

REGISTERED COMPANY NUMBER: 02969165 (England and Wales)
REGISTERED CHARITY NUMBER: 1041830

St Albans District Citizens Advice Bureau Limited

Report of the Trustees and Financial Statements

Year Ended 31 March 2025

Citizens Advice St Albans District

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for the Year Ended 31 March 2025**

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Citizens Advice St Albans District

Report of the Trustees for the Year Ended 31 March 2025

The trustees, who are also directors of the charity for the purposes of the Companies Act 2006, present their report with the financial statements of the charity for the year ended 31 March 2025. The financial statements comply with the Charities Act 2011, the Companies Act 2006, the Articles of Association, and 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) (issued in October 2019).

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Name and Company number

St Albans District Citizens Advice Bureau Limited 02969165 (England and Wales)

Registered Charity number

1041830

Registered office

Civic Centre
St Peters Street
St Albans
Hertfordshire
AL1 3JE

Trustees

A Berneye	
A Campbell	(Chair)
G J Corninos	
D Gardiner	
P Gillingham	
C Phillips	(Treasurer)
V Priestley	
J Van Schie	(Vice Chair)
A Zaman	

Representative of St Albans City and District Council on the Trustee Board

Councillor Sinead Howland.

Company Secretary

V Priestley	(Appointed 06/11/2024)
J Burley	(Resigned 25/09/2024)

Independent Examiner

Mercer & Hole LLP
Steve Robinson FCA
Gloucester House
72 London Road
St Albans
Hertfordshire
AL1 1NS

**Report of the Trustees - continued
for the Year Ended 31 March 2025**

Principal Bankers

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

The trustees have complied with their duty (as defined by the Charities Act 2011) to have due regard to guidance published by the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is a company limited by guarantee, as defined by the Companies Act 2006, governed by its Articles of Association. Trustees are directors under the Companies Act 2006 and Members in accordance with Articles of Association. It is registered as a charity with the Charity Commission.

Recruitment and appointment of new trustees

All directors of the company are also trustees of the charity ("CASTAD"). There are no other trustees. The maximum number of trustees shall be fifteen and the minimum four being either appointed at the annual general meeting, nominated by member organisations or co-opted by the trustee board. Each appointment of a co-opted or nominated trustee shall be made at an ordinary meeting of the trustee board.

The need for new Trustees is determined by a process of Board self-review and skills audit, leading to the determination of which particular skills are sought. Recruitment advertising is across many and varied channels to draw from as wide a potential pool as possible. Potential candidates are required to complete a Registration Form which includes a declaration of their eligibility to serve. The interview process is conducted by two Trustees and the CEO and recommendations of the merits of candidates are discussed by the Board. Approved candidates are invited to attend the next Trustee meeting and references are taken up before formal appointment is made.

The directors and trustees who served during the year were:

A Berneye	
J Burley	(Resigned 25/09/2024)
A Campbell	(Chair)
G J Comminos	
D Gardiner	(Appointed 13/08/2024)
P Gillingham	(Appointed 13/08/2024)
C Phillips	
J Van Schie	
V Priestley	(Appointed 13/08/2024)
S Yexley	(Resigned 13/05/2025)
A Zaman	

Induction and training of new Trustees

Newly appointed trustees undergo a comprehensive induction process including observing the advisors interviewing clients, attending a range of regular service meetings and are regularly circulated with information regarding their legal obligations. All trustees are required to complete regular, mandatory, compliance training on GDPR and SMCR and are encouraged to complete training in safeguarding, EDI and prevention of sexual harassment. Other self-development training trustees undertake is recorded on a training log.

Citizens Advice St Albans District

Report of the Trustees - continued for the Year Ended 31 March 2025

Organisational structure

We are an independent organisation but we are members of the National Association of Citizens Advice Bureau (CitA) and our service is audited and supported by CitA.

Wider network

We are linked countrywide. The network analyses data locally and nationally to identify common problems that may be prevented by presentation of collective evidence to propose systematic changes. Anonymised individual cases, where a need for policy improvement is identified, are submitted by staff and volunteers to CitA to contribute to a body of research evidence. This is then used to campaign on anomalies in the practices of government and other essential service providers.

Related parties

We work with St Albans City and District Council (SACDC), Hertfordshire County Council (HCC), town and parish councils, all of whom contribute to our funding. SACDC sends a representative to observe at Board meetings. None of our funders have sought membership of the company or to nominate a Trustee to the Board. We also enjoy a working relationship with the local Strategic Partnership, and other local Citizens Advice services (LCA) in Hertfordshire. We share our Civic Centre base with Healthy Hub partners including Communities 1st, St Albans Community Bank, Shaw Trust, Women's Outreach, Herts Asian Women's Association, Age UK and The Living Room.

Risk management

General

The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. During the year the trustees reviewed and updated the process of assessing, documenting and discussing the identified risks to the organisation. The trustees have insurance cover to cope with risks where deemed appropriate. The charity is actively working to improve financial resilience through reserves. Risk assessments are carried out on new projects. Staff are encouraged to take risks as part of improving organisational performance and capability. Improvements to facilities have been implemented and reviews made to procedures where required. We are reassured that these processes were put in place to great effect as we managed the impact of Coronavirus on the service and more recently as we conducted a successful disaster recovery exercise.

Information assurance

The trustee board has approved a new information assurance strategy, having identified the risk presented by the significant amounts of client data held. An information assurance management team exists to ensure the confidentiality, integrity and availability of all our sensitive data assets is maintained to a level which is consistent with the requirements of our clients, our funders and our strategic partners. The charity aims to achieve an appropriate level of compliance to the Data Protection Act, the Cabinet Office's Security Policy Framework and to industry best practice, as defined by the ISO 27000 series of standards. We continue to progress towards the Cyber Essentials standard.

Financial

As trustees we consider our overriding responsibility is to ensure the future sustainability of the service. To that end we budget and forecast both our Reserves and Cash. We are careful to ensure we do not over commit resources ahead of securing income, keeping fixed overheads to a minimum. Our monthly review of finances ensure we have an early warning system in place to alert us to any deterioration in our finances. We review our Reserves Policy and Financial procedures annually. We do not undertake speculative investments.

**Report of the Trustees - continued
for the Year Ended 31 March 2025**

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charity is constituted as a company limited by guarantee, and is therefore governed by articles of association.

The charity's object and its principal activity is to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the St Albans District and surrounding areas. Annually we agree a 3-year business plan recognising external and internal factors impacting our ability to meet these overriding objectives. After several years of changing our delivery model to clients we are committed to continuing to deliver face to face alongside other methods. This is popular with staff and volunteers whilst being essential for more vulnerable clients. With that in mind we are actively seeking partnership relationships which enable more outreach opportunities. We are also evolving our volunteer model extending opportunities into all areas of the operation. The anonymised data we hold can provide valuable insights to local leadership and we intend to ensure we use this constructively and with focus, to inform and build relationships.

The charity is organised so that the trustees meet regularly to provide effective governance, oversight and support in relation to the organisation's affairs. The Chief Executive manages the day-to-day operations of the charity. We are extremely grateful to the staff and its many volunteers for their contribution to the working of the charity.

Volunteers

In addition to our volunteer trustee board we have 82 volunteers who continue to give their time generously and work both from home and/or in the office in a hybrid service delivery model. The value of volunteer time donated this year has been calculated as £1,080,662. The comprehensive, competence-based training represents a heavy investment of both the organisation's resources and the volunteers' time and energies. After initial training in theory, volunteers gain in knowledge and experience whilst they are serving clients, supported and supervised closely, until achieving their certificate of competence. They are supported via regular individual reviews and in their continuing professional development thereafter. We are pleased that we have again been able to successfully recruit a new cohort of volunteers (11) to the class of '25 who started their training in January, two have already completed their reception training, with the remainder progressing well through assessor training. The class of '24 now work from the Task List as well as on Adviceline, with some hoping to progress to advisor training.

Staff

The charity's 24 staff perform a vital role in managing and supporting the charity effectively. We are pleased that our graduate schemes have resulted in one joining the team after their placement and two continuing as volunteers beyond their placement.

For staff, volunteers and trustees we continue to promote and develop our organisational values that were developed through workshops and consultation. In conjunction with Hertfordshire Healthy Workplace (HHW) we continue to support the health and wellbeing of our teams. This year we introduced a newsletter "CASTAD Connects" to keep everyone informed about the team, our project work and future social events and together days.

ACHIEVEMENT AND PERFORMANCE

Charitable activities

The trustees consider that the performance of the charity this year has been strong. We started the year with a concern that securing new grant funding could be particularly challenging, so we were particularly focussed on matching our expenditure to anticipated income, without impacting on the services we offered to the district. Despite reduced income we recorded an excess of income over expenditure of £9,710 (2024 - £10,812). Demand for CASTAD's advice services continues to be high and we have dealt with 9,473 clients

Citizens Advice St Albans District

Report of the Trustees - continued for the Year Ended 31 March 2025

Charitable activities (continued)

(2024 – 10,537) covering 21,036 different issues (2024 – 23,246). We provide face-to-face service with clients during Hub opening hours alongside offering multiple channels for clients to access help remotely; local phone appointments; emails; Adviceline, a collaborative venture between all Herts CIt A; and self-help, through the publicly available websites at www.citizensadvice.org with extensive details of local support on www.citizensadvicestalbans.org. These multiple channels assist us to serve a diverse group of clients ranging widely in age, ethnicity and disability as we strive to help all communities. We have successfully added to our outreach into communities. Supported by the Trussell Trust we attend 8 of their foodbank locations in the district. Also, we provide outreach within London Colney funded by a grant from SACDC, as well as at the Harpenden Trust Wellbean café, funded by the Trust.

Citizens Advice conducted research into the impact of advice using New Economy, an HM Treasury approved financial modelling tool, to place a value on the impact of our work. (*The Value of the Citizens Advice Service: Our Impact 2014/15* and *Modelling the Value of the Citizens Advice Service Technical Annex (2014)*). Available at: www.neweconomymanchester.com). This analysis has shown that for every £1 invested in St Albans Citizens Advice in 2024/2025 we generate £5.74 in fiscal benefits (savings to government e.g., reducing pressure on public services); £38.14 in wider public benefits (e.g., the improved participation and productivity of those we help) and £21.96 in financial benefits to individuals (e.g., debts written off, consumer problems resolved, welfare benefits claimed).

The service is grateful for all of the grants and donations it received. Among others, we had continued support from SACDC, Harpenden Town Council, Hertfordshire County Council, St Albans Diocese, Wheathampstead and Redbourn Parish Councils, CItA (for Energy Advice, and Regional Energy Lead), Hertfordshire Community Foundation and Harpenden Trust.

CASTAD would not function without the huge amount of time and effort given by many individuals. We would like to publicly thank them for their valuable contribution.

Fundraising activities

Fundraising activities on our behalf decreased to £1,692 (2024 – £8,382 when we were the beneficiary of a Christmas fundraiser run by Daisy Cooper, MP for St Albans). The trustees recognise the importance that fundraising brings to the organisation as a means not only of financial gain but of awareness of CASTAD's charitable status. We have a working party researching the most effective way of maximising income from such activities, focusing on raising awareness of the fact that we are a local charity and in need of funds.

FINANCIAL REVIEW

The charity's income for core and project services decreased to £512,556 from £608,040 in 2024.

The trustees are very appreciative that SACDC continued their financial support, with the core grant and the money advice project funding. Additionally, during the year, we successfully applied for project funding for The Healthy Hub; Outreach in London Colney; Advice in Refuge, and the renewal of the Homelessness Prevention Caseworkers.

HCC funded projects related to Crisis during the year and provided additional grants to help clients in particular need as a result of the increased demand. We are also grateful to local county councillors for their support from Locality Budgets.

CitA have facilitated grant funding for three Energy projects.

We are happy to have developed mutually beneficial relationships with other funders. Particularly with Hertfordshire Community Foundation, through whom we were granted; a 2 year grant of £150,000 from Graham Rowlandson Foundation for Disability Benefits Advice, which we deliver in partnership with five other Hertfordshire Citizen Advice Services; A pilot grant for Core Services; Employment advice and Money

Citizens Advice St Albans District

Report of the Trustees - continued for the Year Ended 31 March 2025

Financial Review (continued)

Education in Schools. We also have delivered the third year in a mutually beneficial project with the Trussell Trust providing advice to their clients at their foodbanks in the district.

Other funders include Awards for All (supervision for new assessors); Access to Justice (Pro bono law clinic); East of England Local Government Association (Hong Kong British Nationals); St Albans Old Peoples Trust (pension credit awareness); the Harpenden Trust and Age UK.

We recognise there is a level of uncertainty around future funding, including short-term funding, real term declines in the value of grants, local authority funding pressures and a shift towards unitary authorities. We continue to focus on our long-term sustainability both by reducing our cost base and diversifying our income streams. Some of the initiatives include; revising our attitude to grant application, applying to a wider range of funders; continuing to build relations with existing and potential grant providers; seeking grants that extend beyond a year. Our people are our biggest asset so we need to ensure we recruit, retain and develop our teams, focusing on diversifying recruitment and offering ongoing training and development opportunities.

RESERVES POLICY

As the nature and diversity of our funding evolved the trustees have reviewed the reserves policy and continue to believe that we should aim to have reserves the equivalent to twenty weeks expenditure in unrestricted funds (38%). Trustees believe that this accurately reflects the elapsed time from application for funding to receipt of funding as our reliance on securing larger numbers of smaller value income streams has increased. At 31 March 2025 reserves represented 39% (2024 – 34%) of anticipated expenditure for the following year. At the year end, unrestricted reserves rose to £196,567 (2024 - £188,619), slightly above our policy. We have unrestricted cash at the end of the year of £244,039 equivalent 48% (2024 - 42%) of anticipated expenditure. The difference between these two positions is our long-term liability to fund our pension deficit.

FUTURE DEVELOPMENTS

Our key priority remains the provision of advice to the citizens of, or connected to, St Albans District. We continue to monitor the challenges facing clients, particularly with reference to the cost of living and how we can best serve their needs.

Our five priorities for the coming year aimed at achieving that are: strengthening our financial sustainability; ensuring we have a strong and sustainable team; improving our partnership, community capacity and external communications; maintaining and developing our IT and office infrastructure; and maintaining performance in areas where we already do well.

Citizens Advice St Albans District

Report of the Trustees - continued for the Year Ended 31 March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees (who are also the directors of St Albans District Citizens Advice Bureau Limited for the purposes of company law) are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Generally Accepted Accounting Practice.

Company law requires the trustees to prepare financial statements for each financial year. Under Company Law the trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period. In preparing those financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (2019 FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departure 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 charitable company will continue in business.

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

INDEPENDENT EXAMINERS

Following the Board's decision to take advantage of the audit exemptions made available to them in the Charities and Company Acts and to elect for an independent examination of the accounts rather than a full audit, the trustee board appointed Mercer & Hole LLP to act as Independent Examiners. They were re-appointed as Independent Examiners at the last Annual General Meeting and will be proposed for re-appointment again at the 2025 Annual General Meeting.

ON BEHALF OF THE BOARD:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees

30 September 2025

Citizens Advice St Albans District

Independent Examiner's Report to the Trustees of St Albans District Citizens Advice Bureau Limited

I report to the charity trustees on my examination of the accounts of the company for the year ended 31 March 2025 which are set out on pages 1 to 21.

Responsibilities and basis of report

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

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

Independent examiner's statement

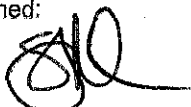
Since the company's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants of England and Wales, which is one of the listed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

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Steve Robinson FCA
Mercer & Hole LLP
Gloucester House
72 London Road
St. Albans
AL1 1NS

Date 30 September 2025

Citizens Advice St Albans District

**Statement of Financial Activities
(including income and expenditure account)
for the Year Ended 31 March 2025**

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
INCOME					
Income from charitable activities – grants	3	355,127	157,429	512,556	608,040
Donations and Legacies	4	6,340	-	6,340	10,739
Income from other activities – fundraising	5	1,692	-	1,692	8,382
Investment income	6	7,273	-	7,273	5,475
Total Income		370,432	157,429	527,861	632,636
EXPENDITURE					
Expenditure on charitable activities	7	367,950	150,201	518,151	621,824
Total Expenditure		367,950	150,201	518,151	621,824
NET INCOME FOR THE YEAR		2,482	7,228	9,710	10,812
Funds Transfer	17	5,466	(5,466)	-	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		7,948	1,762	9,710	10,812
RECONCILIATION OF FUNDS					
Total funds brought forward		188,619	5,316	193,935	183,123
TOTAL FUNDS CARRIED FORWARD		196,567	7,078	203,645	193,935

The statement of financial activities includes all gains and losses recognised in the year.

All income and expenditure derive from continuing activities.

Separate funds split for the comparative are shown in note 18.

Citizens Advice St Albans District

**Balance Sheet
At 31 March 2025**

	Note	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
CURRENT ASSETS					
Debtors	12	39,304	-	39,304	40,868
Cash at bank and in hand	13	<u>244,039</u>	<u>19,519</u>	<u>263,558</u>	<u>253,602</u>
		283,343	19,519	302,862	294,470
CREDITORS					
Amounts falling due within one year	14	(52,776)	(12,441)	(65,217)	(60,535)
NET CURRENT ASSETS		<u>230,567</u>	<u>7,078</u>	<u>237,645</u>	<u>233,935</u>
PENSION LIABILITY	15	(34,000)	-	(34,000)	(40,000)
NET ASSETS		<u>196,567</u>	<u>7,078</u>	<u>203,645</u>	<u>193,935</u>
FUNDS OF THE CHARITY	17				
Unrestricted Funds- General		196,567	-	196,567	188,619
Unrestricted Funds- Designated		-	-	-	-
Unrestricted Funds- Total		<u>196,567</u>	<u>-</u>	<u>196,567</u>	<u>188,619</u>
Restricted funds		-	7,078	7,078	5,316
TOTAL CHARITY FUNDS		<u>196,567</u>	<u>7,078</u>	<u>203,645</u>	<u>193,935</u>

For the financial year ending on 31 March 2025 the company was entitled to exemption under section 477 of the Companies Act 2006 relating to small companies. No members have required the company to obtain an audit of its financial statements for the year in question in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibility for complying with the requirements of the Act with respect to accounting records and for the preparation of financial statements.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime and in accordance with the Financial Reporting Standard (FRS 102).

The financial statements were approved by the Board of Trustees on 30 September 2025 and were signed on its behalf by:

Alec Campbell

A Campbell - Director and Chair of the Board of Trustees
Company number: 2969165 (England and Wales)

Citizens Advice St Albans District

**Statement of Cash Flows
At 31 March 2025**

	Note	2025 Total Funds £	2024 Total Funds £
CASH FLOW FROM OPERATING ACTIVITIES			
Net income		9,710	10,812
Adjustments for			
Interest from Bank Deposits	6	(7,612)	(3,838)
Decrease /(Increase) in receivables	12	1,564	(19,499)
(Decrease) /Increase in payables	14	4,682	(22,225)
CASH FLOW FROM OPERATING ACTIVITIES		8,344	(34,750)
CASH FLOW FROM INVESTING ACTIVITIES			
Interest from Bank Deposits		7,612	3,838
CASH FLOW FROM INVESTING ACTIVITIES		7,612	3,838
CASH FLOW FROM FINANCING ACTIVITIES			
Payment to reduce pension deficit	15	(6,000)	(6,000)
CASH FLOW FROM FINANCING ACTIVITIES		(6,000)	(6,000)
NET (DECREASE) /INCREASE IN CASH AND CASH EQUIVALENTS		9,956	(36,912)
Cash and cash equivalents at 1 April		253,602	290,514
Cash and cash equivalents at 31 March	13	263,558	253,602

The accompanying accounting policies and notes form an integral part of these financial statements.

**Notes to the Financial Statements
for the Year Ended 31 March 2025**

1. ACCOUNTING POLICIES

Base of preparation note

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) (issued in October 2019) - (Charities SORP (FRS 102)), and the requirements of the Companies Act 2006. The financial statements have been rounded to the nearest £.

Citizens Advice St Albans District 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).

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. The charity continues to operate in an environment of uncertainty associated with the current economic climate. The trustees and management are continuously monitoring the situation and are confident that they have the resources to deal with the changing circumstances for the foreseeable future.

Income

All income is included on the Statement of Financial Activities when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy.

Grants and Donations

All income is recognised once the charity has entitlement to the income, it is probable that the income will be received and the amount of the income receivable can be measured reliably. Grants and Donations are recognised when the Trust has been notified in writing both of the amount and settlement date. In the event that a grant or donation is subject to conditions that require a level of performance before the charity is entitled to the funds, the income is deferred and not recognised until either those conditions are fully met, or the fulfilment of those conditions is wholly within the control of the charity and it is probable that those conditions will be fulfilled in the reporting period. Legacy gifts are recognised on a case by case basis following the granting of probate when the administrator/executor for the estate has communicated in writing both the amount and settlement date. In the event that the gift is in the form of an asset other than cash or a financial asset traded on a recognised stock exchange, recognition is subject to the value of the gift being reliably measurable with a degree of reasonable accuracy and the title to the asset having been transferred to the charity.

Interest receivable

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the Bank.

Expenditure

Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Allocation and apportionment of costs

Costs are allocated to the fund to which they relate. Where the costs relate to one or more fund they have been apportioned on the basis to best reflect the funds concerned.

Citizens Advice St Albans District

Notes to the Financial Statements for the Year Ended 31 March 2025

1. ACCOUNTING POLICIES (continued)

Operating Leases

The charity classifies the lease of printing equipment as operating leases; the title to the equipment remains with the lessor and the equipment is replaced every 5 years whilst the economic life of such equipment is normally 10 years. Rental charges are charged on a straight line basis over the term of the lease.

Taxation

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

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits

The charity ceased to participate in a group defined benefits pension scheme providing benefits based on final pensionable pay on the retirement of the last member during the year to 31 March 2012. The assets of that scheme are held separately from those of the charity. Full provision for pension deficit liability on a cessation basis has been provided for and payments made to the scheme are used to reduce that liability.

The charity operates a Group Private Pension Plan. Contributions are charged in the year in which they are payable.

Irrecoverable VAT

Expenditure is shown in the Financial Statements inclusive of the associated VAT.

Cash

Cash at bank and in hand includes cash and short-term liquid investments or deposits with a short maturity of typically between three to six months.

Debtors

Trade and other debtors are recognised at the settlement amount due after any trade discount offered. Prepayments are valued at the amount prepaid after taking account of any trade discounts due.

Creditors and provisions

Creditors and provisions are recognised where the company has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

Financial instruments

The charity only 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 their settlement value.

Citizens Advice St Albans District

Notes to the Financial Statements for the Year Ended 31 March 2025

2. LEGAL STATUS OF THE COMPANY

The charity is a company limited by guarantee and has no share capital. In the event of the charity being wound up, the liability in respect of the guarantee is limited to £1 per member of the charity.

3. INCOME FROM CHARITABLE ACTIVITIES – GRANTS

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Grants	351,715	157,429	509,144	608,040
Other receipts- closure of Hertfordshire LCA	3,412	-	3,412	-
	<u>355,127</u>	<u>157,429</u>	<u>512,556</u>	<u>608,040</u>

Grant income in the current year includes £58,500 - £50,000 received on behalf of others with respect to the Graham Rowlandson Disability Project and £8,500 received on behalf of two other LCAs with respect to the CitA CSDF Innovation grant (2024 - £75,500, £50,000 other LCAs from Graham Rowlandson and £25,500 with respect to the CitA CSDF Innovation grant). This amount has also been included in charitable expenditure.

4. DONATIONS AND LEGACIES

	2025 £	2024 £
Donations	<u>6,340</u>	<u>10,739</u>

Included in donations is £1,215 from Cathedral & Abbey Church of St Albans; £400 each from Arnold Clark Automobiles and Rotary Club St Albans; £250 each from Morgan Sindall Property Services and The National Farmers Union Mutual brokers and generous private donations, (2024- £1,000 from Cathedral & Abbey Church of St Albans, a legacy of £5,000 and generous private donations).

5. INCOME FROM OTHER ACTIVITIES

	2025 £	2024 £
Fundraising	<u>1,692</u>	<u>8,382</u>

This income mostly relates to client residual balances from Taylor Walton LLP, (2024 – Daisy Cooper MP for St Albans who supported us with a Christmas fundraiser).

Citizens Advice St Albans District

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

6. INVESTMENT INCOME

	2025 £	2024 £
U K Bank interest receivable	7,273	5,475

Interest Receivable consists of £7,612 cash received and a decrease of £339 in interest receivable (2024 - £3,838 cash received and an increase of £1,637 in interest receivable).

7. EXPENDITURE ON CHARITABLE ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	2025 Total Funds £	2024 Total Funds £
Management	365,417	149,939	515,356	618,344
Finance	61	-	61	60
Governance costs	2,472	262	2,734	3,420
	<u>367,950</u>	<u>150,201</u>	<u>518,151</u>	<u>621,824</u>

8. NET INCOME/(EXPENDITURE) FOR THE YEAR

This is stated after charging/(crediting):

	2025 £	2024 £
Independent Examination fee	2,700	3,420
Operating Lease charges – equipment	603	400

9. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 March 2025 nor for the year ended 31 March 2024.

Trustees' Expenses

Two Trustees' claimed expenses totalling £136 for the year ended 31 March 2025 (2024- £0).

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

10. STAFF COSTS

	2025 £	2024 £
Wages and salaries	382,394	430,924
Social security costs	19,122	21,939
Pension costs	<u>18,330</u>	<u>21,378</u>
	<u>419,846</u>	<u>474,241</u>

The average monthly number of employees during the year was as follows:

	2025	2024
Administration (full time equivalent)	<u>13</u>	<u>14</u>

At the end of the financial year we had 24 employees, 3 full time and 21 part time (2024- 27, 3 full time, 24 part time)

No employees had emoluments in excess of £60,000 (2024: nil).

The key management personnel of CASTAD, comprise the Trustees and the Chief Executive Officer. The total employee benefits of the key management personnel of the charity were £50,996 (2024 - £53,238). Trustees received no remuneration (2024 - nil).

11. PENSION COSTS

CASTAD operates a Group Personal Pension Plan and it had seventeen active members, at the year ended 31 March 2025 (2024 - eighteen). Occasionally we also contribute to the private pension schemes of our interim project workers. The associated pension charge for the year was £18,330 (2024 - £21,378).

In addition to the pension charge above is £6,000 (2024 - £6,000) paid into Hertfordshire County Council Pension Scheme to reduce the fund deficit in that scheme attributable to CASTAD members.

The Hertfordshire County Council Pension Scheme is a multi-employer defined benefit scheme. CASTAD no longer has any employees who are contributing members to the Scheme, but has three pensioners in the scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. An agreement is in place between the trustees and the Hertfordshire County Council Pension Scheme that an annual deficit contribution would be paid down at a rate of £6,000 annually. The deficit now stands at £34,000 (2024- £40,000).

Citizens Advice St Albans District

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Other Debtors	39,304	-	39,304	40,868
	<u>39,304</u>	<u>-</u>	<u>39,304</u>	<u>40,868</u>

13. CASH AT BANK AND IN HAND

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
CAF Bank	105,885	19,519	125,404	168,557
Cambridge Building Society	50,534	-	50,534	-
United Trust Bank	87,426	-	87,426	85,000
Petty Cash	194	-	194	45
	<u>244,039</u>	<u>19,519</u>	<u>263,558</u>	<u>253,602</u>

14. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Creditors	10,838	-	10,838	21,067
Accruals	20,477	-	20,477	32,782
Deferred Income	<u>21,461</u>	<u>12,441</u>	<u>33,902</u>	<u>6,686</u>
	<u>52,776</u>	<u>12,441</u>	<u>65,217</u>	<u>60,535</u>

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

15.

PENSION LIABILITY

	Unrestricted Funds	Restricted Funds	2025 Total Funds	2024 Total Funds
	£	£	£	£
Pension Deficit	<u>34,000</u>	<u>-</u>	<u>34,000</u>	<u>40,000</u>
	34,000	-	34,000	40,000

The Pension Liability relates to Hertfordshire County Council Pension Scheme which is a multi-employer defined benefit scheme. CASTAD has three pensioners in the scheme but no longer has any employees who are contributing members to the Scheme. In 2017 the actuary of the Hertfordshire County Council Pension Scheme completed a triennial valuation of the Scheme as of 31 March 2016. The valuation showed that CASTAD's deficit was £71,000 on a cessation basis, with a funding level of 71% at 31 March 2016. The deficit now stands at £34,000 (2024- £40,000) as a result of payments made in the intervening years to HCC Pension Scheme.

16. **OPERATING LEASE COMMITMENTS**

LESSEE

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

	2025 £	2024 £
Within one year	681	133
Between two and five years	2,254	-
	<u>2,935</u>	<u>133</u>

Citizens Advice St Albans District

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

17. MOVEMENT IN FUNDS

	At 01.04.24	Net movement in funds	At 31.03.25
	£	£	£
Unrestricted Funds			
General Fund	188,619	7,948	196,567
Total Unrestricted Funds	188,619	7,948	196,567
Restricted Funds			
SACDC – Homelessness Prevention Caseworkers	2,474	(805)	1,669
HCF – Rowlandson (Disability Benefits Advice)	316	4,079	4,395
HCF – Harpenden Building Society (Money in Schools)	-	500	500
HCF – Employment	496	329	825
HCF – Support for Ukrainians	2,030	(2,030)	-
Access to Justice	-	(311)	(311)
Restricted Funds	5,316	1,762	7,078
TOTAL CHARITY FUNDS	193,935	9,710	203,645

Net movement in funds, included in the above are as follows:

	2025 Income	2025 Expenditure	2025 Transfers	2025 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	370,432	(367,950)	5,466	7,948
Total Unrestricted Funds	370,432	(367,950)	5,466	7,948
Restricted Funds				
SACDC – Homelessness Prevention Caseworkers	55,061	(53,393)	(2,473)	(805)
HCF – Rowlandson (Disability Benefits Advice)	80,000	(75,605)	(316)	4,079
HCF – Harpenden Building Society (Money in Schools)	4,719	(4,219)	-	500
HCF – Employment	7,501	(6,676)	(496)	329
HCF – Support for Ukrainians	-	-	(2,030)	(2,030)
Access to Justice	9,997	(10,308)	-	(311)
Hong Kong British Nationals	151	-	(151)	-
Total Restricted Funds	157,429	(150,201)	(5,466)	1,762
TOTAL CHARITY FUNDS	527,861	(518,151)	-	9,710

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. HCF Employment grant and Access to Justice span the fiscal years 24/25, 25/26. All other projects were completed within this fiscal year or before.

Citizens Advice St Albans District

Notes to the Financial Statements - continued
for the Year Ended 31 March 2025

18. MOVEMENT IN FUNDS - COMPARATIVE FUNDS

	At 01.04.23	Net movement in funds	At 31.03.24
	£	£	£
Unrestricted Funds			
General Fund	171,344	17,275	188,619
Total Unrestricted Funds	171,344	17,275	188,619
Restricted Funds			
BEIS Cit A – MAPS Trainee	5,127	(5,127)	-
SACDC – Homelessness Prevention Caseworkers	5,648	(3,174)	2,474
HCF – Rowlandson (Disability Benefits Advice)	759	(443)	316
HCF – Workforce Development	20	(20)	-
HCF – Employment	(243)	739	496
HCF – Support for Ukrainians	-	2,030	2,030
HCF – PC&C (Scams)	468	(468)	-
Restricted Funds	11,779	(6,463)	5,316
TOTAL CHARITY FUNDS	183,123	10,812	193,935

Net movement in funds, included in the above are as follows:

	2024 Income	2024 Expenditure	2024 Transfers	2024 Net Movement in funds
	£	£	£	£
Unrestricted Funds				
General Fund	442,904	(432,987)	7,358	17,275
Total Unrestricted Funds	442,904	(432,987)	7,358	17,275
Restricted Funds				
BEIS Cit A - MAPS trainee	-	-	(5,127)	(5,127)
SACDC – Homelessness Prevention Caseworkers	55,061	(52,587)	(5,648)	(3,174)
HCF – Rowlandson (Disability Benefits Advice)	77,156	(76,840)	(759)	(443)
HCF – Workplace Development	-	-	(20)	(20)
HCF – Leadership Training	1,200	(1,200)	-	-
HCF – Employment	4,125	(3,386)	-	739
HCF – Support for Ukrainians	10,000	(7,970)	-	2,030
BCF (Luton Airport) – Training	9,835	(14,287)	4,452	-
HCF P&CC (Scams)	-	-	(468)	(468)
Communities Organisations Cost of Living	32,355	(32,567)	212	-
Total Restricted Funds	189,732	(188,837)	(7,358)	(6,463)
TOTAL CHARITY FUNDS	632,636	(621,824)	-	10,812

Citizens Advice St Albans District

**Notes to the Financial Statements - continued
for the Year Ended 31 March 2025**

18. MOVEMENT IN FUNDS - COMPARATIVE FUNDS (continued)

The Restricted Funds detailed above are grants received under specific, restrictive terms which may require repayment if the grant is not spent or service targets are not met. HCF Employment grant span the fiscal years 22/23, 23/24. All other projects were completed within this fiscal year or before.

	Note	Unrestricted Funds £	2024 Restricted Funds £	Total Funds £
INCOME				
Income from charitable activities – grants	3	418,308	189,732	608,040
Donations and legacies	4	10,739	-	10,739
Income from other trading activities- fundraising	5	8,382	-	8,382
Investment income	6	5,475	-	5,475
Total income		442,904	189,732	632,636
EXPENDITURE				
Expenditure on charitable activities	7	432,987	188,837	621,824
Total expenditure		432,987	188,837	621,824
NET INCOME FOR THE YEAR		9,917	895	10,812
Funds Transfer		7,358	(7,358)	-
NET INCOME AND NET MOVEMENT IN FUNDS FOR THE YEAR		17,275	(6,463)	10,812
RECONCILIATION OF FUNDS				
Total funds brought forward		171,344	11,779	183,123
TOTAL FUNDS CARRIED FORWARD		188,619	5,316	193,935

19. RELATED PARTY TRANSACTIONS

There were no related party transactions, as defined by FRS 102, in the year (2024- nil).

There were payments made by CASTAD to the National Association of Citizens Advice Bureau (CitA) and funding was secured from CitA, St Albans City and District Council, Hertfordshire County Council and Local Parish Councils. None of these bodies appoint trustees to the board.

20. CONTINGENT LIABILITIES

We received £1,489 from Taylor Walton LLP which was from their client residual balances, so hence could be reclaimed in the future (2024- £0).

Citizens Advice St Albans District

**Detailed Statement of Financial Activities
for the Year Ended 31 March 2025**

	2025 £	2024 £
INCOME		
Income from charitable activities		
Donations	6,340	10,739
Grants	<u>512,556</u>	<u>608,040</u>
	518,896	618,779
Income from other activities		
Fundraising events	1,692	8,382
Investment income		
U K Bank interest receivable	<u>7,273</u>	<u>5,475</u>
Total income	527,861	632,636
EXPENDITURE		
Expenditure on charitable activities		
Governance costs		
Independent Examination fee	2,700	3,420
Other costs	<u>34</u>	<u>-</u>
	2,734	3,420
Support costs		
Management		
Wages	382,394	430,924
Social security	19,122	21,939
Pensions	18,330	21,378
Life assurance	3,035	2,600
Telephone and Broadband (incl. £1.8k old provision release)	6,971	9,468
Postage, stationery and copying	2,623	6,552
Sundries (reduced staff and volunteer appreciation)	511	5,062
Staff and volunteer expenses	5,907	11,897
Recruitment (video)	-	1,200
Office equipment	628	1,783
Information services	6,709	6,771
Payroll services	2,217	2,292
Training (2024 incl. Personal safety training)	3,728	5,859
IT (2024 incl. £6k funded by COCoL for additional capacity)	2,337	12,148
Insurance	<u>2,344</u>	<u>2,971</u>
	456,856	542,844
Partner Payments	<u>58,500</u>	<u>75,500</u>
	515,356	618,344
Finance		
Bank charges	<u>61</u>	<u>60</u>
Total expenditure	518,151	621,824
Net income	<u>9,710</u>	<u>10,812</u>