as well as expenditure on policy and influence from our unrestricted funds to support our other key areas of advice work.

Pensions

National Citizens Advice is the principal employer of a defined benefit multi-employer pension scheme. The other employers in this scheme are a small number of local Citizens Advice offices in London. The scheme was closed to new members and to future accrual in 2008. Each year these employers make contributions to the scheme towards the deficit. We remain committed to meeting our obligations in relation to the scheme and work closely with the pension scheme trustee board and its advisers.

Preliminary results, received in October 2022, of our triennial valuation as at 31 March 2022 showed a scheme deficit of £58.3 million and a funding level of 64%. We and the Pension Trustee were however advised that subsequent changes in market conditions were on a scale that required them to be taken into account before the triennial could be concluded. In particular, the extreme stresses experienced by the UK government bond market during September and October 2022, where gilt yields rose very rapidly and unexpectedly, led to Bank of England intervention as funds such as ours that operated a liability-driven investment (LDI) hedging strategy needed rapidly to liquidate assets in order to provide collateral.

As shown below, while both liabilities and assets fell, the impact for the concluded valuation was a slight decrease in the scheme deficit at 31 March 2023 to £50.4 million but a very marked adverse shift in the funding level reducing from 66% at 31 March 2022, to 55% at 31 March 2023.

Pension scheme position	31 Mar 2023 £'k	31 Mar 2022 £'k
Fair value of plan assets	60,745	101,872
Present value of defined benefit obligation	111,169	155,408
(Deficit) in plan	(50,424)	(53,536)
Funding level	54.6%	65.6%

Given the funding level changes, the recovery plan contributions in place were no longer expected to remove the deficit based on the estimated position as at 30 March 2023, and later at 31 May 2023. The main reason for this was that, although the deficit has reduced, the significant fall in the Plan's assets means the impact of allowing for investment outperformance is much lower.

A pensions working group of Citizens Advice trustees and executives worked through June—August 2023 to support the negotiations with the Pension Trustee. Agreement on the 31 March 2022 triennial valuation was concluded with the terms submitted to The Pensions Regulator in August 2023. In the revised recovery plan, the employers will make total contributions of £2.918 million from 1 April 2024 (of which national Citizens Advice pays £2.75 million), from £2.279 million previously (of which national Citizens Advice paid £2.111 million). In addition national Citizens Advice will pay one off contributions of £2 million and £0.639 million on finalisation of the agreement, the latter effectively tops up the 2023 to 2024 year from £2.111 million to £2.750 million. These contributions are to be payable until the year ending 31 March 2040 and will remain fixed (reflecting the flat nature of its core unrestricted funding). For the six months commencing on 1 April 2040, national Citizens Advice will pay contributions of £1.375 million and the other participating employers will pay £84,000.

As a result of these changes, the negative pensions reserve as at 31 March 2023 increased to £35.6 million (2022: £26.3 million) and represents the provision in the accounts for future committed

payments to a closed defined benefit pension scheme. This negative balance will be reduced by the annual contributions over the payment period. The overall liability and the level of this reserve will vary based on the discount rate applicable to future contributions and periodic revaluations.

The overall liability and the level of this reserve will be subject to the triennial revaluation of the pension liability and any subsequent change to the agreed repayment plan. The next triennial revaluation will be at 31 March 2025 and will need to be agreed with the Pensions Scheme Trustees and submitted to The Pensions Regulator subsequently.

Citizens Advice operates a defined contribution scheme. New staff are automatically enrolled into the scheme and employer contributions are charged as they are incurred.

Reserves policy

At Citizens Advice we recognise the importance of investing funds in the growth of the charity, while retaining sufficient levels of available reserves to provide a prudent level of cover to meet future obligations and guard against unforeseen contingencies on a going concern basis.

Total funds at Citizens Advice comprise restricted funds, unrestricted funds and a negative pensions reserve. At 31 March 2023, total funds were £11.8 million (2022: £9.7 million) as detailed in the table below.

Restricted funds

Restricted funds total £21.9 million at 31 March 2023 (2022: £11.0 million). The restricted surplus for the year of £10.9 million (2022: £0.1 million deficit) reflects a significant amount of income unspent in 2022 to 2023. We received £11 million of donations in the last 4-5 months of the year, the majority of which will fund activities over 24 months and this has inflated our restricted reserves temporarily.

Unrestricted funds

Unrestricted funds excluding pension reserve represent funding where there is no restriction applied by funders as to how the funding is spent.

Reserves held at 31 March	2023 £'m	2022 £'m
Restricted funds	21.9	11.0
Unrestricted funds excluding pension reserve, of which:	25.5	25.0
<i>Free reserves</i>	21.2	18.8
<i>General funds – designated</i>	3.3	4.7
<i>Designated funds – fixed assets</i>	1.0	1.5
Total reserves excluding pension reserve	47.4	36.0
Pension reserve	(35.6)	(26.3)
Total funds	11.8	9.7

Unrestricted funds excluding pensions reserve total £25.6 million at 31 March 2023 (2022: £25.0 million). This is split between free reserves of £21.2 million (2022: £18.8 million) and designated funds of £4.4 million (2022: £6.2 million). Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £3.3 million (2022: £4.7 million), and a designated fund reserved for tangible and intangible fixed assets which is equal to the net book value of those assets of £1.0 million (2022: £1.5 million).

The negative pensions reserve as at 31 March 2023 increased to £35.6 million (2022: £26.3 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. This negative balance will be reduced by the annual contributions over the payment period. The overall liability and the level of this reserve will vary based on the discount rate applicable to future contributions and periodic revaluations. Further details are in the pensions section on [page 66](#).

The increase of the FRS 102 pension liability contributes to negative total unrestricted funds of £10.0 million (2022: negative £1.3 million). The pension liability mostly reflects payments which will not crystallise in the short to medium term, and Citizens Advice has factored these contributions into our cash flow projections based on future activities.

Reserves Policy and Free Reserves

Each year, our trustee board reviews our reserves policy and considers the appropriate level of reserves for the organisation to hold. It considers the level appropriate for the current size and complexity of the organisation, the economic environment we're operating in, the risks we're currently managing and known investment plans above and beyond annual budgeted costs. Trustees also consider our current risk profile, balancing the need to reflect that risk, while making sure we're not holding funds unnecessarily at the expense of committing funds to meet our charitable objectives.

As a result of this year's review, the trustee board, advised by the Audit and Risk Committee and considering Charity Commission published guidance, decided to leave the basis of the reserves

policy unchanged, and commissioned a full review of the reserves policy in 2023 to 2024. The policy as it stands is to hold in free reserves the equivalent of 3 to 6 months' core operating costs. This means the target range is £11 million to £23 million (2022: £10 million to £20 million).

Free reserves are defined as total unrestricted funds excluding pension reserve, less designated funds. As of 31 March 2023, our free reserves totalled £21.2 million (2022: £18.8 million). Whilst this is close to the top of our target range at March 2023, the impact of increased pension contributions in 2023 to 2024 and beyond mean free reserves are likely to return to the middle of the range.

The Trustees have reflected on the contrast between the level of free reserves, being the total unrestricted funds excluding the pensions reserve, less any designated funds, and the negative total unrestricted funds position, calculated by taking account of the pension reserve. They concluded that there was not a significant risk that the pension liability would crystallise in the short to medium term, and that reserves were therefore available to meet other contingencies over this time period.

Investments

We continue to benefit from a strong cash flow supported by our funders. The total cash and short term deposits balance at the year-end was £42.8 million (2022: £37.6 million).

As required in our Memorandum, National Citizens Advice has the power to invest monies not immediately required for its purposes in or upon such investments, securities or property as may be thought fit.

Citizens Advice's investment strategy is to manage the charity's cash flows and investments, controlling the associated risks to maximise income with minimal risk. At the year end all cash and current asset investments are held as fixed-term cash deposits, notice accounts or immediately available cash and are held in UK-based institutions with strong credit ratings. Where risk or return is not negatively impacted, we hold funds as "green" treasury deposits. Our investment policy is reviewed at least annually.

Grant-making policy

National Citizens Advice awards grants to local Citizens Advice (and other local charities and organisations) in line with our grant requirements with funders to meet the needs of our clients. Funds either come directly from national Citizens Advice for developmental opportunities that enhance our service to clients (including piloting or testing new ways of meeting needs or reaching more people) or as a result of funding awards to national Citizens Advice for specific services. These are then passed on to the local offices for delivery, in a range of ways depending upon the requirements of the specific grants.

In 2023, we continued our more data-led approach to our grants, allowing us to be more efficient and transparent about how we choose our delivery partners in the network. The grant application process is published on the Citizens Advice intranet so applicants are aware of the methodology. Evaluators are trained in-house and include members of the network to ensure transparency and objectivity, as well as a clear appeals process. In 2023, £78.9 million in grants has been passed through to the network of local Citizens Advice and other organisations from funding sources including:

- Department for Business and Trade for the Consumer Service
- Money and Pensions Service for delivery of money and debt advice in England and Wales
- Money and Pensions Service for the delivery of pensions guidance through Pension Wise
- Department for Work and Pensions for the provision of support to help people make a Universal Credit claim
- Ministry of Justice funding for 2 contact centres for the Witness Service
- Energy companies for energy advice and education programmes
- Welsh government for the delivery of face-to-face and telephone advice
- GambleAware for providing training, information and awareness on gambling-related harm

Fundraising policy

In 2023, Citizens Advice continued to test and develop fundraising activities. During the year, Citizens Advice did not use professional fundraisers or commercial participants to act on its behalf.

However, in line with our ethics, data security and complaints policies, we did conduct individual giving pilots on Facebook and Instagram during October and November 2022.

We also continued to actively develop long-term partnerships with companies, trusts and foundations to support our strategic aims and long-term sustainability.

We recognise the need to protect people in vulnerable situations and other members of the public from undue pressure and any intrusion of privacy. This is reflected in the non-invasive fundraising activities we carried out in 2023.

Given that we expect such activities to continue into 2024, we will ensure that, in compliance with our policies and general approach, we continue to protect the public's interests. We remain registered with the Fundraising Regulator and in compliance with its voluntary regulation scheme, our fundraising policies and practices align with the Code of Fundraising Practice, in addition to relevant marketing regulations and legislation.

We didn't receive any complaints related to fundraising during this period.

Going concern

The financial position and performance have been outlined in the financial review. The Trustees have assessed our position and concluded that Citizens Advice is suitably placed to meet our liabilities as they fall due for the foreseeable future and to manage the business risks we face. In doing so we have taken into particular consideration the additional cash flow pressure and longer-term impact of the increased defined benefit pension contributions and associated provision. On the basis of the cash flow forecasts prepared, the Trustees consider that there is no material uncertainty that would cast doubt on the charity's ability to continue as a going concern. The accounts are therefore prepared on the going concern basis, having concluded that we will continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements.

The key factors in our going concern assessment are:

- Cash forecasts, starting from the £43 million cash and short term deposits held at the balance sheet date, which despite increased pension contributions, demonstrate adequate liquidity and contingency in case of temporary reductions in income or other impacts.
- We had increased success in fundraising throughout 2023, particularly through corporate donors, raising £19.6 million in donations and legacies (against £0.8 million in the prior year), including £7.4 million in unrestricted donations.
- Whilst there is always some uncertainty over future funding (such as funding being recommissioned), key funding relationships, including with DBT (formerly BEIS) are strong, and funding is forecast to continue at the same level. All our major funding streams are confirmed for 2024, and some are already confirmed into 2025.
- There is a comprehensive approach to address the pension deficit, through ongoing negotiations with pension trustees, and other measures within our control.

- Trustees are engaged in a major strategic finance review to map out a sustainable long-term financial model for Citizens Advice. By proactively addressing our financial sustainability, we aim for a revised financial foundation from which to continue achieving our charitable mission.
- We have a Trustee Board with financial expertise and appropriate management capability. Our robust financial controls, including planning, reporting and modelling procedures allow us to deal with changing assumptions to ensure that the charity spends within its available resources.
- With respect to the future planned defined benefit pension contributions, the trustees see the pension scheme deficit as a long-term liability, where the payments required by the pension plan will need to be met from forecast future cash flows. There is not a significant risk that the pension liability would crystallise in the short to medium term, which allows for proper planning over cash flows.

Approval

This annual report of the trustees, under the Charities Act 2011 and the Companies Act 2006, was approved by the board of trustees on 19 September 2023, including approving in their capacity as company directors the strategic report, and is signed as authorised on the board's behalf by:



Warren Buckley
Chair

Our funders

Citizens Advice enjoys support from a wide range of funders and we obtain the maximum value for every pound we spend. We would like to thank all of the organisations that have supported us during 2022 to 2023. We look forward to working with all of you in future years.

Government funders

Department for Business and Trade
Department of Health and Social Care
Department for Work and Pensions
Ministry of Justice
Welsh government

Other public bodies

Money and Pensions Service
The Insolvency Service
Competition & Markets Authority
Office for Product Safety and Standards

Other Major Funders

AB Charitable Trust
Aviva
Barclays
British Gas Energy Trust
bp
Cadent Gas
Cadent Foundation
Clifford Chance
Energy Saving Trust
E.ON Next
Facebook
GambleAware
Guardian appeal
Kessler Foundation
Kings College London
Legal Education Foundation
Lloyds

Money Advice Trust
Moondance Foundation
National Grid
Nationwide Foundation
NatWest Group
Northern Gas Networks
Post Office
Rausing Foundation
Shell Energy
Shell
Southern Gas Networks
OVO (SSE Electricity)
Trussell Trust
TSB
Virgin Media O2
Wales & West Utilities
Yorkshire Building Society

Legal and administrative details

Legal status

National Citizens Advice is a registered charity and a company limited by guarantee. It is incorporated in the United Kingdom and the registered office of the charity is in England. All independent local Citizens Advice are members of the national Citizens Advice charity and there are no other full members. The maximum liability of each member is limited to £1. Citizens Advice is governed by its Memorandum and Articles of Association as amended in October 2000, September 2009 and September 2010.

The registered name of the charity is The National Association of Citizens Advice Bureaux. From 6 January 2003, the charity has used the operating name of Citizens Advice. The charity was incorporated as a company limited by guarantee on 13 July 1979.

The charity has an active trading subsidiary, Citizens Advice Limited (formerly Advice Services Information Limited). Consolidated accounts have been prepared. The basis of consolidation is set out in the accounting policies note. The charity also has a subsidiary pension trustee company, NACAB Pension Trustees Limited.

Registered office

Citizens Advice

3rd Floor North
200 Aldersgate
London EC1A 4HD
Telephone: 03000 231231
citizensadvice.org.uk

Registered charity number: 279057

Company number: 1436945

Company Secretary

Nicola Clarke

Advisers

Independent auditor

BDO LLP

55 Baker Street
London W1U 7EU

Internal auditor

Mazars LLP

30 Old Bailey
London EC4M 7AU

Bankers

Barclays Bank PLC

1 Churchill Place
London E14 5HP

Lloyds Bank PLC

25 Gresham Street
London EC2V 7HN

Solicitors

Bates, Wells and Braithwaite

10 Queen Street Place
London EC4R 1BE

Independent auditor's report to the members of The National Association of Citizens Advice Bureaux

Opinion on the financial statements

In our opinion, the financial statements:

- give a true and fair view of the state of the Group's and of the Parent Charitable Company's affairs as at 31 March 2023 and of the Group's incoming resources and application of resources 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.

We have audited the financial statements of The National Association of Citizens Advice Bureaux ("the Parent Charitable Company") and its subsidiaries ("the Group") for the year ended 31 March 2023 which comprise the Consolidated Statement of Financial Activities, the Consolidated and Charity Balance Sheet, the Consolidated Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

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 believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Independence

We remain independent of the Group and the Parent Charitable Company in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements.

Conclusions related 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 Group and the Parent Charitable Company's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

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

Other information

The Trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our auditor's report thereon. 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.

Other Companies Act 2006 reporting

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

- the information given in the Trustees' Report, which includes the Directors' Report and the Strategic report prepared for the purposes of Company Law, for the financial year for which the financial statements are prepared is consistent with the financial statements; and
- the Strategic report and the Directors' Report, which are included in the Trustees' Report, have been prepared in accordance with applicable legal requirements.

In the light of the knowledge and understanding of the Group and the Parent Charitable Company and its environment obtained in the course of the audit, we have not identified material misstatement in the Strategic report or 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 by the Parent Charitable Company, or returns adequate for our audit have not been received from branches not visited by us; or
- the Parent Charitable Company financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of Directors' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of Trustees

As explained more fully in the Statement of Trustees' Responsibilities, the Trustees (who are also the directors of the charitable company for the purposes of company law) are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair

view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the Trustees are responsible for assessing the Group's and the Parent Charitable Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Trustees either intend to liquidate the Group or the Parent 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

We have been appointed as auditor under the Companies Act 2006 and report in accordance with the Act and relevant regulations made or having effect thereunder.

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.

Extent to which the audit was capable of detecting irregularities, including fraud

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

Non-compliance with laws and regulations

As part of designing our audit, based on our understanding of the sector in which the Group operates, we assessed the risks of material misstatement in the financial statements, including how fraud may occur. We considered management and Those Charged with Governance's own assessment of the risks that irregularities may occur either as a result of fraud or error, and obtained an understanding of the policies and procedures regarding compliance with laws and regulations.

We considered management's incentives and opportunities for fraudulent manipulation of the financial statements (including revenue recognition and the risk of override of controls), and determined that the principal risks were related to posting inappropriate journal entries to manipulate financial results and management bias in accounting estimates. We also considered financial performance, key drivers for performance targets and the risks of non-compliance with other requirements imposed by the Charity Commission or Companies House. We considered the extent to which non-compliance might have a material effect on the Group's financial statements.

In addition, the Trustees are subject to many other laws and regulations where the consequences of non-compliance could have a material effect on amounts or disclosures in the financial statements, for instance through the imposition of fines or litigation. We identified the following areas as those most likely to have such an effect: Data Protection and Health and Safety Legislation, compliance with the Companies Act 2006, UK GAAP, FRS 102 Charities SORP and tax legislation.

In order to help identify instances of non-compliance with other laws and regulations that may have a material effect on the financial statements, we made enquiries of management and Those Charged With Governance about whether the entity is in compliance with such laws and regulations, and we inspected any relevant regulatory and legal correspondence. Note that auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of Those Charged With Governance and other management, and inspection of regulatory and legal correspondence if any.

We also completed the following procedures:

- Performed analytical procedures to identify any unusual or unexpected relationships that may indicate risks of material misstatement due to fraud. Areas of identified risk were then tested substantively;
- Held a discussion among the engagement team as to how and where fraud might occur in the financial statements. We also communicated relevant identified laws and regulations and potential fraud risks to all engagement team members and remained alert to any indications of fraud or non-compliance with laws and regulations throughout the audit;
- In addressing the risk of fraud through management override of controls, we tested journal entries and other adjustments for inappropriate or unusual journals outside of our expectations, as well as for any significant transactions outside the normal course of business, taking into consideration the scope for management to manipulate financial results, for example, through the timing of the recognition of income;
- Undertook discussions with management, including consideration of known or suspected instances of non-compliance with laws and regulations;

- Completed a review of the minutes of meetings of Those Charged With Governance, as well as relevant Committee meetings, a review of internal audit reports and a review of correspondence with relevant regulators to identify any actual or potential frauds or any potential weaknesses in internal control which could result in fraud susceptibility;
- Reviewed the financial statement disclosures and agreed disclosures to supporting documentation to assess compliance with applicable laws and regulations;
- Challenged the assumptions made by management in their significant accounting estimates in relation to classification of restricted funds, allocation of costs, going concern and appropriateness of the treatment of the pension scheme.

Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located at the Financial Reporting Council's ("FRC'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.

Jill Halford (Senior Statutory Auditor)

For and on behalf of BDO LLP, statutory auditor
London, UK

Consolidated statement of financial activities

For the year ended 31 March 2023 (Incorporating an income and expenditure account)

	Note	Unrestricted		Restricted		Total	Total
		2023 £'000	2022 £'000	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Income							
Donations and legacies	2	7,420	595	12,164	156	19,584	751
Income from charitable activities:							
Grants	3	25,100	25,300	113,443	123,904	138,543	149,204
Delivery of services		4,427	1,820	1,699	704	6,126	2,524
Training and support		530	488	-	-	530	488
Other income:							
Other incoming resources		1,004	611	4	33	1,008	644
Investment income		528	13	-	-	528	13
Total income		39,009	28,827	127,310	124,797	166,319	153,624
Expenditure:							
Expenditure on raising funds	6	1,543	1,519	217	197	1,760	1,716
Expenditure on charitable activities:							
Delivering information and advice	6	5,603	4,969	25,235	23,321	30,838	28,290
Advice and advocacy	6	2,618	2,471	6,726	6,773	9,344	9,244
Strengthening the local Citizens Advice network	6	16,895	12,845	3,839	3,221	20,734	16,066
Partnerships	6	10,321	4,400	80,405	91,337	90,726	95,737
Charitable expenditure before pension movements		36,980	26,204	116,422	124,849	153,402	151,053
Charitable expenditure: movement in pension provision	17	10,751	(1,203)	-	-	10,751	(1,203)
Total expenditure		47,731	25,001	116,422	124,849	164,153	149,850
Net (expenditure)/income		(8,722)	3,826	10,888	(52)	2,166	3,774
Net movement in funds		(8,722)	3,826	10,888	(52)	2,166	3,774
Reconciliation of funds:							
Total funds brought forward	19	(1,325)	(5,151)	10,990	11,042	9,665	5,891
Total funds carried forward	19	(10,047)	(1,325)	21,878	10,990	11,831	9,665

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

Consolidated and charity balance sheet

At 31 March 2023

	Note	Group		Citizens Advice	
		2023 £'000	2022 £'000	2023 £'000	2022 £'000
Fixed assets					
Intangible assets	10	837	1,240	837	1,240
Tangible assets	11	171	227	171	227
Current assets					
Stocks	12	84	90	84	90
Debtors	13	14,954	8,202	15,007	8,417
Short term deposits	15	10,000	-	10,000	-
Cash and cash equivalents	16	32,761	37,611	32,703	37,348
Creditors: amounts falling due within one year	14	(10,788)	(10,880)	(10,783)	(10,832)
Net current assets		47,011	35,023	47,011	35,023
Total assets less current liabilities		48,019	36,490	48,019	36,490
Provisions for liabilities and charges	17	(36,188)	(26,825)	(36,188)	(26,825)
Total assets less all liabilities		11,831	9,665	11,831	9,665
Funds					
Restricted funds	19	21,878	10,990	21,878	10,990
Unrestricted funds	19	25,555	24,960	25,555	24,960
Pension Reserve	19	(35,602)	(26,285)	(35,602)	(26,285)
Total unrestricted funds		(10,047)	(1,325)	(10,047)	(1,325)
Total funds		11,831	9,665	11,831	9,665

The charity has taken exemption from presenting its unconsolidated statement of financial activities under s408 of the Companies Act 2006.

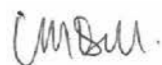
The unconsolidated surplus for the year is £2.2 million (2022: £3.8 million surplus).

The financial statements were approved and authorised for issue by the trustee board on 19 September 2023 and signed on their behalf by:



Warren Buckley

Director (Chair)



Lucinda Bell

Director (Treasurer)

Company Number: 1436945

Consolidated statement of cash flows

Year ended 31 March 2023

	2023 £'000	2022 £'000
Cash flows from operating activities		
Net movement of funds	2,166	3,774
Adjustments for:		
Amortisation of intangible assets	403	402
Depreciation of property, plant and equipment	56	94
Interest receivable	(528)	(13)
Decrease/(Increase) in stock	6	(90)
(Increase) in debtors	(6,752)	(121)
(Decrease) in creditors	(92)	(1,992)
Increase/(Decrease) in provisions	9,363	(2,880)
Net cash generated by / (used in) operating activities	4,622	(826)
Cash flows from investing activities		
Purchase of intangible assets	-	(211)
Purchases of tangible assets	-	(285)
Interest received	528	13
Purchase of short term investments	(10,000)	-
Net cash used in investing activities	(9,472)	(483)
Net decrease in cash and cash equivalents	(4,850)	(1,309)
Cash and cash equivalents at the beginning of the year	37,611	38,920
Cash and cash equivalents at the end of year	32,761	37,611

Notes:

a) Analysis of changes in net debt	At 1 Apr 2022 £'000	Cash flows £'000	At 31 Mar 2023 £'000
Cash at bank and in hand	37,611	(4,850)	32,761
Total changes in net debt	37,611	(4,850)	32,761

Notes to the financial statements

Year ended 31 March 2023

Citizens Advice is a public benefit entity registered as a charity in England and Wales and a company limited by guarantee. It was incorporated on 13 July 1979 (company number: 1436945) and registered as a charity on 21 January 1980 (charity number: 279057). The registered office of Citizens Advice is: 3rd Floor North, 200 Aldersgate, London, EC1A 4HD. The consolidated financial statements are prepared in sterling, being the functional currency of the company, and are rounded to the nearest thousand pounds.

1. Accounting policies

a) Accounting convention

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the

Companies Act 2006. Citizens Advice meets the definition of a public benefit entity under FRS 102.

Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s). The principal accounting policies, which have been applied consistently, except where noted are set out below.

b) Consolidation

Citizens Advice Limited, a trading subsidiary controlled by Citizens Advice has also been consolidated within the accounts on a line-by-line basis. The net incoming resources for Citizens Advice alone were £2,166,000 (2022: £3,774,000 net incoming).

A separate statement of financial activities for the charity is not presented because the charity has taken advantage of the exemptions afforded by Section 408 of the Companies Act 2006. The charity has taken advantage of the exemption in FRS 102 from the requirements to present a charity-only cash flow statement and certain disclosures about the charity's financial instruments.

Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources, are accountable to their own members and funding bodies, and are not controlled by Citizens Advice.

c) Going concern

The financial statements have been prepared on the going concern basis. Detailed financial budgets are presented and approved by the trustee board on a 12-month basis together with forecasts and projections over a three year period. Our planning processes, including financial projections and scenario planning, take into consideration the current economic climate and its potential impact on the various sources of income and planned expenditure.

We acknowledge our pension fund obligations, and the impact of the 2022 triennial valuation on our contributions, and have a clear strategy to manage the deficit, which includes a deficit reduction plan and new Schedule of Contributions which was agreed with the pension scheme trustee board in August 2023.

c) Going concern (continued)

We also acknowledge the impact this has had on our reserves, which now show negative total unrestricted funds, but the negative pension reserve reflects payments which will not crystallise in the short to medium term, and Citizens Advice has factored these contributions into our cash flow projections based on future activities.

After reviewing the group's forecasts and projections, the trustees consider that the group is well placed to manage the business risks it faces. This position is supported by a sufficient level of liquid reserves to cover business continuity and development plans, a good relationship with our key funders, existing funding agreements and contracts in place and proven ability to retain and secure new services.

The trustees therefore have a reasonable expectation that the group has sufficient resources to continue in its operational existence for the foreseeable future and believe that there are no material uncertainties that call into doubt the ability of the group to continue as a going concern.

d) Fixed assets

Fixed assets are recognised in the balance sheet on initial acquisition, in accordance with FRS 102. Only assets over £1,000 are capitalised. Depreciation is charged on a straight-line basis on the cost of assets less residual value over their estimated useful life. A full year's depreciation is charged in the year of acquisition. Fixed assets are assessed for impairment at the balance sheet date.

The estimated lives of the assets are as follows:

Office and computer equipment—3 years.

Infrastructure software—between 3 and 8 years, depending on the duration of licence.

Software development costs and infrastructure purchased and developed in-house have been capitalised within intangible assets as they can be identified with a specific project anticipated to produce future benefits. Once brought into use, they will be amortised on the straight-line basis over the anticipated life of the benefits arising from the completed project, usually expected to be between 3 and 8 years.

Fixtures and fittings—5 years.

e) Stocks

Stocks are goods donated and held for distribution to local Citizens Advice. They are measured at fair value at the balance sheet date. Due to the nature of the goods and the availability of selling prices for comparable items, the fair value is based on market value of equivalent items and assessed for impairment at the balance sheet date.

f) Cash, cash equivalents and short term investments

Cash and cash equivalents are short term highly liquid investments and include cash in hand and deposits with banks not held for investment purposes. Short term investments are fixed term deposits held in excess of 3 months and hence not included in cash and cash equivalents.

g) Leases

Annual rentals are charged to the statement of financial activities on a straight-line basis over the term of the lease. Rent-free periods are accounted for over the lease period.

h) Pension costs

The National Association of Citizens Advice Bureaux (NACAB) Pension and Assurance Plan (1991) is a multi-employer defined benefit scheme which was closed to future accrual during the financial year ended 31 March 2008. Having taken advice from the scheme's actuary, Citizens Advice cannot identify its share of the underlying assets and liabilities on a consistent and reasonable basis. The disclosures under FRS 102 in this circumstance are shown in note 23. The expected cost of providing pensions is calculated periodically by a professionally-qualified actuary. The operating costs of providing retirement benefits to employees are charged to the statement of financial activities in the year in which they are incurred as required by FRS 102. A provision is recognised for future funding contributions in accordance with the accounting policy for provisions.

On 1 April 2005, Citizens Advice introduced a defined contribution pension, the Citizens Advice Group Personal Pension Plan operated by Scottish Widows. From April 2014, staff are automatically enrolled unless they opt out of the scheme. The employer's contributions are charged to the statement of financial activities in the period in which they were incurred. Some Consumer Futures members who transferred in April 2014 retain participation in the Civil Service scheme.

i) Financial instruments

Citizens Advice has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at the present value of future cash flows (amortised cost). Financial assets held at amortised cost comprise the group's debtors excluding prepayments.

Financial liabilities held at amortised cost comprise the group's short- and long-term creditors excluding deferred income and taxation payable.

Investments in subsidiary undertakings are held at cost less impairment.

j) Grants payable and receivable

Grants payable are made to local Citizens Advice and other bodies, and the liability is recognised when the obligation arises although the grant may not be due.

Grants receivable are recognised when entitlement is established, in particular, where performance-related obligations have been achieved, there is probability of receipt and the amount can be reliably measured. Any unexpended grant is carried forward in reserves.

If any grant has been provided for a stated purpose, it is carried forward as restricted funds. Any unused grants not able to be used for the purpose determined by the funder are returned in accordance with the funding agreement.

k) Deferred income

Deferred income relating to subscriptions is shown within the balance sheet. Other deferred income relates to restricted funding received in advance but where the related expenditure can only take place in a future accounting period.

l) Legacies and donations

Legacies are recognised when they are received or when probate is given and a reliable estimate of the amount is available, whichever is sooner. Donations are recognised when the income recognition criteria are met, which is usually upon receipt. If there is entitlement, receipt is probable & the value can be reliably measured donations have been recognised prior to receipt.

Gifts in kind are valued at a reasonable estimate of the value to Citizens Advice, which is normally equal to the market value. They are recognised when the income recognition criteria are met, typically when the goods or services have been received.

m) Delivery of services

The trading activities of Citizens Advice, including the local Citizens Advice membership fees, the sale of information products and delivery of advice services under contract, are exercised in the course of carrying out the primary purpose of the charity.

The income and expenditure is shown in the statement of financial activities as delivery of services and strengthening the network respectively.

Income from annual membership and subscriptions to information products is recognised evenly in line with the period of provision of the service.

Services delivered under contract are recognised as unrestricted. Income is recognised in line with the productivity (measured as time spent providing the service), alongside agreed recovery of implementation costs incurred.

Any activities that are not for the primary purpose of the charity are accounted for in Citizens Advice Limited and this subsidiary has been consolidated into the Statement of financial activities. The income and expenditure is also shown in the statement of financial activities as delivery of services and strengthening the network respectively.

n) Training and support

The training and support activities comprise income from the provision of training courses in debt, employment, welfare benefits and consumer issues as well as contributions towards the cost of providing insurance cover on behalf of the network in England and Wales.

o) Other income

Income for the supply of services is recognised in line with the extent to which the service has been delivered, typically based on time spent providing the service, at which point there is entitlement and receipt is probable.

Goods donated for distribution are recognised as income at fair value which is the market value and held as stocks until distributed, at which point they are included under the charitable expenditure at the same value.

p) Resources expended

All expenditure is accounted for on an accruals basis and has been classified under the charitable expenditure activity headings with reference to activities performed in the year.

Costs of generating funds are those costs relating to fundraising for new donors or new projects.

Staff costs are all emoluments incurred. Other direct costs are non-staff costs incurred by each principal activity.

Governance costs are those incurred in connection with the administration of the charity's constitutional and statutory duties.

Irrecoverable VAT is treated as resources expended in the principal activity that incurred the original VAT.

Support costs, including premises, fundraising, central administration, IT support, human resources costs, governance and finance costs (staff and other costs), which are not directly attributable to a particular principal activity, have been fully allocated to departments and activities based on direct staff costs of the principal activity as shown in note 7.

q) Reserves

Unrestricted funds represent funds raised or grants awarded for no specified project which are expendable at the discretion of the trustees in furtherance of the charity's objectives. There are no carry-forward restrictions on unrestricted funds. Transfers to and from designated funds are subject to the approval of the trustees.

Restricted funds are awarded for a specified programme as declared by the funder, or restricted with their authority or with a restriction created by a legal process. The scope of the programme is still within the wider objectives of the charity. Income may be awarded in one year for expenditure in that or a subsequent year on a specified programme.

r) Provisions

Provisions for future liabilities are recognised when Citizens Advice has a legal or constructive financial obligation that can be reliably estimated and for which there is an expectation that payment will be made.

The provisions include Citizens Advice's pension liability in compliance with FRS 102. This provision has been calculated as the discounted value of

future pension contributions as agreed per the latest Schedule of Contributions.

s) Critical accounting judgements and key sources of estimation uncertainty

In the application of the charity's accounting policies, trustees are required to make judgements, estimates and assumptions about the carrying values of assets and liabilities that are not readily apparent from other sources. The estimates and underlying 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 if the revision affects only that period, or in the period of the revision and future periods if the revision affects the current and future periods.

The key judgements and estimates that have a significant effect on the amounts recognised in the financial statements are described in the accounting policies and are summarised below:

Income recognition – Due to the range and complexity of the group's funding streams, income recognition is deemed to be an area that requires judgement to appropriately apply the income accounting policies. In particular, consideration has been given to ensuring the correct classification between income from grants and income from contracts. Income from contracts is recognised when the entitlement is established, there is probability of receipt and the amount can be reliably measured. Income from contracts is recognised as unrestricted income where there is no requirement to pay back any surplus to the funders, and the surplus can be spent on any purpose. The charity has seen an increase in such income this year as part of the Money and Pension Service debt advice activities switched from grant funded to contract funded as of 1 February 2023.

Pension scheme – The charity is part of a closed defined benefit multi employer scheme alongside 15 local Citizens Advice. During the period the scheme operated there were many staff who moved between working for the different entities involved in the scheme and full records of these movements are unavailable. As a result of these incomplete records, and after taking professional advice, the charity has determined that the scheme is unable to properly differentiate the liability between the scheme members. As a result, Citizens Advice accounts for the scheme as a defined contribution plan, recognising on the balance sheet the present value of the future committed payments. Further information is contained within note 23.

Pension liabilities – The charity recognises a liability relating to future deficit contributions as determined by the current Schedule of Contributions. Under accounting requirements, the liability shall be measured at the present value of the contributions payable, calculated using a discount rate. The discount rate used is 4.8% (2022: 2.8%), and this represents a key accounting estimate. In order to determine the appropriate discount rate at each balance sheet date, the charity engages a firm of actuaries to provide expert advice about this

assumption and the consequent effect on the pension liability. Further information is contained within note 23.

t) Events after the end of the reporting period

Events that occur between the reporting date and the date of signing of which impact the financial

statement are assessed as either adjusting or non-adjusting events. This is determined by whether they provide evidence of conditions that existed at the reporting date or those that arose after the reporting date respectively. Material adjusting events are reflected in the values in the financial statements, whilst non-adjusting events are reflected in the disclosures only.

2. Donations and legacies

	2023 £'000	2022 £'000
Legacies	1	107
Donations - corporate donors	19,099	163
Donations - gifts in kind	113	401
Donations - individual giving	371	80
Total donations and legacies	19,584	751

There has been a significant increase in corporate donations, which are typically one-off in nature. Donations in 2023 included £4.3 million from Aviva (2022: £nil), £6.0 million from National Grid (2022: £nil), £3.0 million from BP (2022: £nil) and £2.6 million from Shell (2022: £nil).

Gifts in kind includes professional services to the value of £nil (2022: £292,226) provided by Thoughtwork Social Change Lab and £20,551 (2022: £24,408) provided by 2020 Trustee Services, along with advertising credits for use on Google to the value of £91,896 (2022: £84,248). Goods donated for distribution to beneficiaries were received from DEFRA to the value of £nil (2022: £97,716).

3. Grants

a) Government grants

Funder	2023 £'000	2022 £'000	Purpose
Government department grants			
Department for Business, Energy and Industrial Strategy (BEIS) unrestricted	25,100	25,300	Core charitable objectives
BEIS restricted	9,744	10,383	Consumer service
BEIS restricted	6,122	6,067	Consumer (levy funded)
BEIS restricted	50	-	Product safety
BEIS restricted	2,871	2,465	Big Energy Saving Week/Network and energy advice
Department of Health	4	7	Membership of the Health and Wellbeing Alliance
Department of Work and Pensions	20,100	33,104	Universal Support: Help to Claim
Ministry of Justice	11,391	11,095	Court-based Witness Service
HM Treasury	-	41	Debt advice for veterans and emergency services personnel
Home Office	-	30	Windrush interim hardship support services
Competition & Markets Authority	22	22	Consumer policy
Welsh government			
Welsh government	9,788	7,189	Advice service
Welsh government	3,375	3,856	Debt and housing advice
Welsh government	16	237	Discrimination advice
Total government grants	88,583	99,796	

3. Grants (continued)

b) Grants from other public bodies

Funder	2023 £'000	2022 £'000	Purpose
The Insolvency Service	72	80	Debt relief orders
Money and Pensions Service	10,271	9,829	Pension guidance
Money and Pensions Service ¹	27,998	32,021	Money and debt advice and debt relief orders
Total grants from other public bodies	38,341	41,930	

c) Other grants

Purpose (funder)	2023 £'000	2022 £'000
Online scams awareness (Facebook)	474	647
Energy advice (various)	1,917	1,484
Specialist support (various)	1,149	360
Food banks (Trussell Trust)	7,303	4,359
Money advice (various)	776	628
Total other grants	11,619	7,478
Total grants	138,543	149,204

A list of grant funders is available in the strategic report.

¹ Part of the Money and Pensions Service grant funding ended on 1 January 2023. From 1 February 2023 part of this is now delivered under a contract and as such is not included in the figures above. This income is now included in unrestricted Delivery of Services in the Consolidated Statement of Financial Activity.

4. Information regarding directors and employees

The trustees of Citizens Advice are the non-executive directors of the charitable company. No emoluments were paid to any non-executive directors (2022: £nil). Expenses of £1,555 (2022: £nil) were reimbursed, or paid directly to third parties for 7 (2022: 0) of the non-executive directors during the year in respect of expenses for travel, accommodation and subsistence incurred in the course of executing their duties. Trustee indemnity insurance up to the value of £10 million was in place for the duration of the reporting period as part of a wider policy purchased to provide cover for Citizens Advice and the network.

Employee costs during the year:

	2023 £'000	2022 £'000
Wages and salaries	39,756	38,184
Social security costs	4,436	4,030
Pension costs	3,342	2,457
Temporary staff	1,317	1,772
Total employee costs	48,851	46,443

Wages and salaries above include £876,277 (2022: £898,693) for redundancy and settlement costs. Of these payments £54,865 (2022: £nil) were payable to key management personnel. Redundancy payments were made in line with our contractual terms.

Pension costs shown above relate to amounts accrued in the year with £nil (2022: £314,055) included in other creditors at year end. Payments totalling £2.4 million (2022: £2.2 million) were made to the Citizens Advice Group Personal Pension Plan and £57,000 (2022: £102,000) to the Civil Service Pension scheme for Consumer Futures staff who transferred to Citizens Advice in April 2014. In addition to the pension costs disclosed above, contributions totalling £2.9 million (2022: £2.4 million) were made to the NACAB Pension and Assurance Plan (1991) which closed on 27 March 2008 with £2.1 million (2022: £2.1 million) of this paid from the existing pension liability provision.

The number of employees who received employee benefits (excluding employer pension costs but including compensation for loss of office) in excess of £60,000 is analysed below:

	2023 Number	2022 Number
£60,000 to £69,999	54	43
£70,000 to £79,999	21	21
£80,000 to £89,999	11	8
£90,000 to £99,999	3	4
£100,000 to £109,999	-	2
£110,000 to £119,999	3	2
£120,000 to £129,999	2	1
£160,000 to £169,999	-	1
£180,000 to £189,999	1	-

Citizens Advice has identified the key management personnel as the executive team, as outlined in the strategic report. The total remuneration for key management personnel was £934,462, including remuneration as included in table below, plus Employers NI of £97,294 (2022: £662,480 plus £80,128 relating to Employers NI). This includes pension contributions of £35,147 (2022: £24,597). In addition, the key management personnel were reimbursed £1,193 (2022: £1,000) for travel and out-of-pocket expenses incurred in the course of executing their responsibilities.

4. Information regarding directors and employees (continued)

Key management team remuneration for the year, including basic pay, pension and benefits was as follows:

Notes	Role	Remuneration to 31 March 2023			Remuneration to 31 March 2022
		Salary	Pension	Total	
1	Chief Executive	£180,840	-	£180,840	£169,476
2	Acting Chief Executive	-	-	-	£83,254
	Executive Director of Advice and Advocacy	£119,779	£7,395	£127,174	£117,794
	Executive Director of Operations	£113,763	£7,395	£121,158	£116,849
3	Executive Director of Financial and Commercial	£51,547	£2,646	£54,193	-
3.1	Interim Director of Commercial	£127,026	£4,407	£131,433	£119,394
4	Executive Director of People	£123,175	£8,006	£131,181	£52,583
5	Executive Director of Strategy and Transformation	£38,694	£1,243	£39,937	-
5.1	Interim Executive Director of Strategy and Transformation	£48,124	£3,128	£51,252	£3,130

1. Dame Clare Moriarty has been Chief Executive since 26 April 2021.
2. Alistair Cromwell was our Deputy Chief Executive between 26 April 2021 and 30 September 2021, having been Acting Chief Executive from 25 October 2020 to 25 April 2021. This Deputy post no longer exists.

3. Karen Bass has been our Executive Director of Financial & Commercial since 7 November 2022. Andrew Seager was our Interim Executive Director of Commercial until 4 November 2022.
4. Angela Buxton has been our Executive Director of People since 1 November 2021.

5. Tracey Waltho has been our Executive Director of Strategy and Transformation since 30 November 2022. Maz Hamilton was our Interim Executive Director of Strategy and Transformation from 21 March 2022 to 6 October 2022 and was only included in the above comparative from that point, having moved from their role as Programme Director for Content Strategy and Delivery.

4. Information regarding directors and employees (continued)

Pension contributions for key management personnel in the scheme are paid at the same rate as for all staff. The maximum employer contribution available under the staff scheme is 6.5%.

On 1 April 2022 all staff received a flat rate pay increase of £1,400. Other salary changes were a result of role changes and re-valuations. The remuneration policy is set out in the strategic report.

The average number of people employed in each activity during the year was:

	2023 Number	2022 Number
Raising funds	17	17
Charitable activities		
Delivering information and advice	350	348
Advice and advocacy	132	143
Strengthening the local Citizens Advice network	273	244
Partnerships	237	272
Average number of persons employed	1,009	1,024

5. Grants payable

Grant payments were made to local Citizens Advice members in the financial year:

a) Grants to local Citizens Advice members

Purpose	2023 Total no.	2023 £'000	2022 £'000
Money and debt advice	174	21,326	24,102
Pensions guidance	16	7,426	7,085
Consumer advice	7	6,526	5,843
Universal credit: Help to Claim	61	13,606	26,336
Welsh Government funded projects	19	11,025	9,387
Energy advice	181	2,471	1,942
Witness services	2	672	592
Online scams awareness	8	109	217
Gambling support service	76	39	35
Debt relief orders	163	47	51
Help through Hardship	16	5,013	3,011
Cost of living	252	3,810	-
Various projects	5	915	1,680
Total local Citizens Advice network grants	980	72,985	80,281

Grants are received for the above purposes and distributed amongst local Citizens Advice members. The local Citizens Advice members who received a grant in the year are shown in Appendix 1.

5. Grants payable (continued)

b) Grants to other bodies

78 grants (2022: 93 grants) were paid to non local Citizens Advice network participants in delivery of national projects, funded by partner organisations.

Purpose	Recipient	2023 Total no.	2023 £'000	2022 £'000
Debt advice	Better Leeds Communities	1	93	125
Debt advice	Birmingham Settlement	1	327	351
Various	Citizens Advice Scotland	3	2,411	90
Debt advice	Ebor Gardens Advice Centre	1	194	217
Energy	Fuel Bank Foundation	1	508	430
Debt advice	Homemaker Southwest	2	154	193
Debt advice and financial capability	Ipswich Housing Action Group	2	3	131
Debt advice	Mind Salford	1	109	106
Debt line	Money Advice Trust	1	545	1,271
Debt advice	Norfolk Community Law Service	2	58	87
Debt advice	North Bristol Advice Centre	1	98	-
Various	Shelter	1	428	412
Various	SNAP Cymru	1	128	123
Debt advice	St Vincent's Centre	2	107	146
Various	Miscellaneous grants (2022: 73)	58	769	534
Total grants to others		78	5,932	4,216
Total grants		1,058	78,917	84,497

6. Total resources expended before pension movements

Total resources expended for the year ended 31 March 2023:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2023 £'000
Costs of generating funds	668	-	754	338	1,760
Charitable objectives					
Delivering information and advice	13,427	8,088	4,329	4,994	30,838
Advice and advocacy	5,062	63	1,661	2,558	9,344
Strengthening the local Citizens Advice network	10,499	47	4,881	5,307	20,734
Partnerships	9,083	70,719	7,978	2,946	90,726
Total resources expended	38,739	78,917	19,603	16,143	153,402

Total resources expended for the year ended 31 March 2022:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2022 £'000
Costs of generating funds	631	-	822	263	1,716
Charitable objectives					
Delivering information and advice	12,977	6,773	3,146	5,394	28,290
Advice and advocacy	5,335	-	1,692	2,217	9,244
Strengthening the local Citizens Advice network	9,114	80	3,085	3,787	16,066
Partnerships	10,149	77,644	4,782	3,162	95,737
Total resources expended	38,206	84,497	13,527	14,823	151,053

7. Support cost breakdown by activity

Support costs are allocated across activities based on direct staff costs. The amounts below represent the allocated staff and other allocated costs in note 6. Support costs breakdown by activity for the year ended 31 March 2023:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2023 £'000
Costs of generating funds	62	59	90	75	52	338
Charitable objectives						
Delivering information and advice	513	1,178	745	1,505	1,053	4,994
Advice and advocacy	469	444	681	567	397	2,558
Strengthening the local Citizens Advice network	973	921	1,413	1,177	823	5,307
Partnerships	531	518	772	662	463	2,946
Total support cost	2,548	3,120	3,701	3,986	2,788	16,143

Support costs include governance costs of £1.4 million (2022: £1.2 million). These costs include internal and external audit fees (see note 9), costs incurred in supporting the work of the trustees and an apportionment of executive team costs.

Support costs breakdown by activity for the year ended 31 March 2022:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2022 £'000
Costs of generating funds	45	40	54	76	48	263
Charitable objectives						
Delivering information and advice	924	826	1,114	1,561	969	5,394
Advice and advocacy	380	339	458	642	398	2,217
Strengthening the local Citizens Advice network	648	580	782	1,096	681	3,787
Partnerships	542	484	653	915	568	3,162
Total support cost	2,539	2,269	3,061	4,290	2,664	14,823

8. Corporation tax

Citizens Advice is a registered charity and accordingly is exempt from taxation on income and gains where they are applied for charitable purposes. Citizens Advice Limited covenants all distributable profits to the main charity each year under Gift Aid and does not typically incur any tax liability.

9. Net expenditure

Net outgoing resources for the year are stated after charging:

	2023 £'000	2022 £'000
Operating lease costs		
Property	1,608	1,675
Office equipment	23	12
Amortisation	403	402
Depreciation	56	94
External auditor's remuneration		
External audit fee	106	89
Tax advisory and compliance fees	9	-
Internal auditor's remuneration	76	50

10. Fixed assets – intangible assets

The fixed assets of Citizens Advice are the same as those of the group, as stated below. Assets have been split between intangible and tangible assets in accordance with FRS102 and the Charities SORP 2019. Intangible fixed assets include computer licences and software purchases.

	Operational Infrastructure software £'000	Total £'000
Cost		
At 1 April 2022	3,509	3,509
At 31 March 2023	3,509	3,509
Amortisation		
At 1 April 2022	2,269	2,269
Charge for the year	403	403
At 31 March 2023	2,672	2,672
Net book value at 31 March 2023	837	837
Net book value at 31 March 2022	1,240	1,240

The amortisation charge is reallocated over all charitable activities.

11. Fixed assets – tangible assets

This includes capitalised fixtures, fittings and equipment.

	Fixtures, fittings and equipment £'000	Total £'000
Cost		
At 1 April 2022	486	486
At 31 March 2023	486	486
Depreciation		
At 1 April 2022	259	259
Charge for the year	56	56
At 31 March 2023	315	315
Net book value at 31 March 2023	171	171
Net book value at 31 March 2022	227	227

12. Stocks

	Group		Citizens Advice	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Donated goods held for distribution	84	90	84	90
Total stocks	84	90	84	90

Stocks held are donated refurbished tablets & mobile phones which Citizens Advice distribute to local Citizens Advice.

13. Debtors

	Group		Citizens Advice	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Trade debtors	423	321	423	321
Other debtors	1,975	2,843	1,975	2,843
Prepayments and accrued income	12,556	5,038	12,556	5,038
Subsidiary undertakings	-	-	53	215
Total debtors	14,954	8,202	15,007	8,417

Included in other debtors is £12,417 (2022: £15,700) which relates to 16 (2022: 17) staff season ticket, car or career development loans and the Cycle to Work Scheme. These are interest free and are recoverable through monthly payroll deductions. There were no executive directors (2022: none) with a loan outstanding at the balance sheet date (2022: £nil).

14. Creditors: amounts falling due within one year

	Group		Citizens Advice	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Trade creditors	511	1,605	511	1,605
Local Citizens Advice network grants	1,313	893	1,313	893
Other creditors	1,592	2,471	1,587	2,471
Other taxation and social security	1,197	1,125	1,197	1,125
Accruals and deferred income	6,175	4,786	6,175	4,738
Total creditors amounts falling due within one year	10,788	10,880	10,783	10,832

Accruals and deferred income comprises:

Accruals	5,024	3,542	5,019	3,542
Deferred income brought forward	1,244	1,775	1,196	1,775
Amount released from previous year	(1,233)	(1,149)	(1,185)	(1,149)
Incoming resources deferred in the year	1,140	618	1,145	570
Total accruals and deferred income	6,175	4,786	6,175	4,738

15. Investments

The value of shares held in Citizens Advice Limited is £2 being 2 ordinary shares of £1 each which represents 100% of the issued share capital. The company is a private limited company which was incorporated on 16 July 1982. The company is incorporated in England. The company manages all forms of sponsorship opportunities and other trading activities on behalf of the parent company and covenants all profits under Gift Aid. The turnover in 2023 was £47,750 (2022: £32,000) which generated a profit of £29,227 (2022: profit £8,616). Net assets were £2 in 2023 (2022: £2). The shares are held as a fixed asset.

There were no cash deposits held as investments at 31 March 2023 (2022: £nil) and none were held as fixed assets (2022: £nil), but £10.0 million (2022: £nil) were held in short term deposits, maturing in 12 months or less.

16. Cash at bank and in hand

Cash and fixed-term deposits valued at £32.8 million (2022: £37.6 million) were held as at 31 March 2023. These were all held in UK accounts. Of these £2.9 million (2022: £4.7 million) has been identified in the balance sheet as a designated fund for technology investments.

17. Provisions

	Group		Citizens Advice	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Pension provision				
Provision at 1 April 2022	26,285	29,034	26,285	29,034
(Utilised) for deficit funding contribution	(2,111)	(2,111)	(2,111)	(2,111)
Remeasurement due to change in discount rate	(2,669)	(1,203)	(2,669)	(1,203)
Remeasurement due to new schedule of contributions	13,420	-	13,420	-
Increase /(decrease) in pension provision in SOFA	10,751	(1,203)	10,751	(1,203)
Increase due to unwinding of discount	677	565	677	565
Pension provision at 31 March 2023	35,602	26,285	35,602	26,285
Other provisions				
Provision at 1 April 2022	540	671	540	671
(Released) during the year	(1)	(44)	(1)	(44)
(Utilised) during the year	-	(87)	-	(87)
Additional provision	47	-	47	-
Other provisions at 31 March 2023	586	540	586	540
Total provisions at 31 March 2023	36,188	26,825	36,188	26,825

17. Provisions (continued)

The pension provision has increased significantly as a result of the most recent triennial actuarial valuation, which then led to agreement on a new Schedule of Contributions with increased annual deficit funding contributions and a one off cash contribution to be paid in September 2023. See note 23 for more detail.

The nature of provisions and the expected timing of resulting payments are:

Nature of provision	Amount £'000	Payment due
Dilapidations payments due on major repairs on leased buildings after the first break clause	530	Between 2023 and 2025
Local Citizens Advice pension liability	9	2027
Advice risk provision	47	Between 2023 and 2024
Pension contribution liability	35,602	See note 23
Total provisions at 31 March 2023	36,188	

18. Financial instruments

As at 31 March 2023 the Group's financial instruments were:

	Group	
	2023 £'000	2022 £'000
Financial assets at amortised cost		
Cash	32,761	37,611
Current asset investment	10,000	-
Trade debtors	423	321
Other debtors	1,975	2,843
Accrued income	10,560	3,749
Total financial assets at amortised cost	55,719	44,524
Financial liabilities at amortised cost		
Trade creditors	511	1,605
Local Citizens Advice network grants	1,313	853
Other creditors	1,592	2,471
Accruals	5,024	3,581
Provisions	36,188	26,825
Total financial liabilities at amortised cost	44,628	35,335

Income, expenses, gains and losses in respect of these financial instruments were:

	2023 £'000			2022 £'000		
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances and short term deposit	528	-	-	13	-	-

19. Statement of funds – Group and Citizens Advice

	At 1 April 2022 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2023 £'000
Money and debt	5,872	28,209	(27,638)	-	6,443
Pensions guidance	159	10,271	(10,232)	-	198
Consumer and energy	3,376	25,359	(22,829)	-	5,906
Welfare	-	20,100	(20,100)	-	-
Wales specific services	7	13,179	(13,186)	-	-
Justice	34	11,391	(11,393)	-	32
Housing	172	8	(167)	-	13
Other	1,370	18,793	(10,877)	-	9,286
Total restricted funds	10,990	127,310	(116,422)	-	21,878
Designated funds	6,192	-	(1,365)	(458)	4,369
Unrestricted funds	18,768	34,229	(32,269)	458	21,186
Pension scheme	(26,285)	4,780	(14,097)	-	(35,602)
Total unrestricted funds including pension scheme	(1,325)	39,009	(47,731)	-	(10,047)
Total funds	9,665	166,319	(164,153)	-	11,831

Restricted funds represent that funding received with specific restrictions as to what it is spent on. The funds carried forward represent that restricted funding where income has been recognised but where the funds have not yet been spent.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent. This is split between freely available unrestricted funds and designated funds.

Designated funds represent those unrestricted funds that have been allocated by the board of trustees for technological investment, with a value of £3.3 million (2022: £4.7 million). The remaining £1.0 million (2022: £1.5 million) is a designated fund reserved for tangible and intangible fixed assets which are equal to the net book value of those assets.

The board of trustees has reviewed the reserves policy in the year and has maintained the target range of free reserves as 3 to 6 months of core operating costs. This equals £11 million to £21 million (2022: £10 million to £20 million). Free reserves are considered to be total unrestricted funds excluding pension reserve, less designated funds.

The pension reserve as at 31 March 2023 was £35.6 million (2022: £26.3 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. Further details are in note 23.

19. Statement of funds – Group and Citizens Advice (continued)

Comparative statement of funds

	At 1 April 2021 £'000	Income £'000	Expenditure £'000	Transfers £'000	At 31 March 2022 £'000
Money and debt	4,935	32,239	(31,302)	-	5,872
Pensions guidance	159	9,829	(9,829)	-	159
Consumer and energy	3,376	19,832	(19,832)	-	3,376
Welfare	100	33,104	(33,204)	-	-
Wales specific services	12	11,282	(11,287)	-	7
Justice	34	11,125	(11,125)	-	34
Housing	172	51	(51)	-	172
Other	2,254	7,335	(8,219)	-	1,370
Total restricted funds	11,042	124,797	(124,849)	-	10,990
Designated funds	6,192	-	-	-	6,192
Unrestricted funds	17,691	27,281	(26,204)	-	18,768
Pension scheme	(29,034)	1,546	1,203	-	(26,285)
Total unrestricted funds including pension scheme	(5,151)	28,827	(25,001)	-	(1,325)
Total funds	5,891	153,624	(149,850)	-	9,665

20. Analysis of net assets between funds

Group

	Unrestricted		Restricted		Total	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Fund balances at 31 March are represented by:						
Fixed assets – intangible	837	1,240	-	-	837	1,240
Fixed assets – tangible assets	171	227	-	-	171	227
Current assets	31,342	29,597	26,457	16,306	57,799	45,903
Creditors: amounts falling due within one year	(6,256)	(5,564)	(4,532)	(5,316)	(10,788)	(10,880)
Provisions	(36,141)	(26,825)	(47)	-	(36,188)	(26,825)
Fund balance	(10,047)	(1,325)	21,878	10,990	11,831	9,665

Citizens Advice

	Unrestricted		Restricted		Total	
	2023 £'000	2022 £'000	2023 £'000	2022 £'000	2023 £'000	2022 £'000
Fund balances at 31 March are represented by:						
Fixed assets – intangible	837	1,240	-	-	837	1,240
Fixed assets – tangible assets	171	227	-	-	171	227
Current assets	31,337	29,549	26,457	16,306	57,794	45,855
Creditors: amounts falling due within one year	(6,251)	(5,516)	(4,532)	(5,316)	(10,783)	(10,832)
Provisions	(36,141)	(26,825)	(47)	-	(36,188)	(26,825)
Fund balance	(10,047)	(1,325)	21,878	10,990	11,831	9,665

21. Local Citizens Advice network

The financial statements record the income and expenditure of Citizens Advice. Individual local Citizens Advice network members are not consolidated within these accounts as they are independent legal entities funded directly and indirectly from their own sources and are accountable to their own members and funding bodies.

22. Operating lease commitments

At 31 March 2023 Citizens Advice and the group was committed to making the following minimum payments in respect of non-cancellable operating leases:

	2023		2022	
	Land and buildings £'000	Other £'000	Land and buildings £'000	Other £'000
Within 1 year	1,985	23	1,945	12
Between 2 and 5 years	397	-	2,224	-
After 5 years	-	-	-	-
Total operating lease commitments	2,382	23	4,169	12

At the end of the year there were capital commitments of £nil (2022: £nil).

23. Pension scheme

National Association of Citizens Advice Bureaux Pension and Assurance Plan (1991)

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

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

In accordance with the schedule of contributions in force over the 2022 to 2023 accounting year, the combined contributions to the Plan from Citizens Advice and other participating employers for the year ending 31 March 2023 were £2,579,000, which includes £2,279,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies.

The most recent formal actuarial valuation of the Plan was carried out on 31 March 2023 by a qualified independent actuary, based upon membership data as at 31 March 2022, allowing for assumed membership movements over the period from this date, as well as any material membership movements significantly different from those assumed (e.g. transfers out).

This valuation concluded on 31 August 2023 (see note 25) and revealed a funding deficit at 31 March 2022 of £53,536,000 and at 31 March 2023 of £49,034,000. A new schedule of contributions has been agreed with the Pension Trustees, with the view to eliminating the deficit by September 2040. In accordance with the new schedule of contributions, the combined contributions to the Plan from Citizens Advice and other participating employers

for the year from 1 April 2024 is to be £3,218,000, which includes £2,918,000 towards the deficit and £300,000 as an allowance for administration expenses and all scheme levies. Of this, £2,750,000 towards the deficit and £300,000 for administration expenses relates to Citizens Advice.

Citizens Advice has also agreed to a one-off contribution of £2.639m to be paid in 2023-24. If Citizens Advice pays its annual contributions of £2,750,000, and its one-off contribution as planned, using an actuarial discount rate of 4.8%, the net present value would be £35,602,388 (2022: £26,285,388 and 2.8% discount rate). This is included in the balance sheet as a provision (as per note 17) and as a negative pension reserve (as per note 19).

The liabilities of the Plan are based on the current value of expected benefit payment cash flows to members of the Plan over the next 60 or more years. The average duration of the liabilities is approximately 12 years.

The Plan is exposed to actuarial risks such as market (investment) risk, interest rate risk, inflation risk, currency risk and longevity risk. This is a last man standing scheme.

23. Pension scheme (continued)

Present values of scheme liabilities, fair value of assets and defined benefit asset (liability)

	31 March 2023 £'000	31 March 2022* £'000
Fair value of plan assets	60,745	101,872
Present value of defined benefit obligation	111,169	155,408
(Deficit) in plan	(50,424)	(53,536)

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

Assumptions

Discount rate	4.80%	2.80%
Inflation assumption (RPI)	3.30%	3.70%
Inflation assumption (CPI)	2.85%	3.25%
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	20.8	21.3
Retiring today - Females	23.6	24.2
Retiring in 20 years time - Males	22.0	22.6
Retiring in 20 years time - Females	24.7	25.7

* restated based on the completion of the 2022 triennial valuation

24. Contingent liabilities

Together with the trustee of the NACAB Pension and Assurance Plan (1991), the charity is considering a Court case to seek clarification on issues related to the Plan. The case is not expected until 2024 and the financial impact is uncertain as it could have a minimal or material impact depending on the outcome. Further details will be provided when available.

25. Related party transactions

Citizens Advice Limited is a subsidiary company owned by Citizens Advice and all Citizens Advice non-charitable trading is conducted through it. The directors are the National Association of Citizens Advice Bureaux, Warren Buckley, Lucinda Bell and Michele Shambrook. During the year ended 31 March 2023, it made a surplus before qualifying charitable donation and tax of £34,110 (2022: £8,616).

At 31 March 2023, Citizens Advice Limited (company number 1652053) owed £53,096 to Citizens Advice (2022: £204,534). The accounts for the year ended 31 March 2023 were approved on 4 September 2023.

Citizens Advice International is a company which was registered in Belgium on 6 December 2004. Although not a related party under FRS 102, it is included here due to the connection of name and objectives. It was established to provide support to Citizens Advice organisations throughout the world. No charge has been made for any expenditure incurred by Citizens Advice on behalf of Citizens Advice International during the year.

On 31 March 2023, Citizens Advice owed Citizens Advice International £nil (2022: £nil). Citizens Advice International is not consolidated into the accounts as it is a separate entity and Citizens Advice does not have the power to control it.

NACAB Pension Trustees Limited is a company limited by guarantee and is the corporate Trustee of the NACAB Pension & Assurance Plan (1991). Citizens Advice is the sole member of this company. This subsidiary was incorporated on 14 February 2017. There were no financial transactions or balances in the year to 31 March 2023.

Two of the trustees at Citizens Advice also have roles at a local Citizens Advice; Jonathan Mogford is Vice-Chair at Citizens Advice Wandsworth, Steve Hughes was COO at Citizens Advice SORT Group. We have assessed that these do not create disclosable related party transactions, as in their Citizens Advice trustee role they are one of many trustees, and do not individually have sufficient influence over the direction of Citizens Advice.

The only other transactions with related entities in the year have been disclosed in note 4.

26. Events after the end of the reporting period

Citizens Advice recognises the impact of the agreement with pension scheme Trustee on 31 August 2023 about future contributions to the defined benefit contributions scheme (see note 17 and note 23).

These changes, following the triennial actuarial valuation, result in an increase in future pension contributions, and are accounted for as an adjusting event after the end of the reporting period. This increase in future contributions is driven by conditions existing before the end of the reporting period, in particular the deficit and funding position of the pension scheme. The revised schedule of contributions finalised on completion of the triennial actuarial valuation therefore provides the best estimate of the amount required to settle the obligation. As such, the pension provision and negative pension reserve, have been revised with the movement recognised in the Statement of Financial Activities.

26. Events after the end of the reporting period (continued)

The pensions provision and associated negative pension reserve and in the 2021-22 accounts was £26.3m. Had there been no change to the schedule of contributions the pensions provision and negative pension reserve would have been £22.2 million. As a result of the revised agreement with the Pension Trustees, the pensions provision and negative pension reserve are £35.6 million.

27. Company limited by guarantee

Citizens Advice is a registered charity and a company limited by guarantee. All local Citizens Advice are members of Citizens Advice and there are no other members. The maximum liability of each member is limited to £1. The trustees have no liability.

Appendix 1: Grants payable to local Citizens Advice Network

Listed below are all the local Citizens Advice charities which have been the beneficiaries of grants payable by national Citizens Advice as summarised in note 5:

Arun & Chichester Citizens Advice	Canolfan Cynghori Ynys Mon Citizens Advice	Citizens Advice South Essex	Citizens Advice West Suffolk
Barking & Dagenham Citizens Advice Bureau	Canterbury District Citizens Advice Bureau	Citizens Advice South Gloucestershire	Citizens Advice Westminster
Barnet Citizens Advice	Cardiff and Vale Citizens Advice	Citizens Advice South Hams	Citizens Advice Wigan Borough
Barnsley Citizens Advice	Carlisle and Eden Districts Citizens Advice	Citizens Advice South Lincolnshire	Citizens Advice Winchester District
Barrow-In-Furness Citizens Advice	Carmarthenshire Citizens Advice	Citizens Advice South Somerset	Citizens Advice Wirral
Basingstoke Citizens Advice	Central & East Northamptonshire	Citizens Advice South Warwickshire	Citizens Advice Woking
Bassetlaw Citizens Advice	Citizens Advice Northumberland	Citizens Advice Southend	Citizens Advice Wokingham
Bath and North East Somerset Citizens Advice	Citizens Advice Nottingham & District	Citizens Advice St Albans District	Citizens Advice Worcester & Herefordshire
Bedford & District Citizens Advice	Citizens Advice Portsmouth	Citizens Advice Staffordshire South West	Copeland District Citizens Advice
Bedworth, Rugby and Nuneaton Citizens Advice	Citizens Advice Reading	Citizens Advice Stevenage	Coventry Citizens Advice
Bexley Borough Citizens Advice Bureau Ltd	Citizens Advice Reigate & Banstead Limited	Citizens Advice Stroud & Cotswold Districts Limited	Croydon Citizens Advice Bureau
Blackpool Citizens Advice	Citizens Advice Rossendale and Hyndburn	Citizens Advice Sunderland	Cyngor Ar Bopeth Ceredigion Citizens Advice
Braintree, Halstead & Witham Citizens Advice Bureau	Citizens Advice Rural Cambs	Citizens Advice Surrey Heath	Chapelton Citizens Advice
Bridgend County Borough Citizens Advice	Citizens Advice Salford	Citizens Advice Sutton	Charnwood Citizens Advice
Bridport and District Citizens Advice	Citizens Advice Sandwell & Walsall	Citizens Advice Swale	Cheshire East Citizens Advice
Brighton and Hove Citizens Advice	Citizens Advice Sefton	Citizens Advice Swansea Neath Port Talbot Limited	Chesterfield Citizens Advice
Bromley Citizens Advice Bureau Ltd	Citizens Advice Services Corby & Kettering	Citizens Advice Teignbridge	Citizens Advice 1066
Broxbourne (Cheshunt) Citizens Advice	Citizens Advice Shepway	Citizens Advice Thanet	Citizens Advice Allerdale
Burnley and Pendle Citizens Advice	Citizens Advice Sherwood & Newark	Citizens Advice Torfaen	Citizens Advice Ashfield
Bury & Bolton Citizens Advice	Citizens Advice Shropshire	Citizens Advice Watford	Citizens Advice Birmingham
CAB Cylch Conwy District CAB	Citizens Advice Solihull Borough	Citizens Advice Waverley	Citizens Advice Bournemouth Christchurch and Poole
Cambridge and District Citizens Advice Bureau	Citizens Advice Sort Group	Citizens Advice West Oxfordshire (Witney)	Citizens Advice Bradford and Airedale and Bradford Law Centre
Camden Citizens Advice Bureau	Citizens Advice South East Staffordshire	Citizens Advice West Somerset	

Citizens Advice Brent	East Dorset & Purbeck Citizens Advice	Leek Citizens Advice	Citizens Advice Gosport
Citizens Advice Bristol	East End Citizens Advice Bureau	Lewes District Citizens Advice	Citizens Advice Greater Manchester
Citizens Advice Bromsgrove & Redditch	Eastbourne Citizens Advice	Lewisham Citizens Advice Bureau	Citizens Advice Guildford & Ash
Citizens Advice Broxtowe	Eastleigh Citizens Advice	Luton Citizens Advice	Citizens Advice Halton
Citizens Advice Buckinghamshire	Edenbridge & Westerham Citizens Advice	Maidstone Citizens Advice	Citizens Advice Hammersmith & Fulham
Citizens Advice Caerphilly Blaenau Gwent	Enfield Citizens Advice	Maldon Citizens Advice	Citizens Advice Harlow
Citizens Advice Calderdale	Epping Forest District Citizens Advice	Mansfield Citizens Advice	Citizens Advice Hart District Ltd
Citizens Advice Central Dorset	Epsom & Ewell Citizens Advice	Mendip Citizens Advice	Citizens Advice Havant
Citizens Advice Cheadle	Exeter Citizens Advice	Merthyr Tydfil Citizens Advice	Citizens Advice Hillingdon
Citizens Advice Chelmsford	Fareham Citizens Advice	Mid Suffolk Citizens Advice	Citizens Advice in North & West Kent
Citizens Advice Cheshire West	Flintshire Citizens Advice	Middlesbrough Citizens Advice	Citizens Advice Leeds
Citizens Advice Colchester	Greenwich District Citizens Advice Bureau	Milton Keynes District Citizens Advice Bureau	Citizens Advice Leicestershire
Citizens Advice Cornwall	Guernsey Citizens Advice Bureau	Monmouthshire County Citizens Advice	Citizens Advice Leighton Linlade
Citizens Advice County Durham	Haringey District Citizens Advice Bureaux	New Forest Citizens Advice Bureau	Citizens Advice Lindsey
Citizens Advice Dacorum	Harrow Citizens Advice	Newport Citizens Advice Ltd	Citizens Advice Liverpool
Citizens Advice Darlington, Redcar & Cleveland	Hartlepool Citizens Advice	Newport Isle of Wight Citizens Advice	Citizens Advice Manchester
Citizens Advice Daventry and District	Havering Citizens Advice Bureau	Norfolk Citizens Advice	Citizens Advice Medway
Citizens Advice Denbighshire	Hertsmere Citizens Advice Bureau	North & West Gloucestershire Citizens Advice	Citizens Advice Merton & Lambeth
Citizens Advice Derbyshire Districts	Hounslow District Citizens Advice Bureau	North East Derbyshire Citizens Advice	Citizens Advice Mid Lincolnshire
Citizens Advice Doncaster Borough	Hull and East Riding Citizens Advice Bureau	Citizens Advice East Hampshire Limited	Citizens Advice Mid Mercia
Citizens Advice Dudley & Wolverhampton	Ipswich & District Citizens Advice	Citizens Advice East Herts	Citizens Advice Mid-Bedfordshire
Citizens Advice East Berkshire	Jersey Citizens Advice Bureau	Citizens Advice East Suffolk Ltd	Citizens Advice Mole Valley
Citizens Advice East Devon	Kensington & Chelsea Citizens Advice Bureau	Citizens Advice Elmbridge (West)	Citizens Advice Newcastle
Cyngor ar Bopeth Gwynedd Citizens Advice	Kingston Borough Citizens Advice Bureau	Citizens Advice Esher & District	Citizens Advice North East Lincolnshire
Diss, Thetford & District Citizens Advice	Kirklees Citizens Advice and Law Centre	Citizens Advice Essex	Citizens Advice North Hertfordshire
Dover, Deal & District Citizens Advice	Knowsley District Citizens Advice	Citizens Advice Fylde	Citizens Advice North Lancashire
Dunstable and District Citizens Advice	Lancashire Citizens Advice	Citizens Advice Gateshead	Citizens Advice North Lincolnshire

[Citizens Advice North Oxfordshire and South Northamptonshire](#)[Citizens Advice North Somerset](#)[Citizens Advice North Yorkshire](#)[North Tyneside Citizens Advice Bureau](#)[North Warwickshire Citizens Advice](#)[Oxford Citizens Advice Bureau](#)[Oxfordshire South & Vale Citizens Advice](#)[Pembrokeshire Citizens Advice](#)[Peterborough Citizens Advice](#)[Plymouth Citizens Advice](#)[Powys Citizens Advice](#)[Preston Citizens Advice](#)[RCJ Advice](#)[Redbridge Citizens Advice](#)[Rhondda Cynon Taff Citizens Advice](#)[Richmond Borough Citizens Advice Bureau](#)[Rotherham & District Citizens Advice](#)[Runnymede and Spelthorne Citizens Advice](#)[Rushmoor Citizens Advice Bureau](#)[Rutland Citizens Advice](#)[Sedgemoor Citizens Advice](#)[Sheffield Citizens Advice and Law Centre](#)[South Lakes Citizens Advice](#)[South Tyneside Citizens Advice](#)[South Worcestershire Citizens Advice](#)[Southampton Citizens Advice Bureau](#)[Southwark Citizens Advice Bureau](#)[St Helens Citizens Advice](#)[Staffordshire North and Stoke-on-Trent Citizens Advice](#)[Stockton & District Citizens Advice & Information Service](#)[Sudbury & District Citizens Advice](#)[Surrey Welfare Rights Unit](#)[Swindon Citizens Advice](#)[Tadley Citizens Advice](#)[Tameside District Citizens Advice](#)[Tandridge Citizens Advice](#)[Taunton Citizens Advice](#)[Telford & The Wrekin Citizens Advice](#)[Tendring Citizens Advice Bureau](#)[Test Valley Citizens Advice](#)[Three Rivers Citizens Advice Bureau](#)[Torbay Citizens Advice Bureau](#)[Torrige, North, Mid and West Devon Citizens Advice](#)[Uttlesford Citizens Advice](#)[Wakefield District Citizens Advice Bureau](#)[Waltham Forest Citizens Advice Bureau](#)[Wandsworth Citizens Advice](#)[Warrington District Citizens Advice Bureau](#)[Wealden District Citizens Advice](#)[West Berkshire Citizens Advice](#)[West Sussex \(North,South,East\)](#)[Wiltshire Citizens Advice](#)[Wrexham Citizens Advice](#)[Wyre Forest Citizens Advice](#)[York & District Citizens Advice](#)

Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment. We're here for everyone.



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Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux. Registered charity number 279057.

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