

**We were there to
help millions find
a path through
the uncertainty.**

**citizens
advice**

Annual report 2020/21



We are Citizens Advice

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—whoever they are, and whatever their problem.

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Introduction

A message from Warren Buckley, Chair

A lot has changed. For 80 years, since our foundation in 1939, our doors have been open across England and Wales for face-to-face advice. Each year, our advisers helped millions find a way forward with the problems they face in person.

81 years on, those doors closed.

The Covid-19 pandemic struck and face-to-face advice, the main way people came to us for one-to-one support, was no longer an option.

But we were still there to help.

Almost overnight, our network of 265 local Citizens Advice—as well as our bi-national services, including the Witness Service, Pension Wise and Help to Claim—switched to giving advice over the phone, via email and webchat. In a relative blink of an eye, we shifted from providing 60% of our one-to-one advice in person to a fully remote provision.

Our 7,700 advisers and 18,800 volunteers went above and beyond, going out of their way to make sure people could get the advice they needed. Setting up video calling facilities in local libraries for people without internet access at home. Partnering with homelessness charities and food banks. Securing regular slots to share advice on local radio. Simply continuing every day to answer calls, emails and webchats. Every local Citizens Advice has countless stories of incredible adaptability and resilience, always driven by a desire to help as many people as possible.

And in this year in which everything changed, we were needed—more than ever before—to help people navigate the uncertainty.

We also helped over 2.4 million people find a way forward with one-to-one advice. Our advisers responded to 6.5 million contacts to our service and supported 18 people a minute in the first

12 months of the pandemic. Millions more turned to our website for online self-help advice. Our advice pages were viewed over 60 million times, almost 10 million more than in the previous year. Our teams worked tirelessly to update our online self-help advice as the crisis escalated, new rules came into force and we all tried to come to terms with 'lockdown', 'furlough' and 'self-isolation'.

Like many organisations, when the pandemic hit we saw a huge increase in demand and a surge in traffic to our website. As a national service operating across England and Wales, this gave us a unique insight into a unique situation. The real-time nature of our data—tracking the problems people come to us for support with, either one-to-one or via our website—enabled us to identify the problems people were facing as those problems arose. That's why, as well as using this insight to make decisions about our own service, we'll continue to share it openly with the government and the public.

In this challenging year, it was more important than ever to be a strong, clear voice speaking up for those who come to us for help—using our data

and insight to tackle the problems they face. Our influencing campaigns helped achieve positive change for people, from securing an extension on the eviction ban enforced for people in the private rented sector in both England and Wales during the first lockdown, to securing a 6-month extension to the £20 a week uplift to Universal Credit. We also continued work on our long-term priorities, for example, pushing regulators to save customers subject to the loyalty penalty billions in the coming years.

For our volunteers and staff, we've used the ways of working adopted during the pandemic as an opportunity to change how we work in the future, moving to a blended approach of remote and office working. This approach has the potential to provide a better volunteer and employee experience, improve wellbeing, and make work more inclusive and accessible, using the effective digital collaboration tools we've established.

We've also pushed forward new, innovative partnerships with other organisations. In partnership with the Trussell Trust, our

Our advice pages were viewed over 60 million times, almost 10 million more than in the previous year.

We've continued to embed equity, diversity and inclusion in our ways of working.

Help through Hardship helpline secured £8.5 million in expected financial gains for those who came to us for help in its pilot year. We began work with TSB and Mind to increase our volunteer capacity and get more people the advice they need to find a way forward. These collaborations have already made a difference to many people's lives.

And we've continued to embed equity, diversity and inclusion in our ways of working, ensuring our services are accessible, particularly for those at greater risk of discrimination, disadvantage, detriment or harm, and creating an inclusive working environment across our service.

Finally, in this year of change, we also said farewell to Dame Gillian Guy who stepped down as Chief Executive in October 2020 after 10 years leading the organisation. Gillian led us through significant digital transformation—including the introduction of a national phone service and the provision of advice through webchat—greatly helping our ability to respond to the pandemic so effectively.

We were delighted to welcome Dame Clare Moriarty to Citizens Advice as our new Chief Executive in April 2021. Clare is a strong, authentic and inclusive leader with unrivalled experience running large, complex organisations. Her expertise in transformation will help us build on the incredible progress we've already made towards providing advice to people over the phone and online, as well as strengthening our face-to-face offer for those who need it.

And we'd like to thank our Chief Operating Officer, Alistair Cromwell, for guiding us through our change in leadership as Acting Chief Executive and Deputy Chief Executive.

In a time of rapid change, our long-term goal remains the same—to help more people in England and Wales and to achieve that by delivering seamless, multi-channel services that keep pace as the preferences of those who come to us for help change.

Warren Buckley, Chair

About Citizens Advice

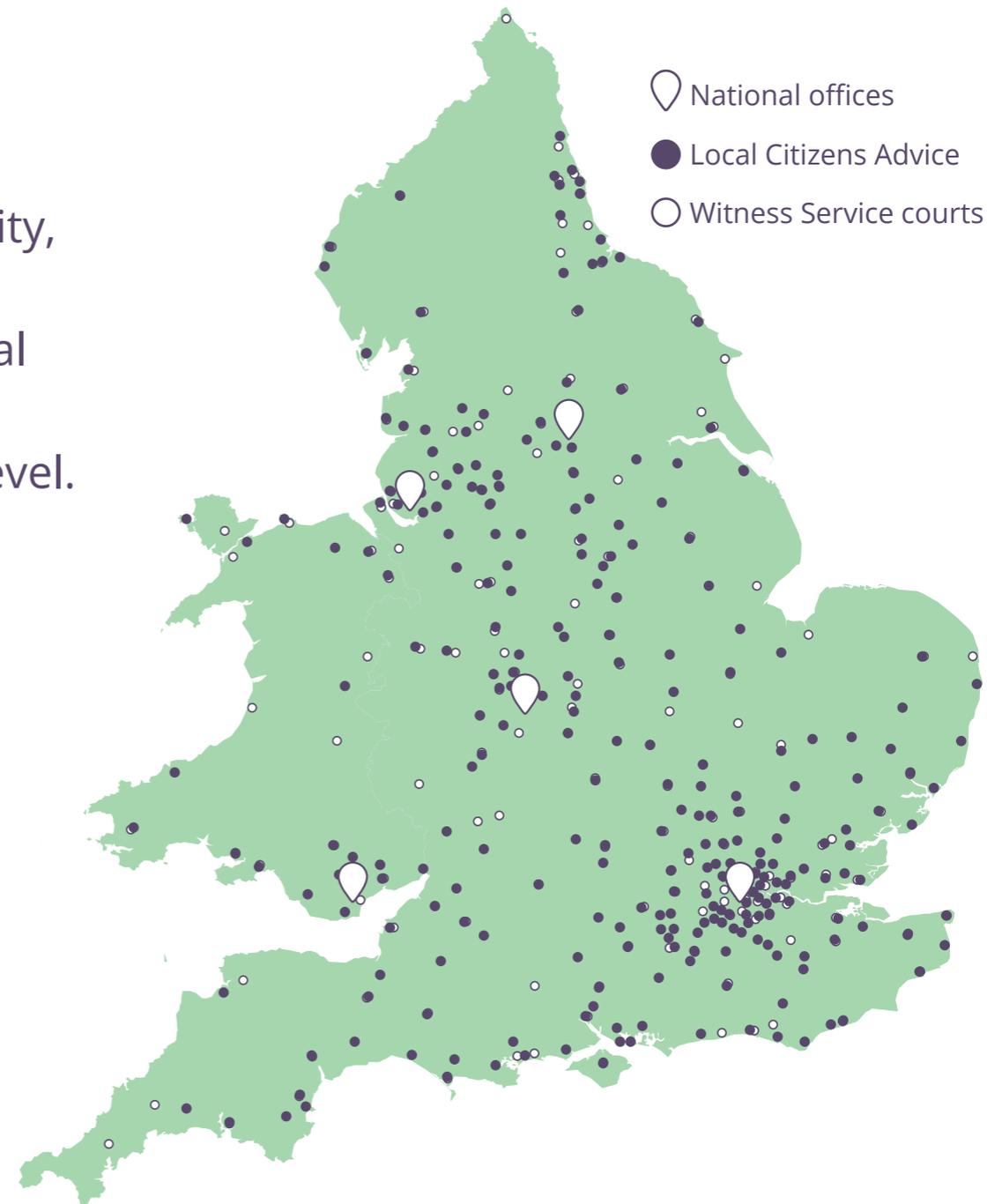
The Citizens Advice service is made up of the national charity, and our network of 265 independent local Citizens Advice charities across England and Wales. Our role as the national charity is to enable local Citizens Advice to deliver their services and to jointly deliver other services at a national level.

How we deliver our services

The service is delivered by our highly trained people, a mixture of 18,800 local volunteers, 2,500 Witness Service volunteers, and 7,700 local and 1,000 national staff.

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 Welsh government. We're also the consumer champion for the energy market and the statutory consumer watchdog for the postal service.

Nationally, Citizens Advice is run from 5 administrative offices. Locally, advice is offered from approximately 2,500 locations. The Witness Service is available in all criminal courts across England and Wales.



Who we helped in 2020 to 2021

The pandemic redefined life as we knew it. We were there to help millions find a path through the uncertainty.

Our health, work, education and social lives have all been affected in ways we wouldn't have thought possible as we entered 2020, bringing new problems, challenges and uncertainty.

Almost overnight, we shifted our face-to-face services to continue helping people on the phone and via email and webchat. We saw huge spikes in the number of people seeking advice from our website and we updated our online self-help advice on an almost daily basis. This enabled us to keep our advice up to date as the lockdown rules and the support available to people in England and Wales changed.

Our volunteers and staff worked tirelessly to make sure everyone who needed advice was able to get it—whoever they were and whatever their problem.

We helped 2.45 million people find a way forward, including:



40 million
visits to our website



1.48 million
people using our phone service



624,000
people receiving help by
email or via webchat



549,000
people contacting our
consumer helpline



58,000
people helped face to face



52,000
witnesses supported through
the Witness Service

Top 5 issues people wanted advice on were:

Consumer

930,000

Benefits

700,000

Debt

258,000

Housing

256,000

Employment

247,000

The top 5 areas of advice which people accessed our website for were:

Benefits

15 million

Employment

12.3 million

Consumer

7.8 million

Housing

6.1 million

**Relationships
and family**

5.6 million

Losing my job and my home was horrible. I was shaking and crying because I thought I might end up sleeping rough.

How our advice helped

*Desislava

Desislava, 33, lost her job as a hairdresser in March and applied for Universal Credit. She was a lodger in a shared house and, with no savings to fall back on, she quickly fell into rent arrears and was evicted.

Citizens Advice supported her to access an emergency grant while she waited for her Universal Credit application to be approved. She found a new flat and received an advance to tide her over until she received the first full payment, but the experience left her shaken.

Our value to society

We help millions of people every year. This provides us with unique insight into the challenges our clients are facing every day. We not only help people find their way forward during difficult situations, but also identify and tackle the underlying causes of their problems. The people we help, our funders, government and the organisations we work with see the value we deliver and the impact we make.

In 2020 to 2021, after contacting a local Citizens Advice, 78% of people were helped to solve their problem. And 4 in 5 people who came to us for support said our help improved their lives in other ways, such as reducing stress, improving physical health or improving their finances.

More details can be found on our website, in our [impact report](#).

4 in 5 people
said we helped
improve their
lives.



For every **£1** spent on the Citizens Advice service, we benefit our clients by **£8.35**



Every year, we save the government and public services **£618 million**



We estimate our total social and economic value to society to be **£4.3 billion**

What's the overall client experience of the service?

As part of our client survey, we ask people we've helped about their experience of the service.

91%

of clients using our local services said they would recommend us to a friend

81%

of clients found us easy to access

71%

of those using the website to get advice said they found the advice helpful

Our strategy: The Future of Advice

We want to help more people in England and Wales by delivering seamless, multi-channel services.



While our work in 2020 was focused on the Covid-19 pandemic, it didn't change our longer-term aims—the ambitions we set out in our Future of Advice strategy still stand. We want to help more people in England and Wales by delivering seamless, multi-channel services that keep pace with changing client needs and preferences.

The Covid-19 pandemic required us to move more quickly in certain areas, most notably in a doubling of capacity on phones, but not to fundamentally change plans.

Our vision

By 2022 and beyond—we'll be able to make the following offer:



You won't struggle to get help from us

Our services will be available when you need them and you'll have a great experience—wherever you start your journey, whatever your needs are and wherever you are.



Our service will feel joined up

You'll access advice quickly and easily through our different services and channels, without having to repeat yourself.



We'll help you find a way forward, whatever your problem

We'll offer you the resources, tools and expertise to solve your problem. If we can't help you directly, we'll signpost you or make a smooth referral to a trusted partner who can give you the advice you need.



You'll get the level of support you need

If you're at higher risk of disadvantage, detriment or harm, we'll take extra steps to make sure you have the appropriate level of support. Whatever situation you're in, you'll be informed about the different ways of accessing support and be able to choose the one that works best for you.



You know that we'll speak up for you

We'll advocate for changes to government policy and industry practices that are making life harder for you.

Our ambitions

We set ourselves ambitions in 5 key areas: advice, advocacy, technology, sustainability and culture, including specific Equity, Diversity and Inclusion (EDI) goals.

In 2020/21, we prioritised work to:

- continue meeting more demand on phones and webchat
- make our digital advice content even easier to use
- build on how we deliver quality, accessible remote advice
- support local face-to-face services to reopen for those who need them most
- improve our people and learning offers with a particular focus on advancing EDI
- bring our design, data and digital capabilities together

We describe our progress in this annual report. We have set out more detail in our full [strategic framework](#).

Moving forward with our service modernisation

With our Future of Advice strategy as the blueprint, we've accelerated the modernisation of our services in response to the pandemic. We're helping more people in new, innovative ways and making our services more accessible.

How we met increased demand with Business, Energy and Industrial Strategy (BEIS) funding

To help meet increased demand during the pandemic, BEIS awarded us £13.5 million of funding. Our objective with this funding was to work with local Citizens Advice to help more people navigate this difficult time and strengthen sustainable longer-term strategic aims supporting our Future of Advice ambitions.

We focused the funding across 3 areas:

- meeting more demand remotely
- improving the accessibility of our advice
- helping more people with self-help online advice

Meeting more demand

We focused on helping more people by phone, webchat and email while building our capacity across our network:

- we **provided grants to local offices to buy remote working hardware** to solve the challenges of suddenly needing to work remotely
- we **made our phone service Adviceline free for clients to call**—by the end of February 2021, 244 local offices were offering freephone services and 63% of the calls we received arrived via our freephone channels
- we **invested in and expanded all of our Adviceline channels** to answer more contacts and improve reach to new client groups. We built a central phone backup service and recruited more local offices to work together to help more clients. More than 50% of the local Citizens Advice network now take out-of-area calls when they have the capacity to do so
- we **ran our first ever bi-national recruitment campaign** and recruited 500 new volunteers into the service

- we **built an enhanced learning offer** to support advisers and the remote socialisation of the new volunteers

The additional capacity has allowed us to sustain our target of meeting over 1,500 additional contacts a day. We've continued to meet the additional demand for calls into 2021 and are responding to more webchats and emails than ever.

Supporting more people with self-help online advice

With over 60 million views, our online self-help was needed even more this year.

Through the BEIS funding, we were able to rapidly reprioritise our online content development work as the pandemic developed. We added new pages of Covid-19 content and quickly responded to other changes in advice content needs, such as advice about furlough, getting benefits and help for those in self-employment.

Early 2020—it was clear Covid-19 was going to have a significant impact on everyday life. We faced a rapidly changing situation and a crisis possibly only comparable in scale to World War II, when Citizens Advice was set up. Our content designers and expert advice team reacted quickly as huge volumes of legal updates were made. They ensured that both those who came to us for help and our advisers could find accurate and the most up-to-date advice on our website. Our data and user research teams worked together to help us track changing public needs and publish new advice content faster than usual.

Late February 2020—we published an advice page called 'Covid-19—what it means for you'. This served as a starting point for people trying to navigate their way through things like whether their children should still go to school, or whether it was safe to go on holiday.

March 2020—the problems people faced soon became more serious. For example, people came to our website to find out when they were allowed to leave their homes and how they could put food on the table and pay rent after a sudden loss of

We ran our first ever bi-national recruitment campaign and recruited 500 new volunteers into the service.

income. Then came the concept of self-isolating and being furloughed—phrases that have since become part of our everyday vocabulary.

Since the outbreak of the pandemic, we've published 21 new online webpages of content for our advisers and the public. We've added more than 330 sections including Covid-19 advice into existing advice content. We've also made 216 changes to the adviser page 'Covid-19—help for clients' in the first 6 months of this financial year alone.

In total, our Covid-19 advice content had 6 million page views from April 2020 to March 2021.

All our content design has incorporated feedback from the public and advisers to ensure our advice is relevant and easy to use and understand. The high volume of traffic to our website has also been invaluable in helping us identify how needs and concerns have changed over time, enabling us to track—often in real time—the problems people are facing.

Read our [blog](#) to see how our data revealed the nations concerns in real time.

Our innovation community has improved the accessibility of our advice

We ran a short project to help us understand more about the barriers to our clients accessing advice during the pandemic. We wanted to understand who had been most affected by the pandemic and the move to delivering advice remotely. We identified significant barriers to access for some of our clients coming to us for help. For example, during lockdown we experienced a 67% decrease in clients who are Deaf BSL or hearing impaired and since the start of the pandemic an almost 50% decrease in clients with mental health problems.

This year, with our local Citizens Advice innovation community, we focused on finding new ways to continue to provide a quality, accessible service for those who need us most and are most affected by the closure of face-to-face services. We expanded our innovation community to 34 local offices working together to improve the accessibility of our remote advice so we can continue to help everyone find their way forward.

In total, our Covid-19 advice content had 6 million page views from April 2020 to March 2021.

Through our testing and experiments, we:

- identified scalable solutions, including:
 - video advice services in Citizens Advice Carmarthenshire and Manchester
 - practical steps to improve access to remote services for Deaf BSL or hearing impaired clients
 - enhanced training and best practice guides for advisers on how to deal with clients with mental health conditions
- tested and rolled out improvements to our website, increasing visibility of our RelayUK service and provided a manual for local Citizens Advice to improve access locally
- tested a new pilot BSL interpretation tool to go live within the Help to Claim service and a toolkit to increase advisers' confidence in speaking to clients about their mental health. And we're trialling video booths and other ways of accessing advice remotely
- explored other opportunities such as working with partner organisations and community groups, developing digital tools and improving services in rural areas

Building an inclusive culture

We want to be a great place to work for our volunteers and staff and that's why culture is a core part of our strategic framework. 2020 to 2021 was a big year for our culture work at Citizens Advice as we engaged hundreds of colleagues to support our vision of being an inclusive, purpose-driven workplace that listens, is open and honest, accessible and helps everyone be the very best they can be.

Throughout the year, we:

- co-created and launched our new cultural values: purpose-driven, people-focused, collaborative and transparent
- ran workshops with teams across the national organisation to bring meaning to the new values in their everyday roles and released our new Leadership in Action Framework, bringing clarity to what is expected of leaders at Citizens Advice
- launched our new personal development review process
- added values-based questions to our quarterly staff engagement survey to begin measuring progress

- set up our first staff-led Wellbeing Action Group
- launched our bespoke webinar series to support managers and staff wellbeing through lockdown
- launched our series of quarterly online 'Big Get Together' events to keep colleagues connected and engaged through lockdown and beyond

We'll continue to work with teams to ensure our new values are reflected in ways of working across the organisation and that EDI runs through everything we do.

Equity, Diversity and Inclusion (EDI)

In our Future of Advice strategic framework, we set out an EDI goal for each of our 5 strategic areas. These were developed to ensure our services are accessible, particularly for those at greater risk of discrimination, disadvantage, detriment or harm, and that we create an inclusive working environment service-wide.

This year, we've adopted a social justice approach to EDI that means we approach our work with an understanding of the systemic disadvantage faced by marginalised communities and will aim to address and challenge these barriers.

We've also raised the profile of EDI internally and made significant investment in it, recruiting 2 new senior EDI roles to help us accelerate and drive forward our goals in a meaningful and impactful way across the service. We've started the delivery of a learning and development programme to help volunteers and staff build their knowledge and have open discussions about EDI.

Our inclusive employer work has helped us increase staff engagement in relation to EDI, and our staff network groups have continued to receive dedicated support. EDI is understood as everyone's business and fundamental to our charitable objectives. It is incorporated in our annual business planning process.

This year we have an organisational priority focused on enabling more inclusive access to our services for clients—this has been strongly endorsed and supported by senior leadership and our trustee board. We continue to work on creating an inclusive organisation for all.

In addition, this year our teams have worked on a range of initiatives including:

- working with our local Citizens Advice innovation community, which led to the development of toolkits focused on meeting the needs of groups of clients at risk of exclusion
- partnering with the Trussell Trust and with Mind to reach more clients in need of support
- setting client satisfaction and outcome targets that can be measured by different characteristics (such as age or ethnicity). This is so we can understand and address any differences in experience and barriers to access
- taking account of the needs of those who experience disproportionate disadvantage, detriment or harm in our advocacy work

- procuring a translation service nationally, which has enabled our local offices to access translation services at a significantly reduced rate
- piloting a British Sign Language provision for clients using our Help to Claim service
- ensuring our user research and service design have a particular focus on those at risk of digital exclusion
- providing training for our technology and digital team to ensure they understand and address the accessibility needs of our clients and advisers
- developing an Inclusive Employer Plan, which aims to increase the diversity of our national workforce and build a more inclusive workplace

How we're helping people

We continue to provide high-quality and essential services across England and Wales.

In 2020/21, we continued to provide high-quality and essential services across England and Wales. These services include:



supporting people with their Universal Credit claim, through our Help to Claim service



helping more people with specific support through our Witness Service and Pension Wise services



improving access to money and debt advice



partnering with the Trussell Trust to deliver our Help through Hardship helpline to assist those in need of emergency support, in response to the pandemic



providing expert advice on key issues such as immigration, energy, scams, consumer rights and gambling support



trailing new corporate partnerships to increase our volunteer capacity and help more people

How we're helping people

It was a breath of fresh air to hear a friendly voice rather than an automated one. Citizens Advice does wonders for people's lives.

Help to Claim—helping meet the increased demand for Universal Credit

We began the second year of the Help to Claim service as England and Wales entered the first national lockdown.

We set up 2,500 advisers to deliver advice by phone and webchat, allowing us to help more people than ever. We also saw a sharp increase in the number of people viewing our web pages in the evening, so we set up a tool to request a callback and piloted an out-of-hours service.

We helped over 229,000 people directly through 173,000 phone calls, 56,000 webchat sessions and 3,400 face-to-face appointments. We also had 3.9 million views of our self-help online advice on our website.

Vitaly, this support has had a clear positive impact on those who came to us for help. Some 4 in 5 people said they felt less stressed, depressed or anxious after using our service, while 95% said they had a good experience and would recommend us. The estimated public value of our advice was £549 million for 2020 to 2021 and we secured funding for the third year of the service, during which we'll continue to improve and refine it.



3.9 million
visits to the webpage



173,000
phone calls answered



56,000
webchat sessions



3,400
face-to-face appointments

I felt much better prepared than if I hadn't had the support from the Witness Service. The help and support I received was invaluable. I knew better what to expect on the day I gave evidence.

Witness Service

The Witness Service provides independent support for witnesses giving evidence in all criminal courts in England and Wales. As a frontline service providing face-to-face support to witnesses in court, the impact of the pandemic has been significant, as it has been on the criminal justice system as a whole.

Despite this, we:

- supported 52,000 witnesses to give their best evidence
- adapted our offer to include telephone and video support, so we could support witnesses remotely
- provided enhanced support for 2,340 vulnerable and intimidated witnesses through our outreach programme
- made 3,000 referrals to other services, including local Citizens Advice

We also delivered support to victims of domestic abuse in 13 family court sites as part of a pilot now entering its third year. Our friendly and supportive volunteers and staff helped victims feel reassured and informed about the family court process.

Of the witnesses we supported this year, 96% said they were satisfied or very satisfied with the service and we continue to advocate for witnesses' needs and rights, using our influence to make sure the voice of witnesses is heard throughout the justice system.

Our [Covid-19 impact report](#) contains more information about how we've helped witnesses throughout the pandemic and the wider impact we have on the criminal justice system.

Pension Wise

Citizens Advice is a delivery partner of Pension Wise, funded by the Money and Pensions Service (MaPS). The service provides free, impartial guidance for anyone aged 50 or over to help them understand their options for accessing their defined contribution pension savings.

Following the outbreak of the pandemic, the service quickly adapted to remote working and provided 93,000 telephone appointments in 2020 to 2021. In England and Wales, 95% of clients said they were 'very satisfied' or 'fairly satisfied' with their appointment, as did 91% of clients in Northern Ireland.

95%

of clients, in England and Wales, said they were 'very satisfied' or 'fairly satisfied' with their appointment

91%

of clients, in Northern Ireland, said they were 'very satisfied' or 'fairly satisfied' with their appointment

British Sign Language video appointments

As we moved to remote delivery, we wanted to ensure people who are Deaf BSL or hearing impaired could continue to access our services. Previously, our clients had access to face-to-face Pension Wise appointments with the support of British Sign Language (BSL) interpreters provided by the Royal National Institute for Deaf People (RNID).

During the pandemic, we worked with Citizens Advice Lancashire to develop a video appointment offer. The appointment takes place as a 3-way video call between the guider, the client and a BSL interpreter (provided by RNID). We're continuing to work with Citizens Advice Lancashire, the Deaf Advice Team and Communications and Engagement Team to develop and publicise the service.

Money and debt advice

Citizens Advice delivers debt advice across England, funded by the Money and Pensions Service (MaPS). In response to the pandemic, over 500 local staff moved to delivering debt advice remotely. Our local offices worked incredibly hard to move a predominately face-to-face service to this new way of working. Nationally, we supported local offices to work remotely by distributing funding for equipment and digitising our offer.

This year, we also pushed forward to help more people with debt by:

- securing additional funding to recruit an additional 138 trainee debt advisers across England as we anticipated an increase in demand for debt advice, providing resources to 71 local Citizens Advice that hadn't received MaPS funding before
- rolling out our new Debt Relief Order Unit way of working and on-boarding all local Citizens Advice and other independent advice agencies

- launching a national debt helpline to allow clients to get help with debt advice on the phone from a MaPS-funded adviser anywhere in the country. We answered over 1,800 calls within the first 4 months
- introducing a new Trainee Academy for debt advisers last year, with 97% of participants saying the academy was good or excellent and 100% reporting that they were confident to deliver debt advice

In total, we helped over 250,000 people with debt problems—supporting clients to write off a total of £180 million of debt—and we helped 135,000 clients gain £840 million of extra income. Of the people we helped with debt, 9 in 10 said they would recommend our services to a friend and 86% said we helped them find a way forward.

[Read our debt impact report 2020/21 for more information.](#)

How our advice helped *Anna

Anna had been working in the hospitality industry but was made redundant after the outbreak of the pandemic.

They had several credit debts subject to payment holidays. Anna felt they were unlikely to be returning to work soon due to their mental health. Our adviser supported them to apply for Universal Credit and Personal Independence Payment—securing Anna £404 per month in additional income—and helped them agree a moratorium with all creditors.

Anna was advised on all their options and chose to apply for a Debt Relief Order. A total of £11,696 was written off and they say their mental health has improved following our support.

*Names and certain details have been changed or omitted to preserve client anonymity.

Help through Hardship helpline

The Help through Hardship helpline started taking calls on 22 April 2020 and has been developed in partnership with the Trussell Trust. Our advice-first approach means trained advisers help clients to understand the benefits and allowances they are entitled to with a view to moving them out of crisis. It also provides a quick and seamless referral to a food bank and other wrap-around support if required.

A significant proportion of callers to the helpline were experiencing financial difficulties due to the pandemic, had no experience of the benefits system and had never used Citizens Advice or a food bank before. This service helped them navigate the challenges they faced and helped many significantly improve their circumstances.

From the start of the pilot on 22 April 2020, the Help through Hardship helpline has:



answered over **49,000** calls



secured **£8.5** million in expected financial gains for clients



helped feed **60,000** people



given clients access to over **£184,000** through our partnership with the Red Cross and their Hardship Fund

How our advice helped

*Farid

Farid is from Syria and now lives in the UK after being granted a 5-year resident permit.

He doesn't speak English and communication was facilitated by an interpreter. Farid described how he had no money for food, furniture, nappies or clothes for his children.

The Help through Hardship adviser made contact with an organisation which could provide direct support to Farid to help with translation needs and register his children for school. Farid was receiving Universal Credit, but wasn't aware of any other benefits he was entitled to. The Help through Hardship adviser identified that Farid was eligible for other benefits, such as Healthy Start vouchers, free school meals and Discretionary Housing Payments. He was also provided with a food bank voucher.

*Names and certain details have been changed or omitted to preserve client anonymity.

Consumer service

The Citizens Advice consumer service provides practical and impartial advice on how to resolve consumer problems. It can tell clients which laws and regulations apply to their situations and pass information about complaints on to Trading Standards.

In 2020 to 2021, we supported people through 890,000 contacts, including 115,000 for energy issues. This represents a 16% increase in contacts in comparison to 2019 to 2020 and a 156% increase in webform and email contacts answered.

A total of 81% of our clients and 93% of our service partners were satisfied or very satisfied with the service. All of this was achieved while shifting our service delivery to a remote working model.

How our advice helped *Lukas

Lukas called our consumer service on behalf of their parents after a doorstep visit from a trader selling energy-efficient heating.

The visit lasted 6 and a half hours, with Lukas' parents being pressured into installing an unsuitable system at a cost of £10,000.

We helped Lukas with advice on cancellation rights and cancelling the contract and referred the case to Trading Standards. Trading Standards engaged the trader directly, securing their parents a full refund and investigating the trader's practices.

*Names and certain details have been changed or omitted to preserve client anonymity.

Scams Action

While our lives were turned upside down by the pandemic, scammers attempted to take advantage. With the outbreak of the pandemic came a sharp rise in the number of people targeted by scams. In the first months of 2021, the number of scams reported to us more than doubled in comparison to the same period in 2020. Our research also showed that anyone could be targeted by scammers—and anyone could be tricked.

Our Scams Action service provides people with access to tailored advice about spotting and reporting scams, as well as helping them find a way forward if they've been a victim of a scam. We also offer seamless referrals to our local offices for support with related issues, such as debt.

This year, we had over 36,000 calls and webchats with clients, our online scams helper tool was used by over 83,000 people and our scams advice pages were viewed over 800,000 times.

More than 8 in 10 people said they would use the service again and would recommend the service to others. And more than 6 in 10 who accessed the service said their problem was resolved—with nearly half (49%) saying they could not have resolved their problem without our help.

We also work to raise awareness of the service and scams more widely. Our Facebook campaign reached over 14 million people, being seen more than 86 million times and we have broadened our approach through other platforms, such as TikTok. We also built our stakeholder relationships by sitting on the Home Office's Joint Fraud Taskforce and strengthening links with key counter-fraud bodies, including as Citizens Advocate on the Cifas Advisory Board.

Gambling Support Service

Our Gambling Support Service provides advice, information and, where necessary, referrals to people at risk of harm from gambling, alongside training and awareness events on gambling harm for frontline staff.

Again, during the pandemic we moved rapidly from a community-based service to fully digital delivery. We screened over 19,000 people, with around 5% of those identified as experiencing harm from gambling. Our data shows that over half of those at risk identified themselves as being disabled or having a long-term health condition and 14% were from minority ethnic groups. We used this experience to submit evidence to the government review into the Gambling Act 2005 to advocate for change in government policy and industry practices.

How our advice helped *David

David was a housing association tenant, living in a flat with his partner and 2 young children.

Over the winter, their fuel bills increased considerably, at the same time their income dramatically fell after they had to close the shop they ran due to the pandemic. This meant they had to be careful about budgeting and, through our promotion work with the local council, they found out about the Big Energy Saving Network.

Through a telephone appointment, our adviser helped David save £252 annually by switching to a cheaper energy tariff and to apply for the Warm Home Discount.

*Names and certain details have been changed or omitted to preserve client anonymity.

Energy Advice Programme

The Energy Advice Programme is delivered by 120 local Citizens Advice across England and Wales. We delivered 12,500 sessions to fuel-poor consumers and those who were struggling to pay their bills, providing guidance on how to secure better deals on energy and the most appropriate payment methods. We also gave out information on accessing help from energy suppliers and the government.

Big Energy Saving Week

The Big Energy Saving Network is made up of local community groups and charities that advise on saving energy in the home, switching energy suppliers, tariffs and access to support to help households stay warm and attain lower energy bills. This year, the network engaged a more diverse group of consumers, reaching in particular more people under 55, including young families, first-time renters and people in or at risk of fuel poverty.

Our Big Energy Saving Network programme helped 16,500 people in 2020 to 2021. Despite needing to move away from face-to-face appointments, 90% of our clients found the service easy to access and 3 in 4 said the advice helped them to keep their home warmer. At £4.1 million, the amount saved by consumers was significantly higher this year than last.

Adviser Immigration Helpline

Our Adviser Immigration Helpline supports advisers to help people find a way forward with immigration issues, helping local services and their advisers build their capacity, knowledge and confidence.

In 2020 to 2021, we received over 1,900 calls to the helpline. During the pandemic, the range and complexity of issues raised changed considerably, with an increase in those relating to benefit entitlement, where the immigration status was uncertain or clients had 'No Recourse to Public Funds'.

The funding for the service in its current form ended on 30 June 2021, to coincide with the deadline for EU Settled Status applications. In Wales, Welsh government funding for our EU Citizens Rights Project will continue until December 2021.

Windrush Compensation Scheme

The Windrush Compensation Scheme is for people whose lives were affected because they weren't able to show a document proving their lawful right to stay in the UK permanently. From 3 May 2019 through to 10 June 2021, the Home Office commissioned us to support claimants who needed help completing the claim form.

This year, we delivered 250 appointments, with over 90% via telephone as we adapted our service to remote appointments.

This year, we delivered 250 appointments, with over 90% via telephone as we adapted our service to remote delivery.

Citizens Advice and TSB: Corporate Volunteering Pilot

We've been working in partnership with TSB to deliver a new approach to corporate volunteering programmes. This pilot programme, which runs from November 2020 to October 2021 offers a range of opportunities for TSB colleagues to provide a varied level of practical support to Citizens Advice.

A key aspect of the partnership has been the development of a meaningful and measurable programme of volunteering opportunities that support Citizens Advice (at a local and national level) and deliver employee skills development for TSB.

So far, in 2020 to 2021 the pilot has:



engaged with 55 local Citizens Advice, delivering the programme remotely



supported 13 TSB staff to join 13 local Citizens Advice as volunteer advisers, with 9 TSB staff completing General Adviser training and providing client support and advice—volunteering a total of 1,620 hours across the 6-month period



delivered 2 'Masterclass' sessions (skills/training workshops) with 40 local Citizens Advice on themes identified by the network, including leadership and brand development



helped local Citizens Advice financially with a £2,000 grant from TSB for training and supporting volunteers

Citizens Advice Cymru

In addition to our services across England and Wales, we offer specific services in Wales as a devolved nation.

In addition to our services across England and Wales, we offer specific services in Wales as a devolved nation, so that the help we provide and our advocacy work are meaningful and have impact.

Welsh Language Scheme

In August 2020, we signed off our new Welsh Language Scheme. This was a key moment of progress towards our commitment that people won't ever struggle to get help from us. As an organisation helping people across England and Wales, we know how important it is to embrace Welsh as an official language. Some 883,600¹ people in Wales state that Welsh is their first language and Citizens Advice is an organisation which is truly here for everyone.

Partnerships across Wales

A significant step change was made in partnering with other third sector organisations across Wales. New partnerships were forged with over 20 organisations, with a specific goal of reaching out proactively to people who may not otherwise access advice services.

Wales-specific funded services

EU Citizens Rights Advice

In response to concerns regarding the impact of Brexit, the Welsh government funded Citizens Advice to provide an advice service for people impacted by EU Citizens Rights issues. We supported 1,200 people in Wales during 2020 to 2021, despite the difficulties presented by the pandemic.

**New partnerships
were forged
with over 20
organisations
to help people
who may not
otherwise access
advice services.**

¹ Information taken from the [Welsh language data from the Annual Population Survey: 2020](#)

During the year
to 31 March 2021,
Advicelink Cymru
helped 63,000
people with
263,000 issues.

Warmer Wales

We secured funding from the British Gas Energy Trust to continue providing the Warmer Wales initiative during 2020 to 2021. The service delivers targeted advice and support to those experiencing fuel poverty and hardship, as well as providing support on other debt and income maximisation issues. In total, we helped 2,000 people through this service.

Advicelink Cymru

Advicelink Cymru is a Welsh government-funded Citizens Advice service designed to help people who are most in need of advice services, particularly those who wouldn't usually seek advice. It's currently funded until the end of March 2022.

In 2021/21, Advicelink Cymru helped 63,000 people with 263,000 issues and provided quality assured welfare benefit, debt, housing, employment and discrimination advice.

Following our advice and support, the people we helped secured £44 million in income gain, debts written off and repayments rescheduled. Advicelink Cymru provides services to people across all 19 local Citizens Advice areas in Wales, working hand in hand with a wide range of third sector partners.



£44 million

**in income gain, debts written off
and repayments rescheduled.**

Sustainability Panel
Future funding –
what are funders looking for

Chaired by: Daniel Marshall
Head of Business Development, Citizens Advice

Mark Davison
Business Development Strategic Lead
Growth and Employment, Citizens Advice

Dan Perkins
Senior Head of Portfolio Development,
The National Lottery Community Fund

Tessa Wiley
Board Member, The Social Investment Fund

How we're influencing change

In an uncertain and challenging year,
we've achieved positive change for the
people who come to us for help.

Down to the minute—our unique insight into the nation's concerns

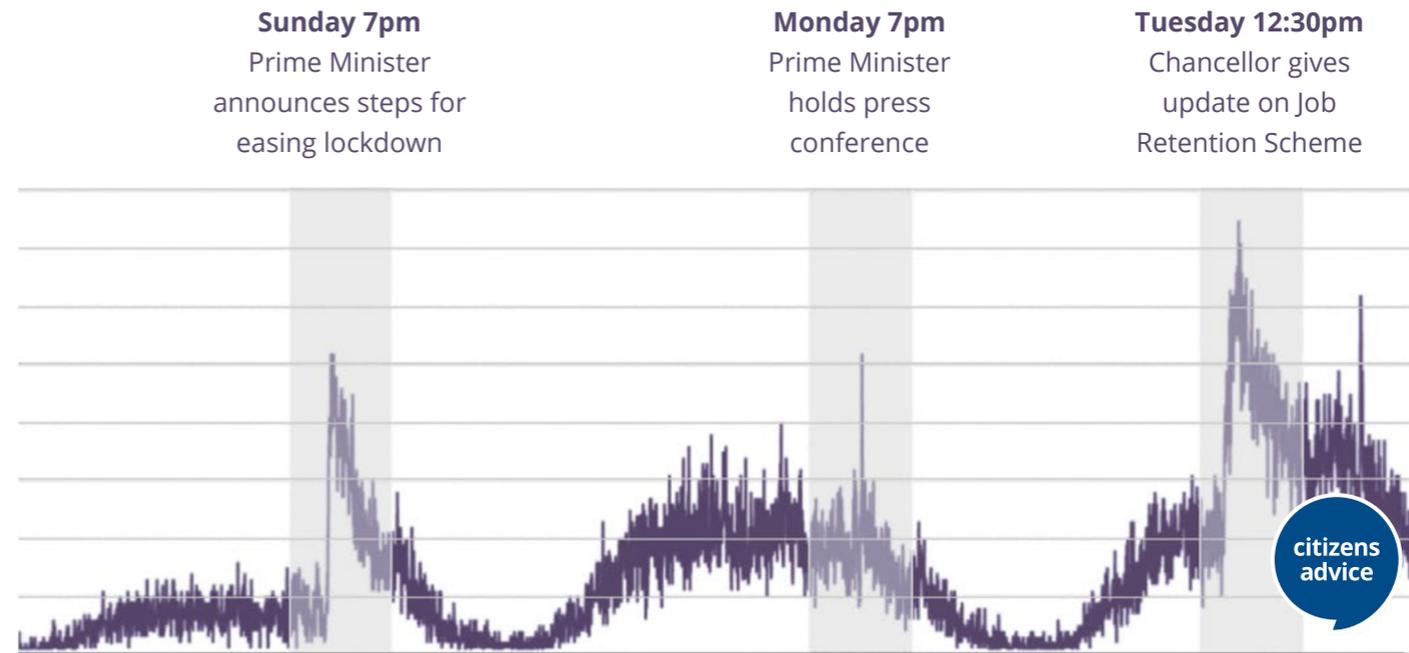
Our data gives us a unique insight into what people are worrying about and the issues they're facing. While we always use our insight to develop solutions to tackle the problems people face, this took on a renewed importance during the pandemic.

As the pandemic developed and the government announced new measures in response, there were few ways to instantly understand how people were reacting—but we were able to provide that insight, almost down to the minute.

From redundancy processes to holiday cancellations, people sought advice about a huge range of problems. Often, this gave us early warnings about issues the government urgently needed to fix, whether that was gaps in the furlough scheme or the inadequacy of sick pay provision for people who needed to self-isolate.

In this challenging year we achieved change, positively impacting those who come to us for help —both in response to the pandemic and on our on longer-term priorities.

Views of Citizens advice webpage 'Coronavirus— being furloughed if you can't work'



Tracking concerns about being furloughed in real-time.

Welfare and benefits

In response to the pandemic, the government made a number of changes to the benefits system, including the suspension of the Minimum Income Floor for recipients of Universal Credit. Following our influencing campaign, we secured the suspension of the Minimum Income Floor for a further 6 months and the measure was subsequently extended to July 2021.

We also joined forces with a coalition of other charities to help secure a 6-month extension to the £20 a week uplift to Universal Credit and a £500 one-off payment for Working Tax Credit recipients.

Housing

During the first lockdown, the government also introduced an eviction enforcement ban for people in the private rented sector in both England and Wales. We influenced the UK and Welsh governments to help secure extensions to a ban on eviction.

Energy

We influenced the government and energy suppliers to provide additional support to customers during the pandemic, including financial support for customers who had energy debts, with Ofgem later making some protections permanent. We saved consumers billions on their energy bills through our advocacy on energy network price controls and through our supplier monitoring work we championed customers' needs when suppliers failed.

Consumer

In the almost 3 years since we launched our super-complaint to the Competition and Markets Authority (CMA) on the loyalty penalty, we've saved consumers £703 million by pushing regulators to act. The loyalty penalty is the amount firms overcharge customers simply for staying loyal to their existing provider beyond their initial contract term—costing consumers over £4 billion a year in 5 essential markets.

We secured action from Ofcom, who introduced voluntary agreements with mobile and broadband providers that will help reduce the loyalty penalty. The Financial Conduct Authority (FCA) announced measures to tackle the practice in home and motor insurance markets. This move is set to save loyal customers an estimated £4.2 billion over 10 years.

Post and telecoms

Around 5,000 post offices rely on government funding to stay open, including around 2,500 serving communities that would otherwise have no shops left. With post offices playing a critical role in many communities, for example, by giving access to banking and government services, we called for the government to invest in the post and telecoms service. In the government's November 2020 Spending Review, the Chancellor announced the Post Office subsidy would be sustained, worth £227 million in funding.

Employment

Despite there currently being 6 national bodies to enforce workers' rights, employees who have been unfairly sacked or treated often can't call for their situation to be investigated and backlogs in the employment tribunal system often prevent fast resolutions. In the Spending Review, we helped secure a number of positive announcements, including additional funding for employment rights enforcement.

Debt and money

Council tax debt is the most common debt problem we help people with and the impact can be severe. We influenced the government to secure additional funding for Council Tax Support schemes and write off irrecoverable council tax arrears in the Spending Review.

In Wales

Our advocacy work helped protect families from the worst financial effects of the pandemic. We successfully advocated for an extension of the Discretionary Assistance Fund, a ban on evictions in the private rented sector and a series of income maximisation pilots, with an accompanying communications campaign, to help people claim all the benefits they're entitled to.

Ahead of the Senedd elections, our #ValueOfAdvice campaign showcased the importance of independent advice and demonstrated the value we provide in terms of saving money for local and Welsh government.

Sharing our data

Our work on sharing service data and website trends led to positive engagement with decision-makers at the heart of the UK government and generated widespread national media coverage. This included our ['Life through lockdown'](#) report looking at what our data showed about the impact of the first year of the pandemic, which was well-received by stakeholders and the media.

Our structure, governance and management

Our trustee board sets the vision and gives strategic direction to 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) is Retail Director at Thames Water and responsible for all customer-facing activity. Previously, he was Global Head of Contact Centres for HSBC Plc. **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' and people committees.**

Dr Andrew Stephenson is Equiniti's Chief People Officer. Andrew has a doctorate in Business Administration and a master's degree in Strategic Human Resource Management. He is also a non-executive director of MyCSP Limited. **Andrew is Chair of the people 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 chairs' committee.**

Ashok Vaswani is Global Head of Consumer Banking and Payments for Barclays UK, overseeing the execution of plans for the Group's consumer banking and cards and payments businesses, in the UK and internationally. He is also a board member of Pratham UK, the Clearing House, USA and the London Stock Exchange Group. **Ashok is a member of the audit and risk committee.**

Barbara Shaw has more than 20 years of experience working in the Citizens Advice service. She served as Chief Executive of both Citizens Advice West Oxfordshire and Citizens Advice Banbury. Barbara is currently a director of CP Shaw Ltd, a fellow of the Society of Antiquaries of Scotland, Governor of Enstone School and a member of the Oxfordshire County, Health Overview and Scrutiny Committee. **Barbara is a member of the technology committee.**

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.**

Jabbar Sardar 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 International Advisory Board at the School of Management at the University of Bradford. He is also on the Steering Group for the Employers' Initiative on Domestic Abuse (EIDA). **Jabbar is a member of the equality committee.**

Jonathan Mogford is Director of Policy at the Medicines and Healthcare Products Regulatory Agency, an Executive Agency of the Department of Health and Social Care. He is also Vice-Chair at Citizens Advice Wandsworth. **Jonathan is Chair of the equality committee and a member of the chairs' committee.**

Mark Haysom is an author. He previously had a 30-year career in newspapers, rising to Managing Director of Mirror Group. He later held the role of Chief Executive of the large government agency the Learning and Skills Council. He has served on the boards of a number of charities dedicated to overcoming poverty and disadvantage and was Chair of Phoenix Futures. **Mark is a member of the audit and risk committee.**

Rolande Anderson has had a wide-ranging senior career in government and now works as an associate at the college of Policing and is an Independent Panel Member for Public Appointments. She is Vice-Chair of Governors at London Metropolitan University and a trustee of St Mungo's. **Rolande is a member of the equality committee, chairs' committee and Chair of the trustee liaison group.**

Will Cavendish is Arup's Global Head of Online Services and Leader of the London-based Advanced Digital Engineering Group. Will has also served as a World Bank economist, has lectured at Oxford University and Imperial College and has a doctorate in economics. He is an investor in BetterSpace, a mental health start up company. **Will is Chair of the technology committee and a member of the chairs' committee.**

Section 172 (1) statement

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 the Future of Advice strategy and our response to the Covid-19 crisis.

Volunteers and staff

Trustees receive information on volunteer and staff physical and mental wellbeing 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.

Funders

The trustees closely monitor our funder relationships and receive regular reports on how we are meeting funder requirements. Our impact section and our 'main 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.

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.

Statement of trustees' responsibilities

The trustees are responsible for preparing the annual report and the financial statements. Company law requires trustees to prepare statements for each financial year, to give a true and fair view of the state of affairs of the charitable company and the group—as well as the incoming resources and application of resources—including the income and expenditure of the charity for that period. Trustees must:

- select suitable accounting policies and apply them consistently
- observe the methods and principles in the charity statement of recommended practice (SORP)
- make reasonable and prudent judgements and estimates
- 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's inappropriate to presume that the charitable company will continue in business

The trustees are responsible for ensuring proper accounting records are kept. The records must disclose with reasonable accuracy, at any time, the financial position of the charitable company and the trustees must make sure the financial statements comply with the Companies Act 2006. The trustees are also responsible for the maintenance and integrity of the corporate and financial information included on the charitable company's website.

Trustees must safeguard the assets of the charitable company and the group and take reasonable steps to prevent and detect fraud and other irregularities:

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

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. Our procurement policy sets out authority levels for purchasing decisions.

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, external audit and financial reporting. This committee has 3 independent co-opted members.

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. The committee is also responsible for trustee recruitment.

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 human rights 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 has 2 independent co-opted members.

People committee

Supports the trustee board through its oversight of Citizens Advice national people strategy, including inclusive employer priorities, and ensures that the policies and practices associated with the people strategy are 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 of the Chief Executive and executive directors. This committee has 1 independent co-opted member.

Technology committee

Responsible for helping to shape, monitor and give feedback on the technology strategy. This committee has 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 2020 to 2021, we recruited 1 new independent committee member to the audit and risk committee, 1 new independent committee member to the people committee and 2 new members to the Cymru advisory committee. 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 £nil owing to all meetings being held remotely.

Public benefit

The trustees confirm they have referred to the information contained in the Charity Commission's general guidance on public benefit 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
- ensure in carrying out its objects and in all aspects of its work, Citizens Advice is committed to promoting equality 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.

Executive team

Our executive team is responsible for delivering the trustee board's vision and for the day-to-day operation of Citizens Advice.

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

Notes	Role	Remuneration to 31 March 2021	Remuneration to 31 March 2020
1	Former Chief Executive	£99,837	£154,632
2	Acting Chief Executive/ Chief Operating Officer	£154,188	£137,872
3	Executive Director of Advice and Advocacy	£118,491	£116,218
4	Executive Director of Operations	£117,075	£114,804
5	Interim Executive Director of Commercial	£53,781	-

Dame Clare Moriarty has been Chief Executive since 26 April 2021.

- 1 **Dame Gillian Guy** was our Chief Executive until 25 October 2020.
- 2 **Alistair Cromwell** has been our Deputy Chief Executive since 26 April 2021, having been Acting Chief Executive from 25 October 2020 to 25 April 2021 and prior to that our Chief Operating Officer.
- 3 **James Plunkett** is our Executive Director of Advice and Advocacy.
- 4 **Michele Shambrook** is our Executive Director of Operations.
- 5 **Andrew Seager** is our Interim Executive Director of Commercial. He has been an Executive Director since 26 October 2020 and is included above only from that point, having moved from his role as Director of Business Development.

In addition, **Kirsty Holt** is providing senior people leadership consultancy and leading our people transformation programme whilst we recruit an Executive Director of People.

Our people

We have continued our efforts to make Citizens Advice a great place to work. Our staff are passionate about what we do and understand the importance of their contribution to our business and strategic objectives.

We have continued to invest in and support our 1000 staff working across our different services, membership support and corporate functions to enable an inclusive, purpose-driven workplace that is people-focused and collaborative, listens, is open and honest and helps everyone be the very best they can be.

We have continued our transformation programme to improve the experience of our workforce, empower our managers and energise and engage our staff.

Our vision and strategy are underpinned by strong leadership, inclusion and collaboration.

The 4 defined pillars of our people strategy are:

1 An inclusive and collaborative culture

- o enabling a purpose-driven, people-focused, collaborative and transparent culture
- o building a diverse and inclusive organisation that is representative of the communities we serve
- o working together as one team
- o attracting the best talent and supporting and developing all our people

2 Bold and visible leadership

- o developing visible leaders who embody and demonstrate inclusive leadership
- o being role models for our culture and behaviours and being clear about leaders' responsibilities to their teams

3 Investment in our talent

- o investing in learning to ensure everyone has the right skills to deliver the Future of Advice strategy
- o attracting the best talent and maximising our employer brand and values

4 A fully-enabled people directorate

- o delivering a high-quality people service for all teams, supported by strong data and analytics to enable evidence-based decision making

We remain committed to ensuring that our recruitment and selection processes are inclusive and support our inclusive employer plans. Our staff profile shows that 71% are female and 29% are male. 20% of staff have identified themselves as being disabled or having a long-term health condition. 17% are Black, Asian or Minority Ethnic. 12% are Lesbian, Gay or Bisexual and 0.9% are Trans or Non-Binary.

We have made considerable progress in how we support staff wellbeing and have built on our wellbeing forums to encourage peer-to-peer support. We have increased our wellbeing capacity to continue to build a sustainable, future-focused wellbeing provision.

We have launched our new learning platform and continue to work in partnership with leading skills providers to offer digital learning to national and local staff.

Volunteers

Volunteers have continued to be vital to the Citizens Advice service throughout the last year. Many existing volunteers have adapted incredibly well to changes in service delivery, working remotely from home to provide information and advice to clients, over the phone and via digital channels. We also recognise that some have not been able to actively volunteer during this difficult year and we look forward to welcoming them back when they're able to return.

Our volunteers continue to help clients get the help they need for the issues they face and also continue to support the service in other roles—as trustees, undertaking research and campaigns, fundraising and providing general administration and support to local Citizens Advice services. Whatever their role, we thank all our volunteers for their dedication, commitment and support to the service.

We ran our first ever nationally coordinated volunteer recruitment campaign, recruiting over 500 new remote volunteers for information and advice-giving roles, for nearly 150 local Citizens Advice offices across England and Wales.

Witness Service volunteers

This has been an extraordinary year for Witness Service volunteers. They had to cope with an initial withdrawal of our face-to-face support and adapt to supporting witnesses with all the changes and restrictions caused by social distancing measures. At the same time, our team leaders had to find ways of keeping in touch with volunteers, manage rotas and make the same adaptations to safety measures as volunteers.

One key volunteering challenge faced by the Witness Service over this period has been capacity. Our number of active volunteers fluctuated as lockdowns were brought in and eased in England

The support and reassurance I received was outstanding. All of my needs were met and they made me feel completely safe. They eased my anxiety and the service I received throughout was excellent. There is nothing they could have done better.
—Witness

and Wales. In July 2020, the service was at 40% of the level of volunteers usually needed to support witnesses. During the January 2021 lockdown, this figure was at 25%. By the end of March 2021, this had reached 34% and we finished the financial year with plans in place for wellbeing conversations with inactive volunteers, to listen to concerns and provide reassurance on safety measures.

Although the pandemic couldn't have been predicted, it did highlight the vulnerabilities caused to our volunteer involvement by a lack of diversity. A notable 89% of our volunteers are aged 55 and over. This is understandable given the availability of this age group and the time commitments demanded by our roles, but going forward our key priorities will include a review of our current volunteer offer. This will form part of a wider commitment to ensure that our volunteering opportunities are accessible and attractive to a wide range of people.

The pandemic pushed us to utilise online and digital tools to inform and support volunteers. For the first time, we ran national engagement sessions for volunteers, to ensure they felt updated and reassured about returning to court. We also replaced our annual series of face-to-face volunteer events with a combination of online events, both national and local. Another innovation was an accelerated reinvention of our training to an induction and learning pathway that blends online training with in-court shadowing and observations.

90% of witnesses reported that our volunteers and staff helped them to feel more confident about giving evidence which is testament to how well volunteers and their managers coped with such difficult circumstances.

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 as designed.

The audit and risk committee and the trustee board conducted their annual review of our risk management strategy and policies. Throughout the year, risk owners regularly reviewed divisional and strategic risks to assess the likelihood, impact and appetite for each risk, the plans for managing them and the adequacy of those plans.

We operate a robust system of internal financial controls which is fully compliant with Charity Commission guidance and good practice. The executive team and trustee board review and agree on budgeting systems and financial reports. Internal audit plans are informed by an analysis of the organisational risk profile. The audit and risk committee keeps a central record of all audit recommendations and monitors progress.

On a quarterly basis, the audit and risk committee and trustee board assess the principal risks facing Citizens Advice.

Our key risks and uncertainties, along with the trustee board's plans to mitigate and manage them, are set out below, with additional commentary where relevant about how Covid-19 affects the principal risks and uncertainties.

Service delivery

Risks and uncertainties

Continuing to meet changing demand as a result of Covid-19 while delivering a quality service that meets client needs.

Mitigation and management

During 2020 to 2021, we saw demand for our service rapidly evolve as a result of the pandemic and we monitored demand trends in real time to enable us to prioritise the creation of new Covid-19 related content.

The pandemic necessitated a shift from face-to-face to telephone advice. While this enabled us to maintain service delivery, it increased the risk that, for some people, our service would become more difficult to access. We therefore created an inclusive access programme to gather insights and test new ways of ensuring our advice is accessible.

Moving forward, we will continue to increase our capacity to provide telephone advice, as we know from our research that this is now the public's channel of choice. At the same time, we will reopen face-to-face advice for those who need it most and will continue to design accessible services on all channels.

People engagement and resilience

Risks and uncertainties

Protecting staff wellbeing during the pandemic, while maintaining the momentum of our culture and staff engagement work programme.

Mitigation and management

The Covid-19 pandemic saw a continuation of home working for the entire organisation. During this time we continued to adapt and evolve our resources, tools and policies to support staff wellbeing and mental health while working from home.

We continued our regular staff engagement surveys and carried out quarterly action planning to address any concerns that were identified. We also continued to develop our new culture, defining a new set of values and developing team charters to bring these to life.

Going forward, we are investing in a wellbeing strategy and manager to enable us to keep a strong focus on staff wellbeing in the long term.

Equity, Diversity and Inclusion

Risks and uncertainties

Ensuring we make our advice accessible for all and create an inclusive culture and more diverse workforce.

Mitigation and management

This year, we expanded our Equity, Diversity and Inclusion (EDI) capability and expertise and rolled out an Advancing EDI learning programme across the service.

We introduced an EDI analysis of our staff engagement survey data to give insight into how the experiences of our colleagues differ from group to group and put plans in place to address the results.

We also carried out a review to ensure that equitable and inclusive practices are part of all our recruitment processes, particularly looking at how we reduce barriers for Black, Asian and Minority Ethnic staff and recruit the very best talent.

We used part of the funding received from the Department for Business, Energy and Industrial Strategy (BEIS) to fund our innovation lab to work with local offices on ideas to improve the accessibility of our services. Making our services more accessible and inclusive is one of our organisational priorities for 2021 to 2022.

Financial sustainability and resilience

Risks and uncertainties

Ongoing funding pressures in the public sector continue to be felt locally and nationally, with potential impacts for our core and restricted funding.

Mitigation and management

This year, we again successfully maintained existing funding and secured new funding. However the pressures on public finances are intensifying as the effects of the pandemic continue to be felt.

We continue to seek opportunities to diversify our income base within the public sector and to seek multi-year grants linked to priority services to secure ongoing funding commitments.

We have made additional investments in our business development capabilities and have implemented a 5-year income generation strategy coupled with upscaled corporate partnership work. We have also made progress on testing individual giving and have hired a trusts and foundations lead.

Digital, data and technology

Risks and uncertainties

2020 brought additional urgency to the need for digital transformation of our services to support remote service delivery and remote working. This brings with it the challenge of funding sustained investment.

Mitigation and management

We made additional investments in digital technology this year to further our progress in replacing our legacy systems with a more flexible architecture.

We have also brought all of our products and platforms under a single Head of Product and set out a clear product strategy to support the organisation's future ambitions.

We are working to better align our funding model with our delivery model to ensure that we can sustain long-term investment in platforms to underpin our frontline remote advice delivery.

Pension liability

Risks and uncertainties

The national charity is the principal employer in a defined benefit pension scheme. The deficit in the scheme is significant with the ongoing risk that it will increase.

Mitigation and management

The March 2019 triennial valuation showed the scheme had an increased actuarial deficit of £68.5m.

Therefore, to reduce the risk for the scheme Citizens Advice agreed to increase future annual deficit contributions to £2.11m per year (from £1.611m per year) and extend the payment period to 31 March 2037 (from 31 December 2033). In addition, during the year Citizens Advice made a one-off contribution of £1.5m.

The scheme has a professional pension chair, a board of trustees and professional advisors to help mitigate any risks the scheme has. For example, during the year the Pension Board made some changes to asset allocations to increase the level of protection against interest rate and inflation risk.

Cyber security and data protection

Risks and uncertainties

Being alert to the increased threat of cyber attacks remains a key focus. Protecting our clients' data and being clear about how we use it is a more vital part of providing a modern digital service than ever.

Mitigation and management

We have continued to provide regular updates and guidance to volunteers and staff about cyber security and GDPR compliance throughout the extended period of homeworking in 2020/21, which has included mandatory training.

We have continued to strengthen our controls in relation to privacy and cyber security, rolling out a mobile device management solution across the national charity. Looking ahead, we are enhancing our capability and bringing in more expertise, starting with the hiring of a Head of Cyber Security.

Our privacy risk management board continues to monitor and learn from data security incidents with support and oversight from the audit and risk committee.

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 are 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.

Our carbon strategy

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.

Travel

As the figures state, there was a large decrease in travel in the pandemic year. Future travel emissions will be partly dependent on whether government policy restricts travel, nevertheless we will aim to keep outputs low in this category, by encouraging staff to work using a blended approach and using remote conferencing and online collaboration where possible.

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. Travel and hotel emissions are calculated based on information from our suppliers and government guidance on emissions, whilst building

We are 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.

landlords provide the meter readings to Citizens Advice. (Flights, trains, and hotel stays are part of Streamlined Energy Carbon Reporting (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—in the absence of meter readings, it is likely that the overall actual consumption will be less—as the supplier has provided invoicing on estimated readings.)

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 20/21	Tonnes CO2e 19/20
Natural gas combustion	25.34	25.76
Total electricity	50.69	79.91
UK travel	25	324
Total tonnes	100.94	429.67
Total CO2e tonnage per employee (intensity ratio)	0.101	0.452
Total energy usage	355,255 kWh	459,741 kWh

Financial review

Income

In 2020/2021, the total income for the national charity grew to £162.6 million from £139.1 million in the previous year.

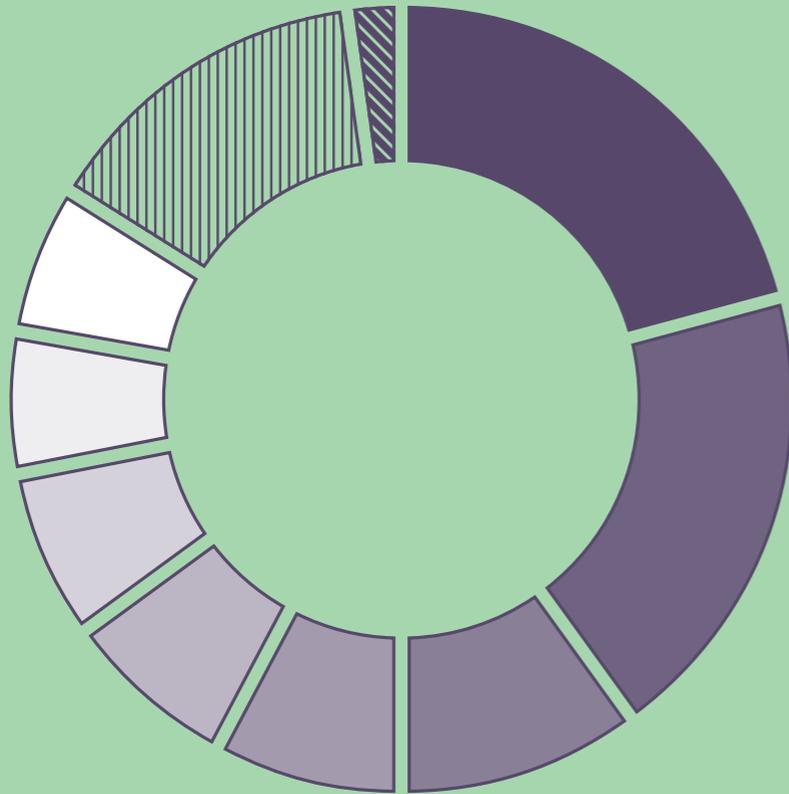
This reflects an increase in restricted income to £137.3 million (2020: £113.8 million) and in particular the additional funding we received for our response to the Covid-19 pandemic. This included £13.5 million one-off funding from the Department for Business, Energy & Industrial Strategy (BEIS) and an increase to our funding from the Money and Pensions Service (MaPS) by £5.9 million to £30.3 million (2020: £24.4 million) to deliver money and debt advice.

The restricted income also includes the Department for Work and Pensions Help to Claim project funding of £34.7 million (2020: £34.3 million). Other significant streams of restricted income include:

- £16.4 million (2020: £16.0 million) from BEIS for our consumer work
- £10.7 million (2020: £11.0 million) from the Ministry of Justice for the Witness Service
- £9.9 million (2020: £8.4 million) from the Welsh government
- £10.1 million (2020: £10.9 million) from MaPS for our Pension Wise service

Total unrestricted income was unchanged from the previous year at £25.3 million (2020: £25.3 million). The most significant unrestricted funding continues to be that provided by BEIS to support our core activities. This remained static at £22.3 million (2020: £22.3 million).

Our main sources of income



Income 2020/2021
£162.6 million

Restricted

- £34.7 million**
 Department for Work and Pensions
 —Help to Claim (2019/20 £34.3 million)
- £30.3 million**
 Money and Pensions Service (2019/20 £24.4 million)
 —Money and debt advice
- £16.4 million**
 Department for Business, Energy & Industrial
 Strategy—Consumer (2019/20 £16.0 million)
- £13.5 million**
 Department for Business, Energy & Industrial
 Strategy—Covid-19 response (2019/20 £nil)
- £11.5 million**
 Other income (2019/20 £8.8 million)
- £10.7 million**
 Ministry of Justice
 —Witness Service (2019/20 £11.0 million)
- £10.1 million**
 Money and Pensions Service
 —Pension Wise (2019/20 £10.9 million)
- £10.1 million**
 Welsh government (2019/20 £8.4 million)

Unrestricted

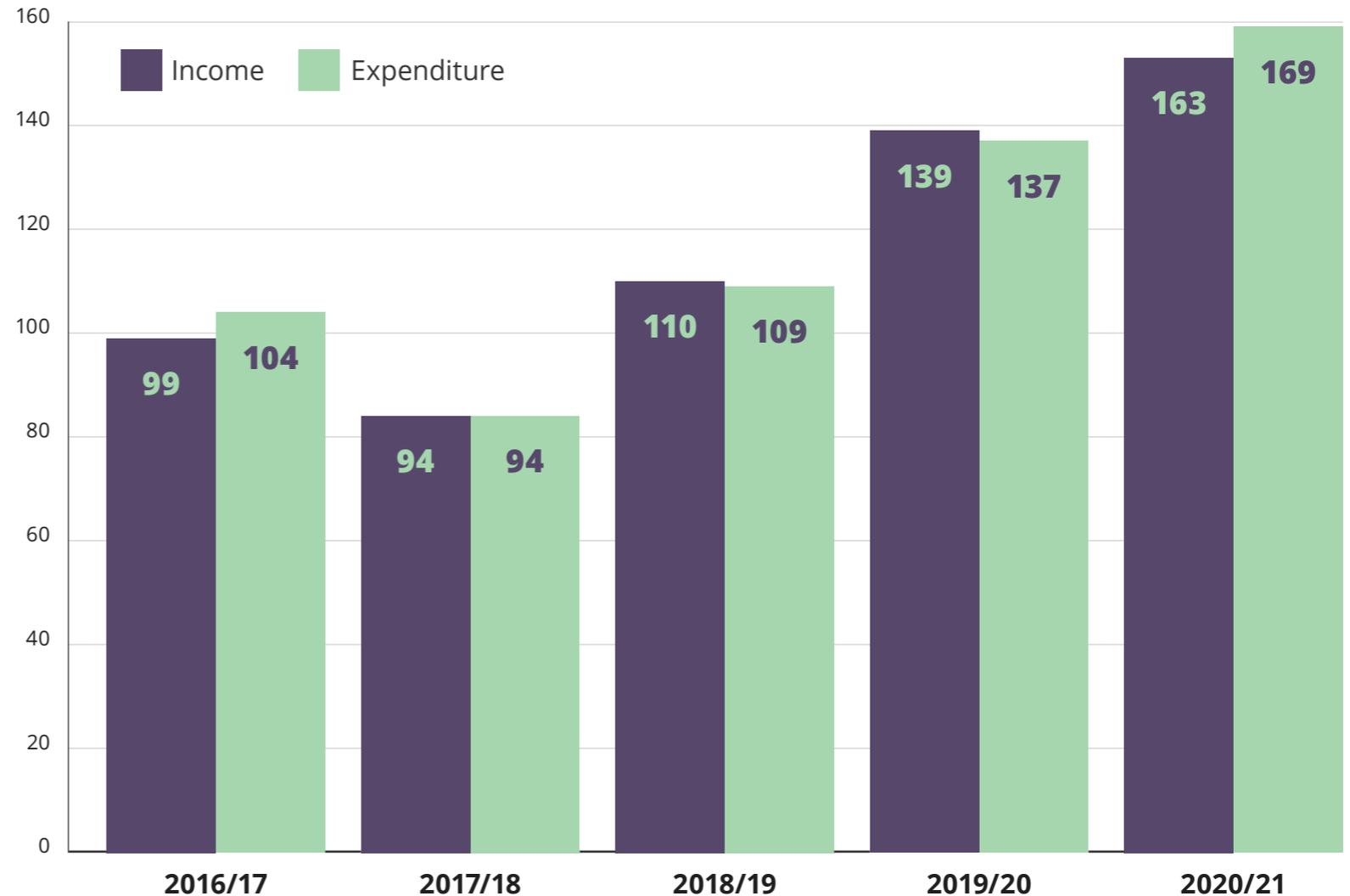
- £22.3 million**
 Department for Business, Energy & Industrial
 Strategy—core (2019/20 £22.3 million)
- £3.0 million**
 Other income
 —unrestricted (2019/20 £3.0 million)

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

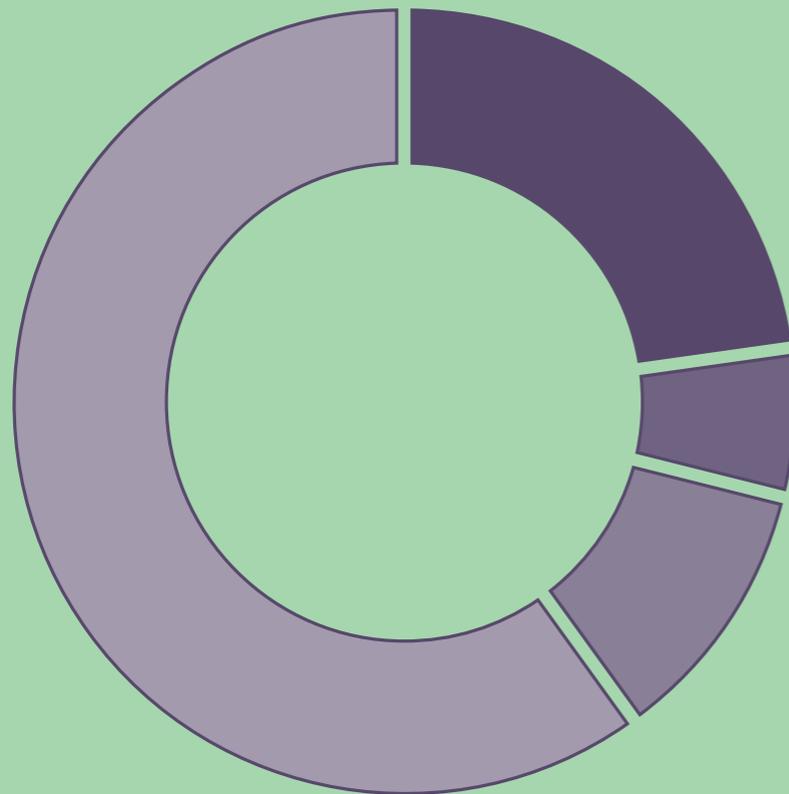
The majority of our funding is awarded through annual funding agreements, is restricted to a particular area of activity and relates to a specific financial year. Therefore, where restricted income grows, there will tend to be a corresponding increase in expenditure in the same year. This is reflected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

In the financial year 2020/2021, there was a more significant variance than other years because of 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.

Whilst income has risen substantially in recent years as we have taken on delivery of more services, our expectation is that this will fall over the next 2 years. This reflects a generally challenging funding environment, coupled with the expectation that most of the existing services will be competitively recommissioned during 2021 and 2022 as current funding agreements end.



Expenditure against our 4 areas of charitable activity



Expenditure 2020/2021
£158.0 million

£35.8 million
Delivering information and advice
(2019/20 £27.2 million)

£9.2 million
Advice and advocacy
(2019/20 £9.2 million)

£17.2 million
Strengthening the network
(2019/20: 17.6 million)

£95.1 million
Delivering through partnerships
(2019/20 £82.9 million)

Delivering through partnerships

This represents the largest proportion of our expenditure at £95.1 million (2020: £82.9 million), which corresponds with the increase in income. This includes a significant part of the funding to the local Citizens Advice network, which overall increased to £84.8 million (2020: £71.7 million) as a result of the increased income received.

Delivering information and advice

Our spending on the direct delivery of information and advice in 2020/2021 was £35.8 million (2020: £27.2 million). This category includes the direct delivery of services by Citizens Advice. The main areas of expenditure cover consumer service, the Witness Service and the continued investment in our online and digital services for clients.

Strengthening the network

In 2020/2021, we spent £17.2 million (2020: £17.6 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 2020/2021 on advice and advocacy was £9.2 million (2020: £9.2 million). This category 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.

Balance sheet

Total funds at 31 March 2021 were £5.9 million (2020: £12.3 million), made up of unrestricted funds, restricted funds and the negative pension reserve.

The restricted surplus for the year of £1.1 million (2020: £0.3 million surplus) reflects some funding recognised in the year as income, but that will only be spent in 2021/2022. This surplus means that restricted funds carried forward increased to £11.1 million (2020: £10.0 million).

The net movement in our unrestricted funds for the year of £7.6 million deficit (2020: £1.6 million surplus) included £2.4 million surplus on core operations, meaning our unrestricted funds (excluding pension reserve) grew to £23.8 million (2020: £21.5 million).

The remaining net movement in our unrestricted funds reflects the increase in negative pensions reserve from £19.1 million to £29.0 million. This negative pensions reserve reflects the net present value of the agreed annual payments to a closed defined benefit pension scheme. The reason for the substantial increase is the agreement to increase future contributions from £1.611 million to £2.111 million per year and to extend the repayment period from 31 December 2033 to 31 March 2037.

We continue to benefit from a strong cash flow supported by our funders. The total cash balance at the year-end was £38.9 million (2020: £41.0 million).

Remuneration policy

We evaluate all new roles using our industry-standard job evaluation scheme, allocating roles to grades. To attract the right talent, our pay and grading scheme is structured on the basis of market median salaries. All national Citizens Advice employees earn in excess of 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.

A 1.5% annual salary increase was awarded to all staff, except for those earning less than £34,300 who received a 3% increase.

Grant-making policy

In line with the legislation, we calculate and publish our **annual gender pay gap** data in April each year. Our mean gender pay gap in April 2020 was 13.5% (2019: 16.8%) and median 15.9% (2019: 18.0%).

Our progressive pay review process over the last 2 years and a review of our pay structure for the Witness Service has had a positive impact on our gender pay gap for 2020.

We are also really pleased with the progress we are making in bringing more women into our technology and digital functions. Using new ways of advertising and networking, together with targeted recruitment practices, we have seen a year-on-year increase in the number of women joining our technology and digital teams.

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 Citizens Advice for delivery, in a range of ways depending upon the requirements of the specific grants.

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 local Citizens Advice to ensure transparency and objectivity, as well as a clear appeals process.

In 2020/2021, £89.2 million in grants has been passed through to the network of local Citizens Advice and other organisations from funding sources including:

- Department for Business, Energy & Industrial Strategy for our Covid-19 response
- Department for Business, Energy & Industrial Strategy 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
- Gamble Aware for providing training, information and awareness on gambling-related harm

Fundraising policy

In 2020/2021, Citizens Advice continued to test small-scale 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 using a call to action on 20 of our online advice content pages. We also commenced the planning and development of further individual giving pilots on Facebook and Instagram which launched in April 2021.

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 vulnerable people and other members of the public from undue pressure and any intrusion of privacy. This is reflected in the non-invasive small-scale fundraising activities we carried out in 2019/2020.

Given that we expect such activities to continue into the 2021/2022 financial year, we will ensure that, in compliance with our policies and general approach, we continue to protect the public's interests. We have registered with the Fundraising Regulator and in compliance with its voluntary regulation scheme, our fundraising policies and practices align with the Fundraising Code of Conduct, in addition to relevant marketing regulations and legislation.

We did not receive any complaints related to fundraising during this period.

Reserves policy

Reserves in a broad sense represent the total funds held at a point in time, and at Citizens Advice these comprise restricted funds, unrestricted funds and a negative pensions reserve. At 31 March 2021, total funds were £5.9 million.

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. Restricted funds total £11.1 million at 31 March 2021.

Unrestricted funds represent funding where there is no restriction applied to how the funding is spent. Unrestricted funds total £23.8 million at 31 March 2021. This is split between freely-available unrestricted funds of £17.6 million and designated funds of £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 £4.7 million (2020: £5.1 million), and a designated fund reserved for tangible

and intangible fixed assets which are equal to the net book value of those assets of £1.5 million (2020: £1.9 million).

The negative pensions reserve as at 31 March 2021 was £29.0 million (2020: £19.1 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. The reasons for the increase in this negative reserve are explained in the pension section which follows.

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. The policy is to hold in free reserves the equivalent of 3 to 6 months' core operating costs. This means the target range is now £10 million to £20 million (2020: £9 million to £19 million) due to a small movement in this cost base.

Free reserves are defined as total unrestricted funds less designated funds.

As of 31 March 2021, our free reserves totalled £17.6 million and so were within the target range.

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. During the year, we reviewed the contribution levels, following completion of the formal triennial March 2019 valuation, and agreed a revised recovery plan for the scheme.

In the revised recovery plan the employers will make total contributions of £2.3 million (of which national Citizens Advice pays £2.1 million) from £1.7 million per annum (of which national Citizens Advice paid £1.6 million) during the 2021/2022 financial year, with the view to eliminating the deficit by 31 March 2037. During 2020/2021 Citizens Advice

made a one-off additional contribution of £1.5 million on top of the scheduled payment of £1.6 million.

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

Investments

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 such funds 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.

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 well-placed to meet our liabilities as they fall due and to manage the business risks we face.

This position is supported by a strong cash flow, sufficient reserves, good relationships with our key funders and a proven ability to secure new services. Our planning and reporting processes, including financial projections, take into consideration the current economic climate (including the effects of the Covid-19 pandemic) and its potential impact on our various sources of income and planned expenditure. We acknowledge our pension fund obligations and have a clear strategy to recover the deficit.

We have therefore adopted the going concern basis of preparation of these financial statements on the basis that we have concluded there is a reasonable expectation that we have sufficient resources to continue in operational existence for the foreseeable future, being at least 12 months from the date of approval of these financial statements.

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 27 July 2021, 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 receives 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 2020/2021. We look forward to working with all of you in future years.

Government funders

Department for Business, Energy & Industrial Strategy
Department of Health and Social Care
Department for Work and Pensions
HM Treasury
Home Office
Ministry of Justice
Welsh government

Other public bodies

Money and Pensions Service
The Insolvency Service

Other major funders

Barclays
British Gas
British Gas Energy Trust
E.ON
Facebook
Gamble Aware
JP Morgan
Money Advice Trust
National Lottery Community Fund
Nationwide Foundation
Shell Energy
SSE Electricity
Trussell Trust
TSB
Utility Warehouse

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

Advisers

Independent auditor

Crowe U.K. LLP
55 Ludgate Hill
London EC4M 7JW

Internal auditor

Mazars LLP
Tower Bridge House
St Katharine's Way
London E1W 1DD

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

Company Secretary

Nicola Clarke

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

Opinion

We have audited the financial statements of The National Association of Citizens Advice Bureaux ('the charitable company') and its subsidiary ('the group') for the year ended 31 March 2021 which comprise consolidated statement of financial activities, consolidated balance sheet, consolidated statement of cash flows and notes to the financial statements, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards, including Financial Reporting Standard 102 The Financial Reporting Standard applicable in the UK and Republic of Ireland (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the group's and the charitable company's affairs as at 31 March 2021 and of the group's income and expenditure, for the year then ended
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice
- have been prepared in accordance with the requirements of the Companies Act 2006

Basis for opinion

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

Conclusions relating to going concern

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

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charitable company's or the group'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 contained within the annual report. 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 audit, or otherwise appears to be materially mis-stated. If we identify such material inconsistencies or apparent material mis-statements, we are required to determine whether this gives rise to a material mis-statement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material mis-statement of this other information, we are required to report that fact.

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

In our opinion based on the work undertaken in the course of our 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
- the strategic report and the directors' report included within the trustees' report have been prepared in accordance with applicable legal requirements

Matters on which we are required to report by exception

In light of the knowledge and understanding of the group and charitable company and their environment obtained in the course of the audit, we have not identified material mis-statements in the strategic report or the directors' report included within the trustees' report.

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

- adequate and proper accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- certain disclosures of trustees' remuneration specified by law are not made; or
- we have not received all the information and explanations we require for our audit

Responsibilities of trustees

As explained more fully in the trustees' responsibilities statement set out on page 44, 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 mis-statement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charitable company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material mis-statement, 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 mis-statement when it exists. Mis-statements 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.

Details of the extent to which the audit was considered capable of detecting irregularities, including fraud and non-compliance with laws and regulations are set out below.

A further [description of our responsibilities for the audit of the financial statements](#) is located on the Financial Reporting Council's website. This description forms part of our auditor's report.

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

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We identified and assessed the risks of material mis-statement of the financial statements from irregularities, whether due to fraud or error and discussed these between our audit team members. We then designed and performed audit procedures responsive to those risks, including obtaining audit evidence sufficient and appropriate to provide a basis for our opinion.

We obtained an understanding of the legal and regulatory frameworks within which the charitable company and group operates, focusing on those laws and regulations that have a direct effect on the determination of material amounts and disclosures in the financial statements. The laws and regulations we considered in this context were the Companies

Act 2006, the Charities Act 2011 together with the Charities SORP (FRS 102). We assessed the required compliance with these laws and regulations as part of our audit procedures on the related financial statement items.

In addition, we considered provisions of other laws and regulations that do not have a direct effect on the financial statements but compliance with which might be fundamental to the charitable company's and the group's ability to operate or to avoid a material penalty. We also considered the opportunities and incentives that may exist within the charitable company and the group for fraud. The laws and regulations we considered in this context for the UK operations were General Data Protection Regulation (GDPR) and Employment legislation.

Auditing standards limit the required audit procedures to identify non-compliance with these laws and regulations to enquiry of the trustees and other management and inspection of regulatory and legal correspondence, if any.

We identified the greatest risk of material impact on the financial statements from irregularities, including fraud, to be within the timing of recognition of income and the override of controls by management. Our audit procedures to respond to these risks included enquiries of management, internal audit, legal counsel and the audit and risk committee about their own identification and assessment of the risks of irregularities, sample testing on the posting of journals, reviewing accounting estimates for biases, reviewing regulatory correspondence with the Charity Commission and reading minutes of meetings of those charged with governance.

Owing to the inherent limitations of an audit, there is an unavoidable risk that we may not have detected some material mis-statements in the financial statements, even though we have properly planned and performed our audit in accordance with auditing standards. For example, the further removed non-compliance with laws and regulations (irregularities) is from the events and transactions reflected in the financial statements, the less likely the inherently limited procedures required by

auditing standards would identify it. In addition, as with any audit, there remained a higher risk of non-detection of irregularities, as these may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls. We are not responsible for preventing non-compliance and cannot be expected to detect non-compliance with all laws and regulations.

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.

Naziar Hashemi

Senior Statutory Auditor

For and on behalf of
Crowe U.K. LLP
Statutory Auditor
55 Ludgate Hill
London EC4M 7JW
Date: 14 October 2021

Consolidated statement of financial activities

Year ended 31 March 2021 incorporating an income and expenditure account

	Note	Unrestricted		Restricted		Total	Total
		2021 £'000	2020 £'000	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Income							
Donations and legacies	2	535	254	101	13	636	267
Income from charitable activities:							
Grants	3	22,300	22,300	136,254	113,137	158,554	135,437
Delivery of services		1,478	1,584	888	566	2,366	2,150
Training and support		503	602	-	-	503	602
Other income:							
Other incoming resources		468	311	75	70	543	381
Investment income		29	285	-	-	29	285
Total income		25,313	25,336	137,318	113,786	162,631	139,122
Expenditure							
Expenditure on raising funds	6	592	223	125	39	717	262
Expenditure on charitable activities:							
Delivering information and advice	6	4,358	5,420	31,468	21,747	35,826	27,167
Advice and advocacy	6	2,540	2,638	6,679	6,522	9,219	9,160
Strengthening the local Citizens Advice network	6	12,518	14,379	4,634	3,263	17,152	17,642
Partnerships	6	1,771	993	93,288	81,910	95,059	82,903
Total expenditure		21,779	23,653	136,194	113,481	157,973	137,134
Increase in future pension deficit contributions	16,22	(10,849)	-	-	-	(10,849)	-
Net income/(expenditure)		(7,315)	1,683	1,124	305	(6,191)	1,988
Actuarial gains/(losses) on defined benefit pension schemes		(251)	(112)	-	-	(251)	(112)
Net movement in funds		(7,566)	1,571	1,124	305	(6,442)	1,876
Reconciliation of funds							
Total funds brought forward	18	2,327	756	10,006	9,701	12,333	10,457
Total funds carried forward	18	(5,239)	2,327	11,130	10,006	5,891	12,333

All activities derive from continuing operations. The charity has taken exemption from presenting its unconsolidated profit and loss account under s408 of the Companies Act 2006. The unconsolidated deficit for the year is £6.4 million (2020: £1.9 million surplus).

Consolidated balance sheet

At 31 March 2021

	Note	Group		Citizens Advice	
		2021 £'000	2020 £'000	2021 £'000	2020 £'000
Fixed assets					
Intangible assets	10	1,431	1,798	1,431	1,798
Tangible assets	11	36	91	36	91
Current assets					
Debtors	12	8,081	2,564	8,285	2,631
Cash and cash equivalents:					
Infrastructure funding	15,18	4,725	5,145	4,725	5,145
Other	15	34,195	35,877	33,991	35,810
Creditors: amounts falling due within one year	13	(12,872)	(13,238)	(12,872)	(13,238)
Net current assets		34,129	30,348	34,129	30,348
Total assets less current liabilities		35,596	32,237	35,596	32,237
Provisions for liabilities and charges	16	(29,705)	(19,904)	(29,705)	(19,904)
Total assets less all liabilities		5,891	12,333	5,891	12,333
Funds					
Restricted funds	18	11,130	10,006	11,130	10,006
Unrestricted funds	18	23,795	21,451	23,795	21,451
Pension reserve	18	(29,034)	(19,124)	(29,034)	(19,124)
Total funds		5,891	12,333	5,891	12,333

The financial statements were approved and authorised for issue by the trustee board on 27 July 2021 and signed on their behalf by:

Warren Buckley
Director (Chair)

Lucinda Bell
Director (Treasurer)

Consolidated statement of cash flows

Year ended 31 March 2021

	2021 £'000	2020 £'000
Cash flows from operating activities		
Net movement of funds	(6,442)	1,876
Adjustments for:		
Depreciation of property, plant and equipment	55	67
Amortisation of intangible assets	367	329
Interest receivable	(29)	(285)
Decrease/(increase) in debtors	(5,517)	1,094
Increase/(decrease) in creditors	(366)	(96)
Increase/(decrease) in revenue provisions	9,801	(1,090)
Net cash generated from operating activities	(2,131)	1,895
Cash flows from investing activities		
Purchases of property, plant and equipment	-	(107)
Purchase of intangible assets	-	(191)
Interest receivable	29	285
Net cash generated from/(used in) investing activities	29	(13)
Net increase/(decrease) in cash and cash equivalents	(2,102)	1,882
Cash and cash equivalents at the beginning of the year	41,022	39,140
Cash and cash equivalents at the end of year	38,920	41,022

Notes to the financial statements

Year ended 31 March 2021

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 2015)—(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) Going concern

The financial statements have been prepared on the going concern basis. Financial budgets are set to ensure that the organisation can continue to operate as a going concern for at least a year. Detailed financial budgets are presented and approved by the trustee board on a 12-month basis. Furthermore, management accounts for the parent charity are presented at regular intervals to the trustee board throughout the financial year on progress against budget. Any changes in funding within the year are reflected as soon as practicable and action taken by management to ensure that the charity spends within its available resources.

c) Fixed assets

Fixed assets are recognised in the statement of financial activities 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.

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.

d) Leases

Rent-free periods are accounted for over the period of the lease to the first break clause for each property.

e) 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 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 22. 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.

On 1 April 2005, Citizens Advice introduced a defined contribution pension. 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. One Consumer Futures member of staff who transferred in April 2014 retains participation in the Civil Service scheme.

f) 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 short-term cash deposits and 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. Financial liabilities held at fair value comprise the group's provisions. No discounting has been applied on the basis that the periods over which amounts will be settled are such that any discounting would be immaterial.

Investments are held at fair value at the balance sheet date, with gains and losses being recognised within income and expenditure. Investments in subsidiary undertakings are held at cost less impairment.

g) 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 due and when any conditions for receipt are met. 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.

h) 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.

i) Legacies

Legacies are recognised when they are received or when notice is given from the executor that a payment is due, whichever is sooner.

j) Delivery of services

The trading activities of Citizens Advice, mainly the local Citizens Advice membership fees and the sale of information products, 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.

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.

k) 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.

l) Other income

Donations are recognised upon receipt. Gifts in kind are valued at a reasonable estimate of the value to Citizens Advice, which is normally equal to the market value.

m) 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.

n) 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. The

expenditure will arise in subsequent financial periods. 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.

o) 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.

p) 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 outgoing resources for Citizens Advice alone were £6,191,000 in 2020/21 (£1,988,000 net incoming in 2019/20).

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.

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

Pension liabilities – The charity recognises its liability to its defined benefit pension scheme which involves a number of estimates as disclosed in note 22.

The dilapidations – Liability is estimated and disclosed as part of our provisions in note 16.

Income – Income is recognised when the entitlement is established, there is probability of receipt and the amount can be reliably measured. Income received relating to future accounting periods is deferred and shown as a creditor on the balance sheet.

2. Donations and legacies

	2021 £'000	2020 £'000
Legacies	140	17
Donations	496	250
Total donations and legacies	636	267

Donations include gifts in kind to the value of £13,040 (2020: £2,978) for professional services provided by 2020 Trustee Services and advertising credits for use on Facebook to the value of £100,788 (2020: £nil) and Google to the value of £82,665 (2020: £nil).

3. Grants

a) Government grants

Funder	2021 £'000	2020 £'000	Purpose
Government department grants			
Department for Business, Energy and Industrial Strategy (BEIS) unrestricted	22,300	22,300	Core charitable objectives
BEIS restricted	13,500	-	Covid-19 response
BEIS restricted	9,544	9,524	Consumer service
BEIS restricted	5,918	5,890	Consumer (levy funded)
BEIS restricted	2,777	2,343	Brexit
BEIS restricted	1,849	1,641	Big Energy Saving Week/Network
Department of Health	78	59	Membership of the Health and Wellbeing Alliance
Department of Work and Pensions	34,729	34,324	Universal Support: Help to Claim
Ministry of Justice	10,722	10,967	Court-based Witness Service
HM Treasury	122	206	Debt advice for veterans and emergency services personnel
Home Office	141	221	Windrush interim hardship support services
Welsh government			
Welsh government	5,665	3,060	Advice service
Welsh government	4,022	3,366	Debt and housing advice
Welsh government	246	280	Discrimination advice
Welsh government	11	119	Better advice: better health
Welsh government	2	1,548	Tackling poverty
Total government grants	111,626	95,848	

3. Grants (continued)

b) Grants from other public bodies

Funder	2021 £'000	2020 £'000	Purpose
The Insolvency Service	78	135	Debt relief orders
Money and Pensions Service	10,083	10,908	Pension guidance
Money and Pensions Service	30,311	24,433	Money and debt advice and debt relief orders
Money and Pensions Service	186	-	Maintaining capacity on debt advice: energy
Total grants from other public bodies	40,658	35,476	

c) Other grants

Purpose	2021 £'000	2020 £'000
Online scams awareness	609	953
Equality and diversity	-	4
Energy advice	1,851	2,208
Specialist support	2,959	21
Money advice	851	927
Total other grants	6,270	4,113
Total grants	158,554	135,437

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

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 (2020: £nil). Expenses of £nil (2020: £5,714) were reimbursed, or paid directly to third parties, for none (2020: 7) 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. No trustee indemnity insurance was purchased.

Employee costs during the year:

	2021 £'000	2020 £'000
Wages and salaries	39,112	33,521
Social security costs	4,135	3,476
Pension costs (see note 22)	2,581	2,143
Temporary staff	2,681	1,690
Total employee costs	48,509	40,830

Wages and salaries above include £902,356 (2020: £947,815) for redundancy and settlement costs. Redundancy payments were made in line with our contractual terms.

Pension costs shown above relate to amounts accrued in the year. Payments totalling £2.3 million (2020: £2.1 million) were made to the Citizens Advice Group Personal Pension Plan and 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 £3.4 million (2020: £2.4 million) were made to the NACAB Pension and Assurance Plan (1991) which closed on 27 March 2008 with £1.6 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:

	2021 Number	2020 Number
£60,000 to £69,999	40	31
£70,000 to £79,999	24	15
£80,000 to £89,999	9	9
£90,000 to £99,999	7	2
£100,000 to £109,999	2	3
£110,000 to £119,999	-	1
£130,000 to £139,999	-	1
£150,000 to £159,999	-	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 £584,944 (2020: £606,980). In addition, the key management personnel were reimbursed £1,093 (2020: £1,836) for travel and out-of-pocket expenses incurred in the course of executing their responsibilities.

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 2020 all staff, including the key management personnel, received a pay increase of 1.5%, except for those staff earning less than £34,300 who received a 3% increase. 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:

	2021 Number	2020 Number
Raising funds	9	3
Charitable activities		
Delivering information and advice	337	329
Advice and advocacy	138	136
Strengthening the local Citizens Advice network	229	254
Partnerships	292	206
Average number of persons employed	1,005	928

5. Grants payable

a) Grants to local Citizens Advice members:

Purpose	2021 Total Number	2021 £'000	2020 £'000
Money and debt advice	270	23,560	19,746
Pensions guidance	16	7,227	7,999
Consumer advice	7	5,505	4,637
Universal Credit: Help to Claim	283	27,617	26,689
Welsh government funded projects	54	8,323	7,120
Energy advice	301	2,114	2,616
Brexit advice	3	530	810
Witness Service	2	640	648
Online scams awareness	7	217	165
Gambling support service	12	594	504
Debt Relief Orders	199	38	91
Food banks	15	853	-
Meeting More Demand - Covid-19 response	542	5,427	-
Innovation - Covid-19 response	34	916	-
Various projects	5	1,201	671
Total local Citizens Advice network grants	1,750	84,762	71,696

Grants are received for the above purposes and distributed amongst local Citizens Advice members.

b) Grants to other bodies

Grants paid to non local Citizens Advice network participants in delivery of national projects, funded by partner organisations.

Purpose	Recipient	2021 £'000	2020 £'000
Debt advice	Better Leeds Communities	128	64
Debt advice	Birmingham Settlement	358	260
Debt advice	Burley Lodge Centre	-	69
Online scams	Citizens Advice Scotland	203	217
Debt advice	Ebor Gardens Advice Centre	207	134
Big Energy Saving Week	Energy Saving Trust	65	65
Brexit/immigration advice	Ethnic Minorities and Youth Support Team Wales	69	49
Supporting veterans	FirstLight Trust	18	59
Debt advice	Homemaker Southwest	201	169
Debt advice and financial capability	Ipswich Housing Action Group	123	104
Debt advice	Mind Salford	108	39
Debt line	Money Advice Trust	1,348	1,321
Various	Money Advice and Community Support	124	71
Debt advice	Norfolk Community Law Service	68	52
Debt/housing advice	Shelter and Shelter Cymru	309	389
Discrimination advice	SNAP Cymru	123	67
Various	Speakeasy Law Centre	66	16
Energy advice	St Vincent's Support Centre	128	108
Various	Tenovus Cancer Care	62	22
Various	74 miscellaneous grants (2020: 94)	682	451
Total grants to others		4,390	3,726
Total grants		89,152	75,422

6. Total resources expended

Total resources expended for the year ended 31 March 2021:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2021 £'000
Costs of generating funds	356	-	204	157	717
Charitable objectives					
Delivering information and advice	13,233	12,782	3,972	5,839	35,826
Advice and advocacy	5,413	-	1,418	2,388	9,219
Strengthening the local Citizens Advice network	9,015	960	3,199	3,978	17,152
Partnerships	11,501	75,410	4,107	4,041	95,059
Total resources expended	39,518	89,152	12,900	16,403	157,973

Total resources expended for the year ended 31 March 2020:

	Direct staff costs £'000	Grants £'000	Other direct costs £'000	Support costs £'000	Total 2020 £'000
Costs of generating funds	111	-	93	58	262
Charitable objectives					
Delivering information and advice	11,552	5,593	3,972	6,050	27,167
Advice and advocacy	4,781	-	1,875	2,504	9,160
Strengthening the local Citizens Advice network	8,906	50	4,022	4,664	17,642
Partnerships	7,231	69,779	3,357	2,536	82,903
Total resources expended	32,581	75,422	13,319	15,812	137,134

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 2021:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2021 £'000
Costs of generating funds	23	35	32	35	32	157
Charitable objectives						
Delivering information and advice	837	1,334	1,184	1,302	1,182	5,839
Advice and advocacy	343	546	484	532	483	2,388
Strengthening the local Citizens Advice network	570	909	807	887	805	3,978
Partnerships	580	923	819	901	818	4,041
Total support cost	2,353	3,747	3,326	3,657	3,320	16,403

Support costs include governance costs of £1.1 million (2020: £1.1 million). These costs include internal and external audit fees, 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 2020:

	Premises & Facilities Management £'000	Finance £'000	IT, Data & Change £'000	People services & Comms £'000	Other Corporate services £'000	2020 £'000
Costs of generating funds	10	10	14	12	12	58
Charitable objectives						
Delivering information and advice	1,070	1,085	1,488	1,239	1,168	6,050
Advice and advocacy	443	449	616	513	483	2,504
Strengthening the local Citizens Advice network	825	837	1,147	955	900	4,664
Partnerships	449	455	624	519	489	2,536
Total support cost	2,797	2,836	3,889	3,238	3,052	15,812

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 profits to the main charity each year under Gift Aid and does not incur any tax liability.

9. Net expenditure

Net outgoing resources for the year are stated after charging:

	2021 £'000	2020 £'000
Operating lease costs		
Property	1,806	1,722
Office equipment	16	19
Amortisation	367	329
Depreciation	55	67
External auditor's remuneration		
External audit fee	49	53
Assurance services	-	16
Internal auditor's remuneration	50	47

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 2015. Intangible fixed assets include computer licences and software purchases.

	Infrastructure software		Total £'000
	Work in progress £'000	Operational £'000	
Cost			
At 1 April 2020	191	3,602	3,793
Transfers	(191)	191	-
At 31 March 2020	-	3,793	3,793
Amortisation			
At 1 April 2021	-	1,995	1,995
Charge for the year	-	367	367
At 31 March 2021	-	2,362	2,362
Net book value at 31 March 2021	-	1,431	1,431
Net book value at 31 March 2020	191	1,607	1,798

The amortisation charge is reallocated over all charitable activities.

11. Fixed assets – tangible assets

This includes capitalised fixtures, fittings and equipment.

	Fixtures, fittings & equipment £'000	Total £'000
Cost		
At 1 April 2020	201	201
At 31 March 2021	201	201
Depreciation		
At 1 April 2020	110	110
Charge for the year	55	55
At 31 March 2021	165	165
Net book value at 31 March 2021	36	36
Net book value at 31 March 2020	91	91

12. Debtors

	Group		Citizens Advice	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Trade debtors	187	345	168	290
Other debtors	2,234	680	2,234	680
Prepayments and accrued income	5,660	1,539	5,660	1,539
Subsidiary undertakings	-	-	223	122
Total debtors	8,081	2,564	8,285	2,631

Included in other debtors is £17,000 (2020: £66,000) which relates to 7 (2020: 41) staff season ticket, car or career development loans. These are interest free and are recoverable through monthly payroll deductions. There were no executive directors (2020: 0) with a loan outstanding at the balance sheet date (2020: £nil).

13. Creditors: amounts falling due within one year

	Group		Citizens Advice	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Trade creditors	1,034	976	1,034	976
Local Citizens Advice network grants	1,753	2,380	1,753	2,380
Other creditors including taxation and social security	3,197	2,694	3,197	2,694
Accruals and deferred income	6,888	7,188	6,888	7,188
Total creditors amounts falling due within one year	12,872	13,238	12,872	13,238
Accruals and deferred income comprises				
Accruals	5,113	4,769	5,113	4,769
Deferred income brought forward	1,585	2,190	1,585	2,190
Amount released from previous year	(1,160)	(1,356)	(1,160)	(1,356)
Incoming resources deferred in the year	1,350	1,585	1,350	1,585
Total	6,888	7,188	6,888	7,188
Other creditors including taxation and social security comprises				
HM Revenue and Customs	1,114	958	1,114	958
Other creditors	2,083	1,736	2,083	1,736
Total	3,197	2,694	3,197	2,694

14. 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 on behalf of the parent company and covenants all profits each year under Gift Aid. The turnover in 2021 was £81,600 (2020: £98,024) which generated a profit of £55,271 (2020: profit £8,103). Net assets were £2 in 2021 (2020: £2). The shares are held as a fixed asset.

There were no cash deposits held as investments at 31 March 2021 (2020: £nil) and none were held as fixed assets (2020: £nil) or as current assets (2020: £nil).

15. Cash at bank and in hand

Cash and fixed-term deposits valued at £38.9 million (2020: £41.0 million) were held as at 31 March 2021. These were all held in UK accounts. Of these £4.7 million has been identified in the balance sheet as needing to meet future technology investments (2020: £5.1 million).

16. Provisions

	Group		Citizens Advice	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Property provisions				
Provision at 1 April 2020	767	641	767	641
(Released) during the year	(194)	-	(194)	-
Additional provision	87	126	87	126
Property provision at 31 March 2021	660	767	660	767
Other provisions				
Provision at 1 April 2020	19,137	20,353	19,137	20,353
(Released) during the year	(2)	(106)	(2)	(106)
(Utilised) during the year	(1,611)	(1,685)	(1,611)	(1,685)
Additional provision	11,521	575	11,521	575
Other provision at 31 March 2021	29,045	19,137	29,045	19,137
Total provisions at 31 March 2021	29,705	19,904	29,705	19,904

The provision includes Citizens Advice's pension liability in compliance with FRS 102 of £29.0 million (2020: £19.1 million). 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	573	Between 2021 and 2025
Onerous lease provision	87	Between 2021 and 2022
Local Citizens Advice pension liability	11	2027
Pension contribution liability	29,034	See note 22
Total provisions at 31 March 2021	29,705	

17. Financial instruments

	Group	
	2021 £'000	2020 £'000
Financial assets at amortised cost		
Trade debtors	187	345
Other debtors	2,234	680
Accrued income	4,435	389
Total financial assets at amortised cost	6,856	1,414
Financial liabilities at amortised cost		
Trade creditors	1,034	976
Local Citizens Advice network grants	1,753	2,381
Other creditors	2,083	1,736
Accruals	5,113	4,769
Total financial liabilities at amortised cost	9,983	9,862
Financial liabilities at fair value through income or expenditure		
Provisions	29,705	19,904
Total financial liabilities at fair value through income or expenditure	29,705	19,904

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

	2021 £'000			2020 £'000		
	Income	Expense	Gains/ (losses)	Income	Expense	Gains/ (losses)
Financial assets at amortised cost						
Interest on cash balances	30	-	-	285	-	-
Financial assets at fair value through income or expenditure						
Actuarial gain on defined benefit scheme	-	-	(251)	-	-	(112)

18. Statement of funds

	At 1 April 2020 £'000	Income £'000	Expenditure £'000	Pension adjustments £'000	Transfers £'000	At 31 March 2021 £'000
Covid-19 response	-	13,803	(13,803)	-	-	-
Infrastructure projects	3,419	16,373	(17,145)	-	-	2,647
Local government projects	115	-	-	-	-	115
Welsh government projects	28	9,946	(9,959)	-	-	15
Social policy projects	550	1,849	(1,849)	-	-	550
Financial awareness	244	710	(710)	-	-	244
Specialist support projects	1,133	-	-	-	-	1,133
Pension Wise	153	10,083	(10,083)	-	-	153
Universal Support: Help to Claim	100	34,729	(34,729)	-	-	100
Court-based Witness Service	26	10,722	(10,722)	-	-	26
Energy	2,219	2,037	(2,030)	-	-	2,226
Other projects	904	6,745	(5,576)	-	-	2,073
Debt advice	1,115	30,321	(29,588)	-	-	1,848
Total restricted funds	10,006	137,318	(136,194)	-	-	11,130
Designated funds	7,034	-	(420)	-	(422)	6,192
Unrestricted funds	14,417	24,123	(21,359)	-	422	17,603
Total unrestricted funds	21,451	24,123	(21,779)	-	-	23,795
Pension scheme	(19,124)	1,190	(10,849)	(251)	-	(29,034)
Total pension reserve	(19,124)	1,190	(10,849)	(251)	-	(29,034)
Total funds	12,333	162,631	(168,822)	(251)	-	5,891

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 £4.7 million (2020: £5.1 million). The remaining £1.5 million (2020: £1.9 million) is a designated fund reserved for tangible and intangible fixed assets which are equal to the net book value of those assets.

18. Statement of funds (continued)

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 £10 million to £20 million (2020: £9 million to £19 million). Free reserves are considered to be unrestricted funds less designated funds.

The pension reserve as at 31 March 2021 was £29.0 million (2020: £19.1 million) and represents the provision in the accounts for future committed payments to a closed defined benefit pension scheme. Further details are in note 22.

Comparative statement of funds:

	At 1 April 2019 £'000	Income £'000	Expenditure £'000	Pension adjustments £'000	Transfers £'000	At 31 March 2020 £'000
Infrastructure projects	2,466	15,980	(15,027)	-	-	3,419
Local government projects	115	-	-	-	-	115
Welsh government projects	28	8,347	(8,347)	-	-	28
Social policy projects	737	1,641	(1,828)	-	-	550
Financial awareness	244	964	(964)	-	-	244
Specialist support projects	1,133	-	-	-	-	1,133
Pension Wise	153	10,908	(10,908)	-	-	153
Universal Support: Help to Claim	100	34,324	(34,324)	-	-	100
Court-based Witness Service	26	10,967	(10,967)	-	-	26
Energy	2,346	2,208	(2,335)	-	-	2,219
Other projects	1,201	3,989	(4,286)	-	-	904
Debt advice	1,152	24,458	(24,495)	-	-	1,115
Total restricted funds	9,701	113,786	(113,481)	-	-	10,006
Designated funds	7,309	-	(177)	-	(98)	7,034
Unrestricted funds	13,607	24,188	(23,476)	-	98	14,417
Total unrestricted funds	20,916	24,188	(23,653)	-	-	21,451
Pension scheme	(20,160)	1,148	-	(112)	-	(19,124)
Total pension reserve	(20,160)	1,148	-	(112)	-	(19,124)
Total funds	10,457	139,122	(137,134)	(112)	-	12,333

19. Analysis of net assets between funds

	Unrestricted		Restricted		Total	
	2021 £'000	2020 £'000	2021 £'000	2020 £'000	2021 £'000	2020 £'000
Fund balances at 31 March are represented by:						
Fixed assets – intangible	1,431	1,798	-	-	1,431	1,798
Fixed assets – tangible assets	36	91	-	-	36	91
Current assets	29,917	25,327	17,084	18,259	47,001	43,586
Creditors: amounts falling due within one year	(6,918)	(4,985)	(5,954)	(8,253)	(12,872)	(13,238)
Provisions	(29,705)	(19,904)	-	-	(29,705)	(19,904)
Fund balance	(5,239)	2,327	11,130	10,006	5,891	12,333

20. 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.

21. Operating lease commitments

At 31 March 2021, Citizens Advice was committed to making the following minimum payments in respect of operating leases:

	2021		2010	
	Land and buildings £'000	Other £'000	Land and buildings £'000	Other £'000
Leases which expire:				
Within 1 year	2,086	16	1,752	19
Between 2 and 5 years	4,202	-	5,411	-
After 5 years	-	-	101	-
Total operating lease commitments	6,288	16	7,264	19

At the end of the year there were capital commitments of £146,430 (2020: £nil).

22. 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.

In accordance with the schedule of contributions in force over the 2021/22 accounting year, the combined contributions to the Plan from Citizens Advice and other participating employers for the year ending 31 March 2022 are expected to be £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 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).

A full actuarial valuation of the Plan was carried out on 31 March 2021 by a qualified independent actuary, based upon membership data as at 31 March 2019, allowing for assumed membership movements over the period from this date, as well as any actual transfers out or trivial commutations over the period.

The most recent formal actuarial valuation of the Plan was on 31 March 2019 and revealed a funding deficit of £68,501,000. In the recovery plan agreed following the valuation, the Principal Employer and other participating employers agreed to pay deficit reduction contributions of £2,279,000 per annum with the view to eliminating the deficit by 31 March 2037.

The annual contribution that relates to Citizens Advice is £2,111,000. This represents an increase in the annual contribution rate previously agreed of £1,611,000 and an extension of the expected contribution period from 31 December 2033. If Citizens Advice paid its annual contributions of £2,110,000 as planned, using an actuarial discount rate of 2.1%, the net present value would be £29,033,964 (2020: £19,124,445 and 2.4% discount rate). This is included in the balance sheet as a provision (as per note 16) and as a negative pension reserve (as per note 18).

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 16 years.

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

	31 March 2021 £'000	31 March 2020 £'000
Fair value of plan assets	99,353	85,959
Present value of defined benefit obligation	161,415	140,310
Surplus (deficit) in plan	(62,062)	(54,351)
Unrecognised surplus	-	-
Defined benefit asset (liability) to be recognised	(62,062)	(54,351)

Assumptions		
Discount rate	2.10%	2.40%
Inflation (RPI)	3.30%	2.80%
Inflation (CPI)	2.80%	2.00%
Assumed life expectancies on retirement at age 65 are:		
Retiring today - Males	21.2	21.2
Retiring today - Females	24.1	24.1
Retiring in 20 years time - Males	22.6	22.6
Retiring in 20 years time - Females	25.7	25.6

23. 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 2021, it made a surplus before Gift Aid of £55,271 (2020: £8,103).

At 31 March 2021, Citizens Advice Limited (company number 1652053) owed £222,528 to Citizens Advice (2020: £122,329). The accounts for the year ended 31 March 2021 were approved on 27 July 2021.

A subsidiary company was registered on 4 April 2008, Citizens Advice Management Services, to provide management services to the local Citizens Advice network members. There were no financial transactions or balances in the year to 31 March 2021 (2020: none). The subsidiary's directors applied to dissolve the company on 27 February 2020. The notice for voluntary strike-off was published on 10 March 2020 and the company was formally dissolved on 29 September 2020.

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 2021, Citizens Advice owed Citizens Advice International £nil (2020: £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 2021.

24. 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.

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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