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Charity registration number: 1135081

Citizens Advice LeicesterShire

(A company limited by guarantee)

Annual Report and Financial Statements
for the year ending 31st March 2026



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Message from The Chair 2026

Citizens Advice LeicesterShire is a local charity, with national accreditation, providing vital advice and information to people from all backgrounds. Times are still hard for many. This year we helped local people to deal with a growing number of financial, health, housing and consumer issues. We believe that knowledge empowers people to make informed decisions, gives freedom of choice and builds resilience. I encourage you to read the full report and the case studies, showing how we alleviated pressures on families and individuals to improve lives.

The previous report noted that the Board agreed to invest reserves to expand the areas where we can provide help and to build resilience within the organisation, given the pressures on the Local Authorities and Charities that fund our organisation. It's now possible to see progress and early gains - the accounts show a small surplus for the year. Given that transformation is still underway to deliver on a 5 year plan agreed in 2024 (we are still developing and implementing new offers) this is an encouraging sign that we are heading in the right direction. My fellow trustees and I are confident that we can continue to enhance services – building on the great work that has already been done.

All the trustees respect and value the highly skilled volunteers and staff who are dedicated to alleviate pressure on local people. That is why we agreed that we will not bid for contracts where it is not possible to break even financially. To compromise on this would put excessive strain on our people and fails to deliver the help needed by those using the service.

I am proud of the way our people work together to take on new challenges. I am not alone - the Chartered Institute of Personnel and Development (CIPD) has recognised our successful approach to strategic change and promoted the detailed approach on their website. As a result, we developed a pioneering offer for other charities and businesses who would like to learn from our example. This reflects the professional approach taken at every level in our organisation and, as most CIPD finalists and winners are large organisations, demonstrates the hard work and commitment of our people.

The aim is to build a sustainable future for the organisation and to continue to provide the best levels of service that we can. To do this we are building collaborations with other organisations in the voluntary and private sector. We work closely with local offices in Rutland and across the East Midlands to achieve coordinated delivery. Another example of this is the apprenticeship scheme that we have developed with support from DHL. This will allow us to ensure career progression and training is an integral part of our workplace.

There have been some changes at Board level. I would like to thank Clare Culpin and Zalfa Feghali, who recently stepped down from the Board, for all their achievements.

We welcome Emily Beach (June 2026) as a new trustee, with a background of transformation in the NHS as well as IT and communication expertise. In addition, we have introduced new associate Board member roles, a deliberate step to widen the path onto our Board and to honour our commitment to diversity and lived experience. This has enabled us to welcome Meera Bhalla (April 2026), who brings extensive HR and EDI experience, and Josh Harding (June 2026), who provides project management, change management and governance expertise gained in large infrastructure organisations such as STW and JLR.

In this time of continued change I, together with my fellow trustees, are sure that we are on the right path. Of course there is still more of the hill to climb. That said much good work has been done, and we are well placed to take up exciting new opportunities.

Above all, we are grateful for the confidence shown in our services by the Local Authorities and charities who fund our work through local contracts and by the people who trust us with their problems every day. With their support, and the dedication of our staff and volunteers, I am confident the year ahead will build on all we have achieved.



Marie Anne Beere

Chair of Trustees

Trustee Report

The charity's trustees present their report with the charity's financial statements for the year ended 31 March 2026. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and Activities

Objects and Aims

Citizens Advice LeicesterShire exists to address the fundamental issue that no one should be left behind due to a lack of reliable and accessible information. Our core belief is that knowledge is a powerful tool that shines a light on inequality and creates a fairer society, empowering people to make informed decisions and build resilient people and societies.

During this reporting period, we implemented “phase 1” of our [organisational strategy](#) for 2024–2029. Our strategy directly aligns with our aims and legal purposes, setting out how we will respond to a rapidly changing external environment, a rising demand for advice, and how we will tackle structural inequalities that have widened during the pandemic and cost-of-living crisis. We reaffirmed our commitment to supporting those most vulnerable in society through a clear unified purpose:

“Sharing knowledge to transform lives – We Listen, We Act, We Empower.”

To guide our work, we developed a set of co-produced values and behaviours which underpin everything we do:

We Care - putting people’s best interests first.

We Help - providing tailored and responsive support.

We Excel - driving performance through learning and accountability.

We Challenge - advocating for those unheard and daring to innovate.

Public Benefit

All our charitable activities focus on providing the advice people need for the problems they face and are undertaken specifically to provide public benefit. The Board of Trustees have had due regard to the Charity Commission guidance on public benefit and have complied with the duty in section 4 of the Charities Act 2011.

Our work directly advances our charitable purposes by providing accessible, high-quality information, advice and practical support that moves people forward. Furthering our charitable purpose by the advancement of education, the protection of health and the relief of poverty, sickness, and distress as set out in the objects contained in our Company's Memorandum of Association.

Our Strategic Framework

Starting with the question “**what does a resilient organisation look like and how can we measure it**”, we developed our organisational resilience framework based on four key themes arising from current research and academic literature.

- **Connectedness: Understanding of our purpose, values, and objectives**
- **Confidence: Belief in our skills, experience, and resources to deliver**
- **Adaptability: Response to changing world and new ways of working**
- **Accountability: How we define and measure success**

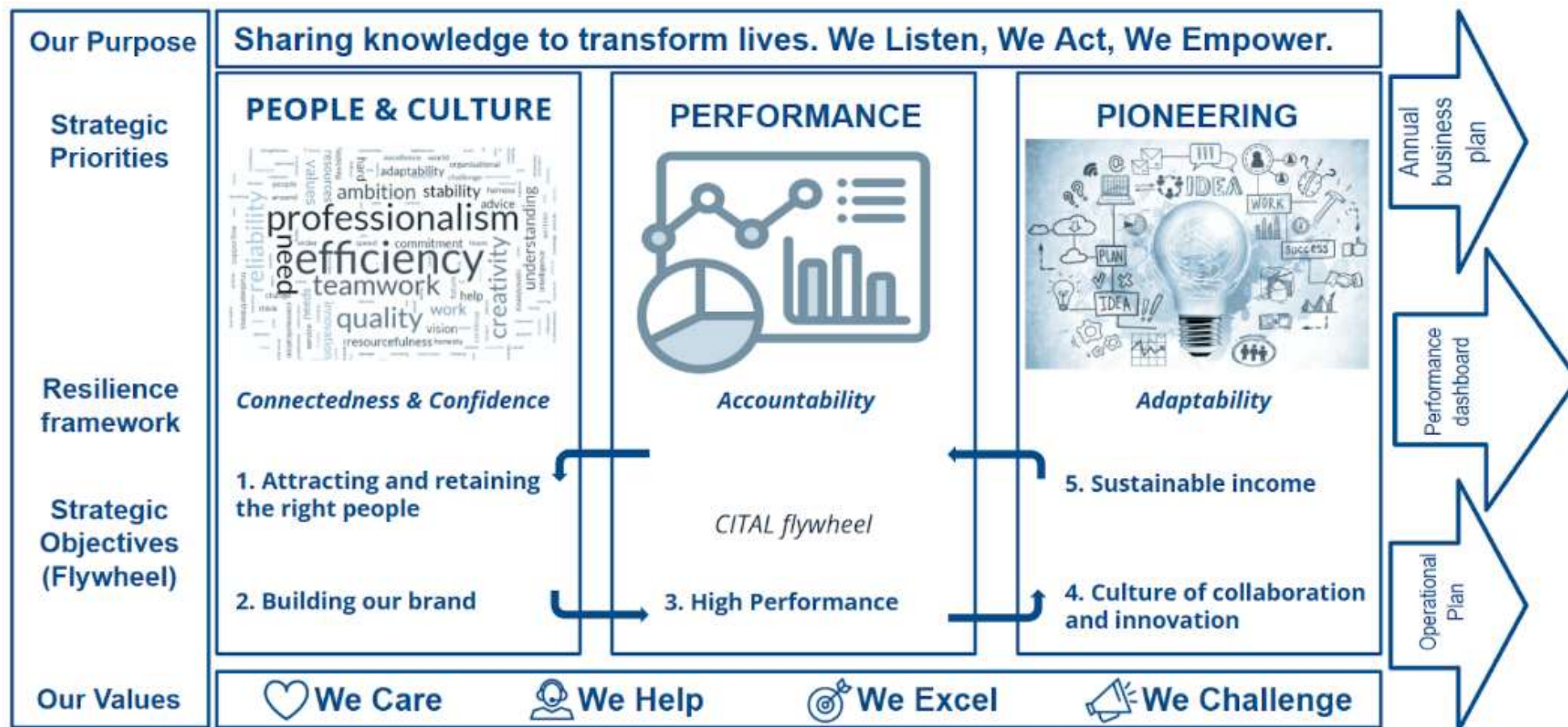
Through workforce surveys, leadership away days, and staff conference, we identified three **strategic priorities** that reinforced our organisational resilience framework:

- **People and Culture**
- **Performance**
- **Pioneering**

Drawing from Jim Collins' "good to great" research, we developed a flywheel concept with five mutually reinforcing **strategic objectives** that create momentum for continual progression.

- **Objective 1: Attract and invest in motivated people passionate about our purpose**
- **Objective 2: Tell powerful stories demonstrating our value and impact**
- **Objective 3: Achieve high performance through shared goals, clear objectives, measurement, evaluation, and improvement**
- **Objective 4: Build and develop a collaborative and innovative culture**
- **Objective 5: Design and deliver sustainable services and initiatives aligned with our purpose**

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Achieving our Aims and Objectives

Guiding Principles - in conjunction with our values

- Our services will be free at the point of delivery wherever possible
- We aspire to design and deliver services that are accessible to all
- Appointments delivered in person will be prioritised for the most vulnerable
- Where we cannot provide, we will signpost to other services
- We believe in the power of partnership working
- We campaign for a fairer society and contribute to broader social change.

Success Measures and Assessment Criteria

Our strategy includes specific five-year success indicators for each of our five strategic objectives:

1. **Workforce metrics:** Employee engagement survey response rates, EDI integration, fair reward benchmarking, people analytics and values alignment
2. **Brand and communication:** High engagement rates across communication channels, research, campaigning and advocacy initiatives, increased funding partnerships
3. **Performance indicators:** Skills development investment, quality checking targets, funder performance indicators, leadership development programmes, service accessibility
4. **Innovation measures:** Service transformation initiatives, internal process improvements, strategic campaign outcomes, partnership working growth
5. **Sustainability metrics:** Earned income generation, financial resilience indicators, and replicable success models

Implementation and Monitoring

Our Strategy feeds into our business development plan and service operational plans to ensure our workforce and activities are aligned with our overarching strategy and aims. Progress is captured through our performance dashboard, ensuring accountability while maintaining the flexibility to respond to changing community needs and operating environments. Our strategic priorities and objectives are regularly reviewed by our senior leadership team and presented to the board of trustees at each board meeting.

Our strategy enables us to remain viable, agile, and resilient in an ever-changing world, ensuring we continue delivering on our purpose while building organisational sustainability for the future. Through this comprehensive approach, we unite our efforts, transform our impact, and inspire positive change in the communities we serve.

Volunteers

“Volunteering allowed me to give something back to my community”



In addition to approximately 58 paid staff, the organisation receives help and support in the form of voluntary assistance in offering advice to the public.

Volunteers represent an indispensable part of the organisation and without them there would not be a Citizens Advice service. Across Citizens Advice LeicesterShire, we have over **34** dedicated volunteers.

We estimate that they contribute over 250 hours weekly and 12,376 hours annually. This adds up to an equivalent value of £294,951.

However, their value is inadequately expressed in monetary terms. Indeed, volunteers bring many skills and equally; the experience gained with us helps individuals return to the labour market.

“After retiring, I had a strong urge to give something back to the community, and volunteering at Citizens Advice LeicesterShire enabled me to do so.”

- City Volunteer

From volunteer to President of Leicestershire Law Society

We were overjoyed to learn that Chimdinma Nwaigwe, a former volunteer of ours, has become President of Leicestershire Law Society. It's a remarkable milestone, as she is the youngest person ever to hold the position in the society's 166-year history and the first Nigerian in the role. When Chimdinma first moved to the UK, her overseas qualifications weren't fully recognised, so she retook them while volunteering with us. We're so proud to see how far she's come and to be a part of her journey.

"I look back on my time volunteering with Citizens Advice Leicestershire with so much fondness. They believed in me and gave me the opportunity to grow at a time when it really mattered. Whatever I go on to achieve, that chapter will always be part of my story." - Chimdinma Nwaigwe, former volunteer

Case Study: From food bank dependency to financial independence



Our advice can be a turning point for our clients.

A 66-year-old resident had relied on his local food bank for more than 18 months, surviving on a State Pension of £230.25 a week. He was paying full rent and full council tax, having never been told what he was entitled to.

A single benefits check changed everything. Our adviser identified Housing Benefit of £107.05 a week and a Council Tax Reduction of £33.79 a week - leaving him £140.79 better off every week, or £7,321 a year. He no longer needed the food bank.

In his words: *"I will not be putting in any food bank requests in the future. It has made a big difference."*

This is income maximisation at its most transformational: one hour of advice, a lasting change in one resident's security and dignity.

Achievements and Performance

The main areas of our charitable activity are: the provision of general advice and information services; the provision of specialist advice and casework services in the debt and welfare benefits categories of social welfare law and guidance on current pension regulations. Throughout the year we have continued to offer advice and information in the following ways:

Telephone

We continue to operate a City and County-wide telephone triage service staffed by volunteer and paid assessors. The line is answered between the hours of 9.00am and 4.30pm from Monday to Friday.

Face to face

We continue to provide in person advice at Narborough, Market Harborough, Coalville, Hinckley and Leicester City. We see a preference for telephone advice continue and reserve our in-person appointments for those with the greatest need.

Full advice

We offer general and specialist advice through our team of trained volunteer advisers and paid staff. This is delivered by telephone, email and face to face for those that needed additional support. We also offer advice via video.

Information and self-help

We support service users to become more self-reliant by accessing online information and fact sheets

Outreach

For Leicester City clients we operate outreach services through our new “Boosting Advice” service. Across the county, we offer outreach at Coalville, Ashby-de-la-Zouch, Castle Donington and at 9 food banks located in Hinckley and Bosworth and Lutterworth and villages.

Our impact in numbers

2025 - 2026



£12,401,384

income gained for residents

£2,672,429

worth of debt written off

£5,230,542 worth of debt actively managed on clients' behalf



14,457

Unique clients helped



23,418

advice sessions



72,587

issues handled

Who we supported

58%

women

51%

disability or long-term
health condition

1 in 3

Black, Asian, Mixed or other
ethnic communities

Going deeper for every client

5

issues explored per
client

▲ up from 4.5

3.1

issues resolved per
advice session

▲ +30% year on year

Quality of advice: a five-year high

57% → 75%

2024 - 2025

2025 - 2026

12-month rolling Quality of Advice
(QAA) score

**AQS re-accredited
November 2025**

Leicester & Leicestershire residents | all services | April 2025 - March 2026
Annual unique-client figures; differ from cumulative quarterly reporting.
Data extracted 18 June 2026 from live-case-management data.

Resilient Service Delivery and a Quality Turnaround

This year we deliberately consolidated our services, with some contracts reducing or reaching a planned close and a small number of vacancies carried during restructuring. As a result, we supported **14,457 unique clients** (2024-25: 16,557) across **23,418 advice sessions**. Rather than a reduction in reach, these figures reflect a conscious shift from volume towards depth and quality - a strategy the year's outcomes strongly validate.

Although we saw fewer clients, we handled **72,587 issues** - broadly level with last year's 74,527 despite the lower client count. This means the depth of support per client rose materially: from 4.5 to 5.0 issues explored per client, and from 2.4 to 3.1 issues resolved per advice session, a 30% increase. In short, we are exploring each client's circumstances more thoroughly and achieving more for every person who comes to us.

This deeper practice is mirrored in our quality assurance. Our 12-month rolling Quality of Advice score rose sharply from **57% to 75%** - our highest in five years - underpinned by independent renewal of our Advice Quality Standard (AQS) accreditation in November 2025. Quality and depth, rather than headline volume, are now the truest measure of our service.

The financial value delivered to residents remained exceptional. We secured **£12,401,384** in additional income through benefits and entitlements maximisation, wrote off **£2,672,429** of client debt, and actively managed a further **£5,230,542** of debt - together nearly **£7.9 million** of debt intervention easing severe hardship across Leicester and Leicestershire.

Beyond these measurable outcomes, our service continued to deliver immeasurable value: a trusted voice for clients in distress, clear pathways through crisis, and a meaningful reduction in the mental-health pressures that so often accompany financial hardship. By pairing immediate practical relief with deeper, higher-quality casework, we are strengthening the long-term resilience and wellbeing of the people and communities we serve.

Return on Investment

The return on this investment for Citizens Advice Leicestershire work is stark. For every **£1** of income we received, **we secured £6.79** in additional income for local residents - and independent social-value modelling puts the wider return higher still, at **£3.25** in direct fiscal savings to public services for every **£1 invested**

City Social Welfare and Advice Service

Key Statistics



13,064 advice sessions



32,509 issues



£6,089,460 additional income gained for our clients

This service started in April 2019 and is funded by the Leicester City Council. During 2025-26 we provided telephone, email, in person appointments at York House, colocated with City Council Customer Services..

Right-sizing for sustainability

This year marked a deliberate move onto a more sustainable footing. To remain within the commissioner's funding envelope, and to return the service to full cost recovery after a sustained period below it, we reduced the team from six advisers to four. This considered act of financial stewardship regrettably meant withdrawing our community outreach, concentrating resources on core, high-quality casework and protecting the long-term viability of advice for Leicester residents rather than signalling a retreat from need.

A partnership that held under pressure

Central to navigating this change was our relationship with Leicester City Council. Despite real pressures on both sides, we worked openly and constructively with the funder throughout, strengthening a relationship grounded in trust and shared purpose. Sustaining that partnership through a demanding year is an achievement we are particularly proud of, and one that underpins the service's future.

More from less: depth and quality

A third smaller team did not mean a third less impact. Total issues fell just 6% despite a near-third cut in capacity, so issues addressed per advice session rose around 36% - clear evidence of deeper, more thorough casework - while income gained per session also increased. Output per adviser grew across every key measure. Reinforced by renewal of our Advice Quality Standard accreditation in November 2025, the service delivered more, to a higher standard, with less.

County Generalist Advice Service

Key Statistics



10,354 advice sessions



41,360 issues



£6,997,575 additional income gained for our clients

Our advice service is currently funded by: Leicestershire County Council and the following district councils: Blaby District Council, Harborough District Council, Hinckley & Bosworth Borough Council and North West Leicestershire District Council. We provide information and advice by telephone, email, in person appointments and outreach.

We provide a telephone only service, funded through the core County Council grant, for residents of Melton and Oadby & Wigston.

Quality over quantity

In line with the wider organisation, our county service supported fewer clients this year but achieved more for each. Advice sessions reduced by around 16%, yet issues addressed and income secured both held firm and edged upwards - issues per session rose roughly 22%. This is the signature of a service working with people whose circumstances are increasingly complex: advisers exploring deeper, staying longer, and unlocking more of what people are entitled to.

Key issue areas

Universal Credit and Personal Independence Payment remained the leading benefit issues, while energy and fuel debt continued to dominate caseloads. Especially concerning was the rise in clients on negative budgets - where essential outgoings exceed income - concentrated among working-age households, affecting 61% of 18–29s and 49% of 30–44s.

Housing: a crisis building

Housing casework accelerated through the year. With Section 21 no-fault evictions abolished from May 2026, we saw landlords issuing notices ahead of the deadline and a marked rise in threatened homelessness. We are resourcing for sustained housing demand as the Renters' Rights Act beds in.

System value

Our single-gateway model handled 734 partner referrals in and 588 onward, connecting residents seamlessly across debt, energy and specialist support - while volunteers contributed £75,551 in social value.

Specialist Services

East Midlands Sickle Cell and Thalassaemia Network



This service is funded by NHS England with the aims to increase the direct support available for EMSTN patients, contributing to improved health and wellbeing of our clients and to work in partnership with clinicians by providing a dedicated referral pathway for patients experiencing social welfare issues.

The EMSTN Advice Service supported **145 clients** across the East Midlands with **772 issues**, a **60 % increase** on number of issues compared to previous year, demonstrating the complex needs of sickle cell and thalassaemia patients.

Financial impact

The service achieved significant outcomes with a projected **£313,184 income gain (17% increase)** for clients. On average our clients were **£2,159.88** better off from engaging with this service.

Key issues

Welfare benefits (including Universal Credit) and housing remained the primary advice areas, consistent with previous years. The service operated remotely via telephone and email across multiple East Midlands local authorities.

Reaching those in greatest need:

The proportion of clients with a disability or long-term health condition rose from 81% to 89%. Housing issues nearly tripled (48 to 138), reflecting the acute impact of the housing crisis on this community.

Client satisfaction

Feedback showed high satisfaction levels, with 100% of clients saying they would use the service again. The service demonstrates strong commitment to supporting patients through complex, long-term casework lasting up to 12 months.

Macmillan / Citizens Advice Welfare Benefits Service Leicestershire, Leicester City and Rutland

MACMILLAN.
CANCER SUPPORT

citizens
advice

Macmillan have been funding the Macmillan Citizens Advice Welfare Benefits Service since 2007 and have extended the contract through various forms in this time. Our team provides information, advice and advocacy to people affected by cancer living in Leicester, Leicestershire, Rutland or receiving treatment within the University Hospitals of Leicester NHS Trust (UHL). We provide a free and confidential service to cancer patients, their families, and carers. Our advice is focused on identifying benefit entitlement and assisting service users through the claiming process to achieve income maximisation.

During 2025/26, our 7 paid staff and 1 volunteer have helped **1,182 people** with **2338 issues**. We were able to maximise our clients' annual income by **£4,187,789**, nearly double last years income gain figure (£2,116,411)

We're proud that we have such a high demand for our Macmillan service, yet we have still achieved our quality targets and most importantly positive financial outcomes for our clients.

Sadly, we saw the Macmillan Model move to a regional structure at the end of this financial period and we made the difficult decision not to continue with this service. We thank our staff, volunteers and our funder for your unwavering support over nearly 20 years of Welfare Benefit Support for our local community.

Macmillan Welfare Benefit Service - Client Feedback

"I am writing this review in order to praise the excellent job that your advisor did on your behalf today during the interaction that we had today. I was extremely impressed with her display of both professionalism and compassion during this most difficult time.

This lady not only performed her duties by discussing my case in great detail and informed me of all the help to which I was entitled to in addition to this she allowed me to speak freely, was also very patient with me and showed great compassion and patience on the two occasions when discussing my circumstances became emotionally overwhelming for me.

Your advisor is a credit to your department/business and I truly wish that there was a lot more people of her calibre in the world."

Help to Claim (HTC)

The project is delivered via National Citizens Advice and selected Citizens Advice local offices, of which we are one of the partners. The service is funded by the Department of Work and Pension for a period of 2 years. This year we received a further 12 months of funding during a restructure of the National Help to Claim delivery model as we see managed migration come to an end. This is testament to our incredible staff who consistently achieve high levels of performance.

Help to Claim service is delivered from 8am to 6pm, Monday to Friday across multi-channels to increase accessibility and meet support needs. We work in partnership with Jobcentre Plus (JCP) Leicestershire and Northamptonshire district with a view to improving its reach into the community by targeted marketing and partnership work to increase awareness of Help to Claim.

The project is for new Universal Credit claimants only and the project covers clients within England and Wales. The main purpose of the project is to check whether a client should be applying for Universal Credit and support them to start a UC claim until the first full payment is received.

This year our Help to Claim service helped **7,411 people** with **33,900 issues**, maximising our clients' income by **£2,534,752**. Furthermore, **92%** of our clients who gave feedback told us they had a good or very good experience when using our service.

The most common benefit issues we helped with are making an initial claim, managed migration and UC housing element. The top debt issues we supported clients with are advance payments, overpayments, rent and council tax arrears.

Case Study: Supporting at a time of crisis:

A young pregnant woman was referred to us by the local council after fleeing domestic abuse. Living in temporary accommodation, unemployed and anxious about how she would manage, she had started a Universal Credit claim but didn't understand the process.

Our adviser worked alongside the referring agency to explain each element of her claim, arrange housing support for her accommodation, and apply the work-search easements available to domestic abuse survivors - so she wasn't required to look for work. We also flagged the Sure Start Maternity Grant and local crisis funds. She left reassured and in control, able to focus on her health, her pregnancy and rebuilding her independence.

Money Advice Service



The Money Advice Service is funded by the Money and Pensions Service (MaPS) and delivered through the East Midlands Money Advice Partnership (EMMA). Citizens Advice LeicesterShire is proud to be a key partner of this collaborative initiative.

Growth in demand and impact

Our experienced caseworkers deliver comprehensive, tailored debt casework by telephone and in person, helping clients build sustainable, long-term solutions alongside one-off advice and signposting. This year the service grew markedly: we supported 947 clients (up from 580) with 1,535 issues, and managed £5,230,542 of client debt - a 70% increase on last year's £3.08 million. This reflects both rising demand and our capacity to hold complex, high-value casework.

Resilience through change

Growth came despite real pressures. Recruiting trained debt advisers remains difficult, and the lead time to get new staff fully live and FCA-ready is long. Encouragingly, retention is strong despite the demanding nature of the work - a testament to team culture and support. During the year we also migrated to Advice Pro as part of the East Midlands Money Advice Partnership, of which we are a member.

Quality under regulation

Throughout this transition we continued to meet both the volume and quality KPIs required by our MaPS funding and FCA-regulated status. Our MaPS quality standard score rose from 83% to 85% year on year - a meaningful gain given the added complexity of migrating systems and onboarding new advisers, and clear evidence that we are growing our reach without compromising the rigour our clients depend on.

"I'm so so grateful for all your hard work with all the progress you have made with all the creditors, I couldn't have done this without you!!!!. I feel like my stress has gone down a little and I can focus on getting my mental health better again. What good news regarding M&S!!! It is a relief to have the creditors understand my situation and how it's out of my control".

Money Advice Service Client

LeicesterShire Energy Support

LeicesterShire Energy Support (LES) provides clients across the county with specialist advice around their energy usage and needs, including debt and arrears. This project is funded by the Energy Redress Scheme, and we provide quarterly reports against performance targets and case studies. This year we have helped **480 people** (54% increase compared to last year) manage their energy debt and the service has now expanded as Leicestershire Energy Advice Service available in the city as well as the county. We supported **1,137** client issues and saw income gains of **£52,631**.



Pension Wise

Funded by the Money and Pensions Service (MaPS), Pension Wise is a free and impartial service that we deliver to people over 50. This year we have helped **484 people** with **1,258 issues** to make informed decisions about their pension. The Money and Pension Wise department made the decision to return this service centrally and our local service closed at the end of this financial period.

Financial Inclusion Service

Food banks

We are proud to be working in partnership with Trussell across seven food banks in the Hinckley and Bosworth (HFI) area and two in Lutterworth (LFI) and villages. Together, we are working to maximise the income of clients using the food banks in these locations and, in turn, empower them to move on from reliance on emergency food provision.



This year we saw a staffing reduction for our Hinckley project, this however, enabled us to secure two years of funding rather than one. We work to performance targets that are reported on quarterly and this year we have supported **119 clients** with **442 issues** across the HFI food bank and **69 clients** with **452 issues** across the LFI food banks.

Boosting Advice and IBPS

We saw two new funded services launch towards the end of this financial period. Boosting advice supports older people in need in Leicester City, IBPS supports clients affected by the Infected Blood Inquiry.

Support Functions

Governance and quality

Our support functions are the backbone that enables frontline delivery. This year we managed a seamless transition to a new external auditor with minimal disruption, and secured renewal of our Advice Quality Standard accreditation for a further three years - assessed as "Green" across all quality domains, the highest rating available.

Investing in our people

Culture and leadership sit at the heart of our journey. Our national People Survey score rose to meet the membership "Green" benchmark - a hard-won improvement reflecting sustained investment in management capability. Our in-house Leadership Development Programme continued to deliver measurable returns: for every £1 invested, £5.83 was saved through reduced conflict costs, sickness absence fell by 46%, voluntary resignations halved to a four-year low, and formal process appeals dropped to zero. Eight participants were promoted, building a genuine internal leadership pipeline and succession pathway.

Recognition and ambition

This work earned external recognition: we were a finalist at the CIPD People Management Awards 2025 for Best Organisational Design Initiative, and have since been shortlisted again for 2026. A new DHL apprenticeship levy-share partnership now funds two apprenticeships, embedding development beyond the programme itself.

Key statistics:

In 2025/2026 we have trained

- 35 volunteers of which 13 were newly recruited
- Volunteers have completed 165 hours of training over 55 training workshops
- 42 staff of which 12 were new staff
- Staff have completed 438 hours of training over 146 workshops

Our Culture - Staff Survey 2025

Our survey "core questions" score increased from 74% (2023) to **87%** (2025)

- 78% of participants say Citizens Advice Leicestershire is a great place to work
- 96% of participants say their work is meaningful
- 95% of participants say they have had developmental opportunities in the last 12 months
- 79% of participants say they feel this is a psychologically safe place to work
- 83% of participants say performance is fairly evaluated
- 89% of participants know our values and see them reflected through our behaviours

Case Study: A win against an unjust debt

A profoundly deaf resident was facing a **£9,488 benefits overpayment** - a debt built on errors that were never theirs. The original claim had gone wrong because DWP failed to provide a qualified British Sign Language interpreter, leaving the client unable to give accurate information on complex forms.

Our adviser coordinated a single, focused intervention: bringing housing services, qualified interpreters and DWP together on one call, then submitting a Mandatory Reconsideration with full supporting evidence. It worked. The overpayment was overturned - a confirmed **£9,488.11 removed**.

The result went further than the figure. ESA was restored, Housing Benefit and Council Tax Support stabilised, homelessness averted, and the client connected to the Leicester Deaf Centre for ongoing support. One coordinated intervention turned an unjust debt into lasting stability.

This case demonstrates how our staff and volunteers bring our values into everything we do...

We Care, We Help, We Excel, We Challenge



Financial Review

The VCSE sector continues to operate under sustained financial pressure, with constrained funding coinciding with rising and increasingly complex demand. Against that backdrop, the Trustees are pleased to report that the Charity has moved from a planned deficit in 2024/25 to a surplus in 2025/26 - the intended outcome of the strategic investment approved by the Board in the prior year.

In 2024/25 the Charity delivered a controlled, planned deficit of £188,936 to fund a deliberate programme of organisational transformation and restructuring. In 2025/26 that investment began to return value. The Charity recorded total income of **£1,825,685** (2024/25: £1,700,850), an increase of **£124,835**, and total expenditure of **£1,766,292** (2024/25: £1,889,786), a reduction of **£123,494**. This produced a net surplus of **£59,393** for the year, compared with the prior-year deficit of £188,936 - a year-on-year movement of **£248,329**. Fund balances were rebuilt from £439,374 to £498,767 at 31 March 2026.

A transparent view of the surplus

The Trustees consider it important to be clear about the composition of this surplus. The underlying improvement reflects two structural drivers: a disciplined focus on full cost recovery when negotiating funding agreements, and the operational efficiencies delivered through the restructure. Alongside these, the reported surplus was assisted by a number of non-recurring and timing-related items during the year, including a £19,900 credit arising from a disputed IT contract, a phased-deployment underspend on the Charity's investment in new capability (roles were recruited across the year rather than from its start), and savings arising from staff vacancies held during the transition. The Trustees recognise that these particular items are largely one-off in nature and are not structural savings to be relied upon in future years. The full-year cost of the Charity's new roles will fall in 2026/27, and the Trustees have planned accordingly.

Principal funding sources

The total income for the year of **£1,825,685** represents an increase of **£124,835** on 2024/25. The Trustees extend their sincere gratitude to Leicester City Council, Leicestershire County Council, Blaby District Council, Harborough District Council, Hinckley and Bosworth Borough Council and North West Leicestershire District Council, who continue to support the core operating capacity of the Charity.

Significant project-specific funding was gratefully received during the year, including from **Leicester City Council** for general and specialist advice (£360,861), the **Help to Claim service** (£387,998), **Macmillan Cancer Support** (£183,649), the **Money Advice Service** through the East Midlands Money Advice Agency (£154,889), **Leicestershire Energy Support** (£69,617), the **Pension Wise service** (£65,583) and **EMSTN** (£49,176), together with the Charity's **Trussell**-supported food bank work at Hinckley (£34,503) and Lutterworth (£27,052), and newly secured funding through **Boosting Advice** (£19,529), **IBPS** (£16,760) and Charity Link (£500). During the year the Charity also generated its first commercial income through its new "WERK" trading offer. Further monies was received from some of the above mentioned funders but is included within deferred income where projects continue into the following year.

The Charity's **Pension Wise** service ended on 31 March 2026, and its **Macmillan**-funded service concluded shortly after the year-end, both as a result of national and funder-led decisions rather than any change in local performance. The Trustees are grateful for the support these funders provided over many years and are always sorry to see valued services close. Further detail is provided in the service updates that follow.

Financial risks

Objectives and policies

The Charity's activities expose it to a number of financial risks, including credit risk, cash flow risk and liquidity risk. The use of any financial instruments is governed by policies approved by the Board of Trustees. The Charity does not use derivative financial instruments for speculative purposes.

Credit risk

The Charity's principal financial assets are bank balances, cash, and trade and other debtors. Its credit risk is primarily attributable to its trade debtors, with amounts presented net of allowances for doubtful debts. The credit risk on liquid funds is limited because the counterparties are banks with high credit ratings.

The Charity has no significant concentration of credit risk, with exposure spread across a large number of counterparties.

Liquidity risk

In order to maintain liquidity and ensure sufficient funds are available for ongoing operations and future development, the Charity maintains sufficient funds at the bank.

Reserves policy

It is the policy of the Charity that unrestricted funds not designated for a specific purpose should be maintained at a level equivalent to 2-3 months operating costs. The Trustees consider that reserves at this level allow the Charity to continue its activities in the event of a significant drop in funding, while alternative funding is secured. At 31 March 2026, total funds stood at £498,767 (2024/25: £439,374), equivalent to approximately 3.4 months of total expenditure. The Trustees are satisfied that reserves have been rebuilt to within our policy range during the year, and that the Charity's strategy is designed to strengthen this position further.

Investment policy and objectives

In furtherance of its objectives, and for no other purpose, the Charity has the power to invest or deposit funds in any lawful manner. A Charities Aid Foundation investment account continued during the year and generated investment income of £5,827 (2024/25: £4,318).

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason, they continue to adopt the going concern basis in preparing the financial statements.

Review of Objectives for 2025/26

Our work is organised around three strategic priorities - **People and Culture, Performance, and Pioneering** - which together give practical shape to our organisational resilience framework. In 2024/25 the Trustees approved a deliberate, planned investment in the Charity's future capacity. In 2025/26 that investment began to deliver, and the Trustees are pleased to report strong progress across all three priorities.

People and Culture.

This was a year of building a more resilient, capable and recognised workforce. Our **Leadership Development Programme** was internally evaluated and returned **£5.83** for every **£1** invested, measured against the avoided cost of workplace conflict - evidence that investment in people is also sound financial stewardship. The Charity was named a national finalist in the **CIPD People Management Awards 2025** for "Best Organisational Design Initiative", external recognition of the organisational change we have undertaken. Succession planning matured, with several management posts filled through internal promotion, and a new apprenticeship partnership with DHL, sharing Apprenticeship Levy funding, enabled two new apprenticeships to begin in March 2026. Financial modelling of a new, equitable pay structure was progressed during the year, with phased implementation planned for 2026/27.

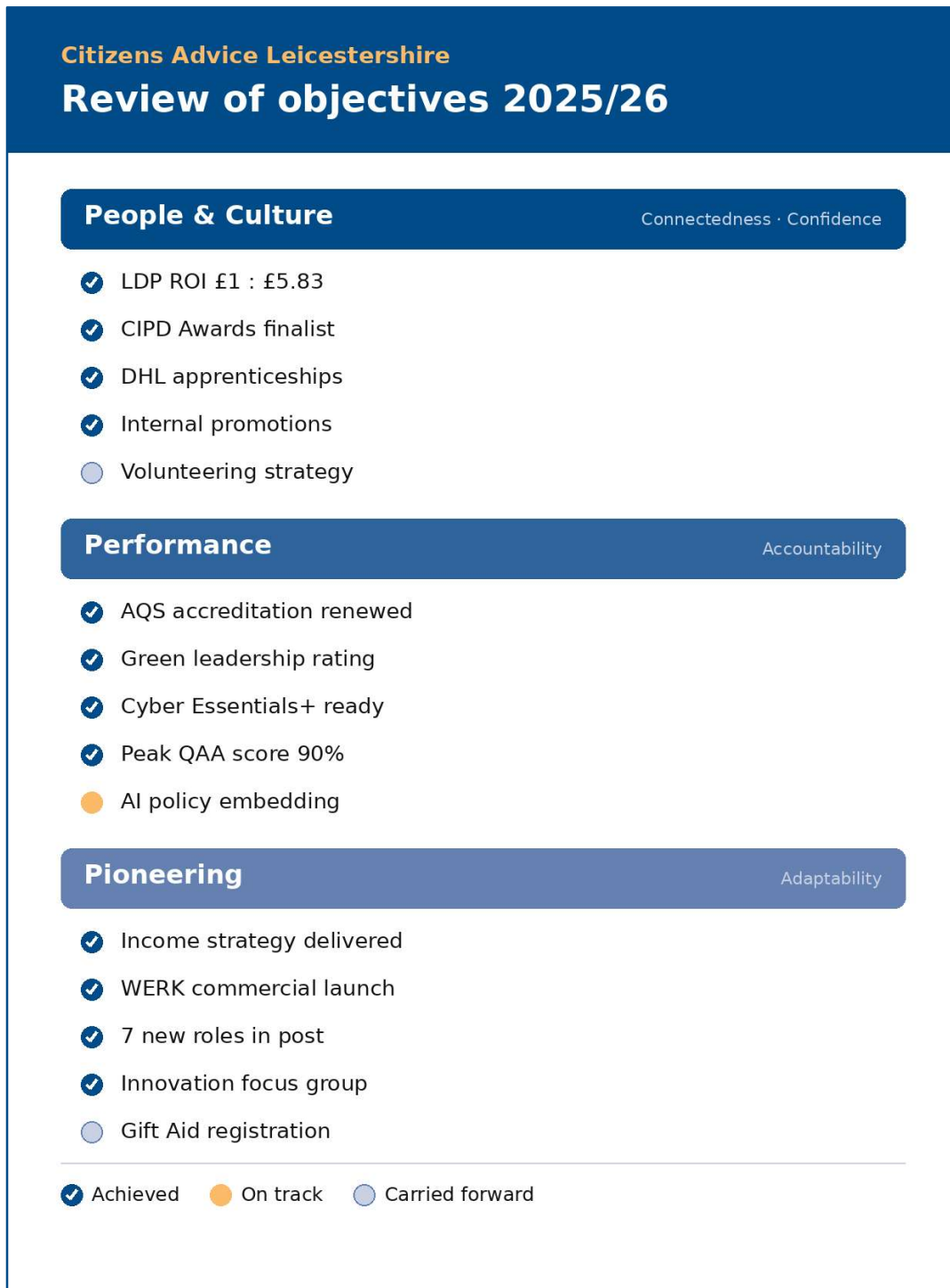
Performance.

The Charity sustained high standards of advice quality and governance. We renewed our external **Advice Quality Standard (AQS)** accreditation in November 2025 and were assessed as "green" - meeting all standards - across all leadership domains, with our quality of advice reaching a peak score of 90% in this year. We appointed an IT partner and produced a three-year IT strategy, and prepared for **Cyber Essentials Plus** accreditation, which was subsequently awarded in May 2026. An internal performance dashboard is now operational, strengthening the Board's oversight of delivery against our objectives.

Pioneering.

We laid firm foundations for a more diversified and sustainable future. An Income Generation Strategy was developed and approved by the Board, an Innovation Focus Group was established, and our operational restructure created the cross-functional capacity to innovate. By 31 March 2026, all seven "pioneering" roles were in post, and the Charity launched its new commercial initiative, WERK, generating its first earned income in the year.

Being candid about what carried forward. Not every objective was completed within the year. Our volunteering strategy and Gift Aid registration were deliberately sequenced into 2026/27, and the safe and effective embedding of Artificial Intelligence remains a work in progress. The Trustees regard these as live commitments carried forward rather than objectives set aside, and they feature in our plans for the year ahead.



Our Strategic Plans for the Future: 2026/27

The year ahead marks the "Transform" phase of our five-year strategy - the point at which the foundations laid in our first two years are converted into new income, stronger capability and greater resilience. Our three strategic priorities remain constant, giving the Charity a stable framework through a period of deliberate growth.

People and Culture.

Having modelled a new pay structure in 2025/26, our priority is to begin its phased implementation, addressing the pay compression that affects experienced advisers and ensuring reward is equitable and sustainable. We will continue to invest in leadership development and succession, strengthen our approach to equity, diversity, inclusion and wellbeing, and extend our volunteering offer. We will also build our external profile through thought leadership and a stronger digital presence, so that our reputation matches the quality of our work.

Performance.

We will hold ourselves to high standards of quality and accountability, targeting a "green" rolling quality of advice score and strong compliance against funder key performance indicators, with a firm focus on retaining our existing contract income. We will complete key elements of our technology strategy, including embedding Cyber Essentials Plus and bringing new HR and case management systems fully into use. Maintaining financial health - a sustainable operating position and liquidity above three months - remains central to the Board's oversight.

Pioneering.

This is the year our investment is intended to show its return. With all seven pioneering roles now deployed for a full year, we will grow our WERK commercial initiative towards an ambitious income target of £75,000, with a stretch ambition of £125,000, and begin to protect the intellectual property and methodology behind it. Alongside this, we will continue to diversify our income across grants, contracts, earned income and partnerships, and pursue a leading role in the region's emerging Crisis Resilience Fund - an opportunity that is both mission-critical and central to our future financial sustainability.

The Trustees recognise that a growth strategy carries risk as well as opportunity, and that the one-off benefits which supported this year's surplus will not recur. Our plans for 2026/27 are therefore designed to build genuinely sustainable capacity - turning a year of deliberate investment into lasting resilience for the communities we serve.

Citizens Advice Leicestershire

Strategic objectives 2026/27

People & Culture

Attract · Retain · Tell

- Pay structure rollout
- Leadership succession
- EDI & wellbeing
- Thought leadership
- Digital presence & podcast

Performance

Deliver · Improve · Account

- QAA green $\geq 73\%$
- 95% KPI compliance
- Liquidity >3 months
- Cyber Essentials+ live
- HR system live

Pioneering

Invest · Innovate · Sustain

- WERK £75k target
- WERK IP & methodology
- CRF anchor bid
- Income diversification
- Contract pipeline

Transform · year 3 of 5

Unite → Transform → Inspire

Reference and Administrative Details

Trustees

M-A. Beere – Chair
P. J. G. Symonds – Treasurer
J. Walters
N. L. B. Waghela
C. Culpin - resigned 7 May 2026
Z. Feghali - resigned 21 April 2026
S. Humphreys
E. Beach - appointed 24 June 2026

Company Secretary

V. Gutteridge

Senior Leadership Team (SLT)

V. Gutteridge - CEO
H. Matthews
L. Hegarty
M. March
R. Adam

Principal Office

Cabourn House Station Street
Bingham, Nottingham
Nottinghamshire
NG13 8AQ

Registered Office

Cabourn House Station Street
Bingham, Nottingham
Nottinghamshire
NG13 8AQ

The Charity is incorporated in England and Wales

Company Registration Number 07186736

Charity Registration Number 1135081

Bankers The Co-operative Bank plc
1 Balloon Street
Manchester
M60 4EP

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

Auditor Xeinadin Audit Limited
Cabourn House, Station Street
Bingham, Nottingham
Nottinghamshire
United Kingdom
NG13 8AQ

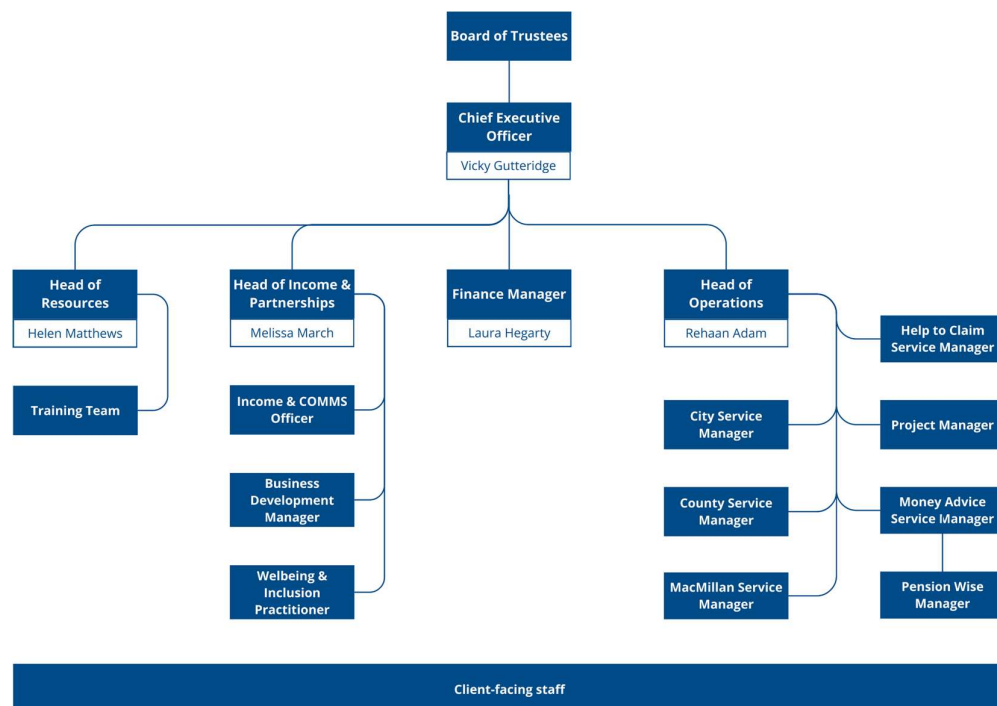
Structure, Governance and Management

Organisational structure

CITAL is governed by its Trustee Board, which is responsible for setting the strategic direction of the organisation and the policy of the Charity. These policies are implemented by the Chief Executive. The Trustees carry the ultimate responsibility for the conduct of CITAL and for ensuring that the Charity stratifies its legal and contractual obligations. The Board has developed an induction procedure, in order to carefully select and induct new members onto its board. Trustees meet as a minimum each quarter and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. CITAL operates from five branches at Narborough, Market Harborough, Coalville, Hinckley, and Leicester. It also operates at outreach venues in the city, four in the county and across nine foodbanks in Hinckley and Bosworth and Lutterworth villages and has staff and volunteers working from home. County grant funding enables us to provide a telephone and email service to residents in Melton Mowbray and Oadby & Wigston

CITAL is a member of National Association of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. The organisation also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients.

Organisational Chart



Nature of governing document

Citizens Advice LeicesterShire (CITAL) is a registered Charity and was incorporated as a company by limited guarantee on 11 March 2010 under the name “South and West Leicestershire Citizens Advice Bureau”.

The name was changed on 1 January 2012 following the merger of the organisation with Citizens Advice Leicester, at which date the assets and liabilities of Citizens Advice Leicester were acquired. The name changed again, on 21 July 2016, following the rebranding of the organisation to Citizens Advice LeicesterShire. Its objects and powers and other constitutional matters are set out in its Memorandum and Articles of Association.

A new Memorandum and Articles of Association was approved at an EGM in 2020 on the advice of Citizens Advice National. No major changes were included in the update except for clarifying that volunteers involved with service delivery could not also act as Trustees. The updated Articles of Association also clarified the AGM process.

Our Trustees



“Serving as a Trustee and working as part of the team allows me to contribute to the ripple effect that helps communities thrive”

Sarah Humphreys, Trustee at Citizens Advice LeicesterShire

Recruitment and appointment of Trustees

The Charity is governed through a Trustee Board. Trustees who have held office during the year are listed on page 30. The Articles of Association provide for a minimum of six and a maximum of twelve Trustees.

None of the Trustees has any beneficial interest in the company. All of the Trustees are members of the company and guarantee to contribute £1 in the event of a winding up. Trustees are elected to the Board and are appointed by a resolution of its members at an AGM. The Board has powers to co-opt members who shall retire at the following AGM and may offer themselves for re-election.

This year we introduced **associate Board member** roles as a deliberate step to widen the pathway onto our Board. Consistent with our commitment to diversity and to valuing lived experience, these roles allow us to welcome people who bring valuable perspective and potential but are not yet ready for full trustee responsibility - supporting them to develop while strengthening the diversity, skills and succession of the Board for the future.

Board meetings are held predominately in person on a quarterly basis with a standing agenda. This includes a CEO report and management accounts with an emphasis on strategic planning.

However, when specific issues need to be discussed away from the main Trustee Board meeting, smaller and specific meetings have been called, often involving wider representation from the paid staff group.

This year we have continued our two strategic focus groups, each with a trustee representative to further our strategic objectives:

1. Reward and Recognition Group
2. Marketing & Communication Group

Induction and training of Trustees

New Trustees are briefed on their legal obligations under Charity and company law, the content of the Memorandum and Articles of Association, the committee and decision-making processes, the business plan and recent financial performance of the Charity. They also meet key employees and other Trustees. Trustees are encouraged to attend appropriate external training events where these will facilitate the understanding of their role.

Pay policy for senior staff

The senior leadership and management structure is shown on page 31 and the remuneration for these posts is reviewed annually by the board alongside the forecasted budget. Pay increases are made in line with inflation where the budget allows. Salaries are benchmarked against the Citizens Advice Network and the wider not-for-profit sector, and we aim for the mid-point of these ranges.

Major risks and management of those risks

Corporate risk

Citizens Advice LeicesterShire has completed a Corporate Risk Management exercise and maintains a risk register that is regularly reviewed. This process cannot entirely eliminate all risks but provides reasonable assurance that problems are identified on a timely basis and their impact mitigated and managed. Major risks to which the Charity are exposed have been reviewed and systems put in place to mitigate those risks. The board will continue to review the recently consolidated corporate risk register and ensure that action plans are in place to mitigate its key risks.

Loss of funding

The effects of this in the short term have been minimised by maintaining reserves, and a very active programme of seeking and securing funds from a variety of sources. The Charity continues to seek to further diversify its funding sources, starting with the newly launched “WERK” Enterprise, aligned with our Pioneering strategic priority.

Internal risks

Internal risks are minimised by the implementation of financial procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures were reviewed by an independent qualified accountant in the spring of 2013 and continue to be reviewed annually. The Board accepted all the recommendations for further improvements to the system made in the regular six monthly reviews of the risk register.

Disclosure of information to auditor

Each Trustee has taken steps that they ought to have taken as a Trustee in order to make themselves aware of any relevant audit information and to establish that the charity's auditor is aware of that information. The Trustees confirm that there is no relevant information that they know of and of which they know the auditor is unaware.

The annual report was approved by the Trustees of the charity on 12/10/2026 and signed on its behalf by:



M.A Beere
Chair of Trustees



P. J. G. Symonds
Treasurer

Statement of Trustees' Responsibilities

The Trustees, who are also the directors of Citizens Advice Leicestershire for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

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

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

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

Auditor

In accordance with the company's articles, a resolution proposing that Xeinadin Audit Limited be reappointed as auditor of the company will be put at a General Meeting.

The Trustees' report was approved by the Board of Trustees on 12/10/2026 and signed on its behalf by:



M.A Beere
Chair of Trustees



P. J. G. Symonds
Treasurer

Financial Statements

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)".

- Independent Auditor's Report to the Members of Citizens Advice LeicesterShire
- Statement of financial activities
- Balance Sheet
- Statement of cash flow
- Notes to the Financial Statements

Independent Auditor's Report to the Members of Citizens Advice LeicesterShire

Opinion

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

In our opinion, the financial statements:

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

Basis for opinion

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

Conclusions relating to going concern

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

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

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

Other information

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

We have nothing to report in this regard.

Opinions on other matters prescribed by the Companies Act 2006

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

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

Matters on which we are required to report by exception

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

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

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

Responsibilities of Trustees

As explained more fully in the statement of Trustees' responsibilities, the Trustees, who are also the directors of the charity for the purpose of company law, are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view, and for such internal control as the Trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error. In preparing the financial statements, the Trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern

and using the going concern basis of accounting unless the Trustees either intend to liquidate the charitable company or to cease operations, or have no realistic alternative but to do so.

Auditor's responsibilities for the audit of the financial statements

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

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

- We obtained an understanding of the legal and regulatory frameworks that are applicable to the charitable company;
- We enquired of management, whether they were aware of any instances of non-compliance with laws and regulations or whether they had any knowledge of actual, suspected or alleged fraud;
- We assessed the susceptibility of the entity's financial statements to material misstatement, including how fraud might occur;
- We tested journal entries or evidence of any that were unusual or unexpected;
- We evaluated the assumptions and judgements used by management within significant accounting estimates and assessing if these indicated evidence of management bias;
- We tested significant transactions, in particular the evaluation of the business rationale for any which appears unusual or outside the charitable company's normal course of business.

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

Use of our report

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



Jordan Cain ACA (Senior Statutory Auditor)

For and on behalf of Xeinaadin Audit Limited, Statutory Auditor
Cabourn House
Station Street
Bingham
Nottinghamshire
NG13 8AQ

Date: 16/10/2026
Date:

Statement of financial activities

Including the Income and Expenditure account

For the year ended 31st March 2026

Current financial year		Unrestricted funds	Restricted funds	Total	Total
		2026	2026	2026	2025
	Notes	£	£	£	£
Income and endowments from:					
Donations and legacies	3	1,851	-	1,851	4,465
Charitable activities	4	447,690	1,367,026	1,814,716	1,688,329
Investments	5	5,827	-	5,827	4,318
Other income	6	200	3,091	3,291	3,738
Total income		455,568	1,370,117	1,825,685	1,700,850
Expenditure on:					
Charitable activities	7	364,113	1,394,179	1,758,292	1,877,191
Other expenditure	12	8,000	-	8,000	12,595
Total expenditure		372,113	1,394,179	1,766,292	1,889,786
Net expenditure		83,455	(24,062)	59,393	(188,936)
Transfers between funds		(24,062)	24,062	-	-
Net movements in funds	9	59,393	-	59,393	(188,936)
Reconciliation of funds:					
Fund balances at 1 st April 2025		439,734	-	439,374	628,310
Fund balances at 31st March 2026		498,767	-	498,767	439,374

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

Statement of financial activities (Continued)

Including the Income and Expenditure account

For the year ended 31st March 2026

Prior financial year		Unrestricted funds	Restricted funds	Total
		2025	2025	2025
	Notes	£	£	£
Income and endowments from:				
Donations and legacies	3	4,465	-	4,465
Charitable activities	4	422,386	1,265,943	1,633,611
Investments	5	4,318	-	4,318
Other income	6	1,812	1,926	3,738
Total income		<u>432,981</u>	<u>1,267,869</u>	<u>1,700,850</u>
Expenditure on:				
Charitable activities	7	457,423	1,419,768	1,877,191
Other expenditure	12	12,595	-	12,595
Total expenditure		<u>470,018</u>	<u>1,419,768</u>	<u>1,889,786</u>
Net income/(expenditure)		(37,037)	(151,899)	(188,936)
Transfers between funds		(151,899)	151,899	-
Net movements in funds	9	<u>(188,936)</u>	<u>-</u>	<u>(188,936)</u>
Reconciliation of funds:				
Fund balances at 1 st April 2024		628,310	-	628,310
Fund balances at 31st March 2025		<u>439,374</u>	<u>-</u>	<u>439,374</u>

Balance Sheet

As at 31st March 2026

	Notes	2026 £	£	2025 £	£
Current assets					
Debtors	14	26,827		59,413	
Cash at bank and in hand		638,529		599,566	
		<u>665,356</u>		<u>658,979</u>	
Creditors: amounts falling due within one year	15	<u>(166,589)</u>		<u>(219,605)</u>	
Net current assets			<u>498,767</u>		<u>439,374</u>
The funds of the charity					
Unrestricted funds	19		<u>498,767</u>		<u>439,374</u>
			<u>498,767</u>		<u>439,374</u>

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

The financial statements were approved by the Trustees on 12/10/2026



M.A Beere
Chair of Trustees

Company registration number 07186736 (England and Wales)



P. J. G. Symonds
Treasurer

Statement of cash flow

For the year ended 31st March 2026

	Notes	2026 £	£	2025 £	£
Cash flows from operating activities					
Cash absorbed by operations	22		33,136		(147,317)
Investing activities					
Investment income received		5,827		4,318	
Net cash generated from investing activities			5,827		4,318
Net cash generated from financing activities			-		-
Net decrease in cash and cash equivalents			38,963		(142,999)
Cash and cash equivalents at beginning of year			599,566		742,565
Cash and cash equivalents at end of year			638,529		599,566

Notes to the Financial Statements

For the year ended 31st March 2026

1 Accounting policies

Charity information

Citizens Advice Leicestershire is a charitable company registered with the Charity Commission in England & Wales. The charity's registered number and office address can be found in the trustees report.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)". The charity is a Public Benefit Entity as defined by FRS 102.

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

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value.

The charity meets the definition of a public benefit entity under FRS 102.

1.2 Going concern

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

1.3 Charitable funds

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

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

1.4 Income

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

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

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

Grants are recognised when it is probable that the income will be received and the amount can be measured reliably based on performance and specific deliverables.

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

All expenditure is inclusive of irrecoverable VAT.

1.6 Cash and cash equivalents

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

1.7 Financial instruments

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

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

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

Basic financial assets

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

Basic financial liabilities

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

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

1 Accounting policies

(Continued)

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

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

Derecognition of financial liabilities

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

1.8 Taxation

The charity is exempt from corporation tax on its charitable activities.

1.9 Retirement benefits

The charity operates a defined contribution pension scheme for staff. The assets of the scheme are held separately from those of the charity in an independently administered fund. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

2 Critical accounting estimates and judgements

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

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

3 Income from donations and legacies

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Donations and gifts	1,851	4,465

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

4 Income from charitable activities

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Charitable activities						
General advice	437,650	508,381	946,031	422,386	441,154	863,540
Debt advice	10,040	-	10,040	-	137,770	137,770
Benefits advice	-	793,062	793,062	-	585,978	585,978
Pension advice and financial capability	-	65,583	65,583	-	101,041	101,041
	<u>447,690</u>	<u>1,367,026</u>	<u>1,814,716</u>	<u>422,386</u>	<u>1,265,943</u>	<u>1,688,329</u>

5 Income from investments

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Interest receivable	<u>5,827</u>	<u>4,318</u>

6 Other income

	Unrestricted funds 2026 £	Restricted funds 2026 £	Total 2026 £	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £
Other income	<u>200</u>	<u>3,091</u>	<u>3,291</u>	<u>1,812</u>	<u>1,926</u>	<u>3,738</u>

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

7 Expenditure on charitable activities

	Charitable activities 2026 £	Charitable activities 2025 £
Direct costs		
General advice	818,358	1,017,840
Debt advice	48,981	169,801
Benefits advice	831,931	588,146
Pensions guidance and financial capability	59,022	101,404
	1,758,292	1,877,191
Analysis by fund		
Unrestricted funds	364,113	457,423
Restricted funds	1,394,179	1,419,768
	1,758,292	1,877,191

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

8 Support costs allocated to activities

	Governance costs	Staff costs	Office costs	Premises costs	Other	Total	Total
	2026	2026	2026	2026	2026	2026	2025
	£	£	£	£	£	£	£
General advice	4,410	56,010	59,282	45,310	1,056	166,068	212,102
Debt service	712	9,043	9,571	7,316	171	26,813	27,619
Benefits service	2,482	31,530	33,372	25,507	595	93,486	110,852
Pensions guidance and financial capability	226	2,864	3,031	2,316	54	8,491	9,774
	<u>7,830</u>	<u>99,447</u>	<u>105,256</u>	<u>80,449</u>	<u>1,876</u>	<u>294,858</u>	<u>360,347</u>

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

9 Net movement in funds

	2026 £	2025 £
The net movement in funds is stated after charging/(crediting):		
Fees payable for the audit of the charity's financial statements	8,000	12,595

10 Trustees

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

11 Employees

The average monthly number of employees during the year was:

	2026 Number	2025 Number
Charitable purposes	55	57
Management and administration	4	4
Total	59	61

Employment costs

	2026 £	2025 £
Wages and salaries	1,337,614	1,420,924
Social security costs	146,056	117,551
Pension costs	73,983	69,876
	1,557,653	1,608,351

Redundancy and termination payments totaling £929 (2025: £23,435) were made in the reporting period.

The number of employees whose annual remuneration was more than £60,000 is as follows:

	2026 Number	2025 Number
£60,001-£70,000	1	1

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

11 Employees

(Continued)

Remuneration of key management personnel

The remuneration of key management personnel was as follows:

	2026 £	2025 £
Aggregate compensation	215,116	227,636

The Trustees consider key management to be the senior management team as described at the start of these financial statements on the legal and administrative information page.

12 Other expenditure

	Unrestricted funds 2026 £	Unrestricted funds 2025 £
Audit fees	8,000	12,595
	8,000	12,595

13 Taxation

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

14 Debtors

	2026 £	2025 £
Amounts falling due within one year:		
Trade debtors	6,505	10,117
Accrued income	10,373	40,313
Prepayments	9,949	8,983
	26,827	59,413

15 Creditors: Amounts falling due within one year

	Notes	2026 £	2025 £
Deferred income	16	30,203	104,002
Trade creditors		8,396	24,318
Other creditors		87,119	24,403
Accruals		40,871	66,882
		166,589	219,605

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

16 Deferred income

	2026 £	2025 £
Other deferred income	30,203	104,002
Deferred income is included in the financial statements as follows:		
	2026 £	2025 £
Deferred income is included within:		
Current liabilities	30,203	104,002
Movements in the year:		
Deferred income at 1 st April 2025	104,002	66,617
Released from previous periods	(104,002)	(66,617)
Resources deferred in the year	30,203	104,002
Deferred income at 31 st March 2026	30,203	104,002

Income is deferred only in the following scenarios:

- The donor specifies that the grant or donation must only be used in future accounting periods.
- The donor has imposed conditions which must be met before the charity has unconditional entitlement.

17 Retirement benefit scheme

Defined contribution schemes	2026 £	2025 £
Charge to profit or loss in respect of defined contribution schemes	73,983	69,876

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

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

18 Restricted funds

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

	As at 1 st April 2025 £	Incoming resources £	Resources expended £	Transfers £	As at 31 st March 2026 £
Leicester City Council	-	360,861	(352,059)	(8,802)	-
Macmillan	-	183,649	(183,649)	-	-
Pension Wise	-	65,583	(59,022)	(6,561)	-
Money Advice Service	-	154,889	(190,667)	35,778	-
Help to claim	-	387,998	(387,998)	-	-
EMSTN	-	49,176	(49,176)	-	-
Hinckley Foodbank	-	34,503	(37,776)	3,273	-
LES	-	69,617	(69,617)	-	-
Lutterworth Foodbank	-	27,052	(27,052)	-	-
IBPS	-	16,760	(16,760)	-	-
Charity Link	-	500	(874)	374	-
Boosting Advice	-	19,529	(19,529)	-	-
	-	1,370,117	(1,394,179)	24,062	-

Previous year:	As at 1 st April 2024 £	Incoming resources £	Resources expended £	Transfers £	As at 31 st March 2025 £
Leicester City Council	-	342,426	(460,004)	117,578	-
Macmillan	-	192,965	(192,965)	-	-
Pension Wise	-	55,182	(55,182)	-	-
Money Advice Service	-	135,843	(169,801)	33,958	-
Help to claim	-	373,567	(373,567)	-	-
EMSTN	-	38,511	(38,511)	-	-
Hinckley Foodbank	-	40,861	(40,861)	-	-
LES	-	20,995	(20,995)	-	-
Laptops and Headsets	-	377	(377)	-	-
Lutterworth Foodbank	-	21,284	(21,284)	-	-
Multiply	-	33,949	(34,312)	363	-
UKSPF	-	11,909	(11,909)	-	-
	-	1,267,869	(1,419,768)	151,899	-

Transfers from general to restricted funds are done so to meet overspends on restricted projects or to correct previous period transfers made in error.

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

18 Restricted funds

(Continued)

Transfers from general to restricted funds are done so to meet overspends on restricted projects or to correct previous period transfers made in error.

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

Leicester City Council - to provide general and specialist advice to the residents of Leicester City.

Macmillan - part of countywide funding received from Macmillan Cancer to offer advice to those living with cancer, their carers and family.

Pension Wise - the Bureau was appointed as a delivery centre for the Government's Pension Wise Guidance Service. The Bureau delivered the service across the County from 2016 as part of a consortium of Local Citizen Advice.

Money Advice Service - EMMA is the lead contractor in the East Midlands for the Government's Money Advice Service (MAS) and provides funding for three full time equivalent specialist Money Advice caseworker roles.

Help to Claim Service - Part of a national service supporting people to make a Universal Credit claim and supporting them through that process until they receive their first full payment.

EMSTN - Providing free advice on a range of social welfare issues to anyone in the East Midlands area who is affected by Sickle Cell or Thalassaemia - including patients and their families.

Hinckley Foodbank - Funded by Hinckley Area Food bank and in collaboration with Trussell Trust providing advice and ongoing casework to people accessing the Lutterworth & Villages Foodbank to tackle the issues that have led to their need for emergency food support.

Lutterworth Foodbank - Funded by The PCC (Parochial Church Council) and in collaboration with Trussell Trust providing advice and ongoing casework to people accessing the Lutterworth & Villages Foodbank to tackle the issues that have led to their need for emergency food support.

LES - Leicestershire Energy Support (LES) aims to improve wellbeing and confidence for vulnerable energy consumers by providing advice and referrals which will help to mitigate the impact of the increased cost of energy.

IBPS – The Infected Blood Psychological Support service is an NHS funded project across the East Midlands. Our Regional Navigator supports patients with access to signposting, advice and facilitated peer support groups whilst they wait to access psychological services.

Boosting Advice – Boosting Advice is an outreach project based in Leicester City to provide over 65s with more access to advice services. It will run from 1st October 2025 to 30th September 2028. It is funded by an Independent Age with the aim of reducing poverty in older people.

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

19 Unrestricted funds

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

	As at 1 st April 2025 £	Incoming resources £	Resources expended £	Transfers £	As at 31 st March 2026 £
General funds	446,052	455,568	(372,113)	(30,740)	498,767
Leicester City Council	(6,678)	-	-	6,678	-
	<u>439,374</u>	<u>455,568</u>	<u>(372,113)</u>	<u>(24,062)</u>	<u>498,767</u>

Previous year:	As at 1 st April 2024 £	Incoming resources £	Resources expended £	Transfers £	As at 31 st March 2025 £
General funds	634,988	432,981	(470,018)	(151,899)	446,052
Leicester City Council	(6,678)	-	-	-	(6,678)
	<u>628,310</u>	<u>432,981</u>	<u>(470,018)</u>	<u>(151,899)</u>	<u>439,374</u>

20 Related party transactions

During the year the charity made the following related party transactions:

Citizens Advice (UK)

CITAL is a member of Citizens Advice, the national charity (Charity Number: 279057) which sets out a framework for standards of advice and case management and supports with an information system, training and other services.

Total costs for membership during the year were £11,698 (2025: £11,536)

At the balance sheet date the amount due from Citizens Advice (UK) was £Nil (2025: £Nil)

Notes to the Financial Statements (Continued)

For the year ended 31st March 2026

21 Cash absorbed by operations

	2026 £	2025 £
Deficit for the year	(59,393)	(188,936)
Adjustments for:		
Investment income recognised in statement of financial activities	(5,827)	(4,318)
Movements in working capital:		
(Increase)/decrease in debtors	32,586	(2,322)
Increase/(decrease) in creditors	20,783	10,874
Increase/(decrease) in deferred income	(73,799)	37,385
Cash absorbed by operations	33,136	(147,317)

22 Analysis of changes in net funds

The charity had no debt during the year.

Free, confidential advice. Whoever you are.

We help people overcome their problems and campaign on big issues when their voices need to be heard.

We value diversity, champion equality, and challenge discrimination and harassment.

We're here for everyone.



citizensadviceleicestershire.org.uk

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