

WYRE FOREST CITIZENS ADVICE BUREAU

England & Wales · Charity number 1056390

Details

Status Registered

Legal form Charitable company

Company number [03205031](#)

Registered 1996-06-26

Register [View on the Charity Commission register](#)

Contact

Address 21-23 New Road
Kidderminster
DY10 1AF

Phone 0156260194

Email bureau@wyreforestcab.cabnet.org.uk

Website www.wyreforestcab.org.uk

Activities

Objects: 2.1 The Charity's objects are to promote any charitable purpose for the public benefit by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress in particular, but without limitation, for the benefit of the community in the Wyre Forest, across Worcestershire County and surrounding areas. 2.2 [In these Articles "charitable" does not include any purpose that is not charitable in accordance with any statutory provision regarding the meaning of the word "charitable" or the words "charitable purposes" in force in any part of the United Kingdom.]

Activities: To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the service available to them or through an inability to express their needs effectively. And equally, to exercise a responsible influence on both the development of social policies and services, both locally and nationally.

Classification

- **How:** Provides Services, Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Economic/community Development/employment
- **Who:** Children/young People, Elderly/old People, People With Disabilities, People Of A Particular Ethnic Or Racial Origin, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** WYRE FORSET
- Worcestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£409,818	£397,647	-	-
2024-03-31	£409,770	£373,465	-	-
2023-03-31	£299,635	£302,367	-	-
2022-03-31	£287,728	£275,894	-	-
2021-03-31	£287,728	£275,894	-	-

Trustees

Name	Role	Appointed
David Mole		2025-05-22
John Bradford		2023-01-01
Paul Harrison		2025-08-21
Paul Hodgson		2023-01-01
Tara Wills		2025-08-21

WYRE FOREST CITIZENS ADVICE BUREAU

England & Wales - Charity number 1056390

Accounts

ANNUAL REPORT 2024-2025



ABOUT US



Wyre
Forest

OBJECTIVES AND ACTIVITIES

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, and to encourage the preservation, development and improvement of features of general public amenity in particular, but without limitation, for the benefit of the community in the district of Wyre Forest.

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the service available to them or through an inability to express their needs effectively, and equally, to exercise a responsible influence on both the development of social policies and services, both locally and nationally.



STRUCTURE, GOVERNANCE AND MANAGEMENT

RECRUITMENT AND APPOINTMENT OF TRUSTEES

The Charity is governed through a Trustee Board. Trustees who have held office during the year are listed on the who's who page. Trustees are elected or co-opted under the terms of the Articles of Association.

Trustees are recruited and selected for their ability to make an effective contribution to the Board through their skills, knowledge and experience, as well as having a proven interest in the work of the charity.

The following representatives also attend meetings of the Trustee Board:

- 1 representative from Worcestershire County Council (Councillor)
- 1 representative from Wyre Forest District Council (Councillor)

TRUSTEE INDUCTION

New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the board and decision-making process, the business plan and recent financial performance of the charity.


They also meet key employees and other Trustees. Trustees are encouraged to manage their own development as well as complete National Citizen Advice training in order to facilitate an understanding of their role.

New Trustees are encouraged to observe the delivery of advice services to gain an understanding of our services and meet frontline staff and volunteers.

ORGANISATION

The Trustees are collectively responsible for the governance of the charity, and for its effective management. Trustees are aware of their legal responsibilities and liabilities and act reasonably and prudently in the interests of the charity.

The Board approves an annual budget and has financial controls and reporting procedures that enable it to ensure appropriate use of resources and financial stability.



Trustees are kept informed about the business and activities of the charity by the Chief Officer and are accountable for governance without being directly involved in its day to day running.

The Board is the employer of the charity's paid staff, and directly recruits and supports the Chief Officer.

The Board delegates the recruitment, support and supervision of other staff and volunteers to the Chief Officer. The Chief Officer delegates a range of responsibilities to members of the senior management team.

TRUSTEES

Trustee Board members undertake that, under the Company Director's Disqualification Act 1986, they are not under Qualification Order, nor are they disqualified by the Charities Act 1993 (section 72) from acting as a Charity Trustee.

As at 31st March 2025, the Trustees were recorded as:

Paul Hodgson Chair

John Bradford Treasurer

Vinh Diep

Zena Dalton

The recorded "Members" at 31st March 2025 were:

Ken Henderson (District Council representative)

Paul Harrison (County Council representative)

Other Trustees who retired with our sincere thanks, during the reporting period:

Chris Jackson

Roger Cartwright

Gail Rothnie

CHAIR SUMMARY



PAUL HODGSON

Chair of Wyre Forest
Citizens Advice

I would like to thank everyone involved with Wyre Forest Citizens Advice for their commitment and support to the work of the Charity.

2024-25 was another incredibly busy year for us. The pressures on individuals and families and the need for help means our services continue to be in high demand for so many across our community. Helping with benefit entitlements, food support, energy prices, housing issues, debt, employment disputes, family issues to name but a few.

It's great testimony to the amazing people at the heart of The Charity - our employees and volunteers, together with the support of National Citizens Advice that enables what is, a small group of highly skilled individuals, to help thousands of other Wyre Forest residents across such a diverse set of needs.

On behalf of the Board I would like to express our gratitude to all of you for what you give to our Charity and the Community.

I was heartened to read our Chief Officers report and hear how we are extending our services into new areas, gaining new grant income to support the charities work, but perhaps more importantly taking our services out into the community as well as continuing our face to face consultations from our Kidderminster offices.

Our Treasurer report outlines our focus on financial prudence, at a time when many Charities are finding life really difficult we maintain a healthy balance sheet and this provides us with some assurance that we can look forward into uncertain times with confidence in our future.

Our aim remains the same as always — to ensure everyone in Wyre Forest has access to free, independent, impartial, and confidential advice when they need it the most. I am extremely proud of the way the Charity works to achieve this goal.

Paul Hodgson

**Chair of Wyre Forest Citizens
Advice**

CHIEF OFFICERS REPORT



CAROL PRATT
Chief Officer

I am pleased to present this report as part of our annual review for the year 2024-25.

This has been a year of consolidation and progress for Wyre Forest Citizens Advice. Building on some of the organisational changes and modernisation introduced last year, we have continued to strengthen our infrastructure, expand our reach, and ensure that we remain a vital and trusted service for people across our district.

Demand for our advice and support remains extremely high. The ongoing cost of living crisis has meant that more people than ever have turned to us for help with complex and often multi-faceted problems. Across the year we supported 4,141 clients, dealing with over 14,797 issues. Behind every one of these figures is a person or family who we have been able to help through the dedication and professionalism of our team.

Our work continues to deliver tangible outcomes for local residents and measurable value for the wider community. This year our advice generated a fiscal value of £4,050,032, a public value of £28,364,730, and direct financial benefits to clients totalling £20,117,980.


For every £1 invested in our service, we deliver £27.67 in value to the people we help.

These figures powerfully demonstrate the impact of what we do every day — helping people to find stability, access their rights, and regain control of their lives.

During 2024–25 we have also made significant progress in strengthening our capacity. We secured additional grant income, enabling us to sustain and expand our services. This included funding to continue supporting residents through the Household Support Fund and to deliver enhanced energy and debt advice — both critical areas as households continue to struggle with rising costs.

A key development this year has been the launch of a new partnership project with Kidderminster Foodbank and funded by the Trussell Trust, providing face-to-face advice sessions directly within the foodbank.

This collaborative approach enables us to reach people as early as possible, in a trusted and supportive environment, before financial and practical issues escalate further. By embedding advice at the point of need, we are breaking down barriers to access and helping people to build stability sooner — a model we intend to build on in future years.



We have also maintained our investment in digital infrastructure, ensuring our systems remain secure, efficient, and fit for the future.

Our continued compliance with Cyber Essentials Plus accreditation demonstrates our commitment to maintaining the highest standards in data protection and operational security.

Our partnerships — locally, regionally, and nationally — remain central to our ethos. We continue to work closely with the Wyre Forest District Council, Worcestershire County Council, and a wide range of community and voluntary sector partners. Together with our partner organisations we are developing innovative approaches to reach those most at risk of financial hardship and social exclusion.

I would also like to thank all of our staff and volunteers for their continued commitment and professionalism. Their expertise, compassion, and dedication make an extraordinary difference to people's lives every day.

I want to express my heartfelt thanks to every member of the team, to our Trustee Board for their guidance and governance, and to our funders and partners for their continued trust and support.

Looking ahead to 2025–26, our aim is to modernise our service delivery, and work with others to tackle the underlying causes of crisis in our community whilst maintaining the financial sustainability of the charity.

Carol Pratt
Chief Officer
Wyre Forest Citizens Advice

UPDATE FROM THE TREASURER



**JOHN
BRADFORD**
Treasurer

Financial Update

Year to 31 March 2025

The year to 31 March 2025 has been another financially successful year for the charity, as we help and support even more of the community in Wyre Forest, and implement the plans the Board and CEO introduced.

In the previous year there was a substantial growth in revenue. Pleasingly, this growth has been maintained in the year to March '25 with total income of £409,818. Additional funding has been secured to support enhanced activities in the charity.

Costs have increased marginally as the new team and structure of Wyre Forest CA have been embedded. Costs for the year are £397,647. This means the year overall saw a small surplus of £12,170 which has increased retained funds in the charity's balance sheet to £327,412. The strength of the balance sheet and cash held in reserves means the charity remains very well placed to continue to develop and meet the demands of the local community – despite the challenges that many charities now face

John Bradford

Treasurer

Wyre Forest Citizens Advice

INDEPENDENT EXAMINER

Examiner's Report to the Directors on the Unaudited Accounts for the Year Ended 31 March 2025

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and

- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Geoff Boswell

Independent Examiner

Statement of Activity

Wyre Forest Citizens Bureau

April 1,2024-March31,2025

DISTRIBUTION ACCOUNT	TOTAL
Income	
Charitable activities	0
Grants	405,764.31
Total for Charitable activities	£405,764.31
Donations	3,173.79
Other Income	0
Bank interest received	498.39
Total for Other Income	£498.39
Refund	381.95
Total for Income	£409,818.44
<hr style="border-top: 3px double #000;"/>	
Cost of Sales	
Gross Profit	£409,818.44
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Expenses	
Governance	£34.00
Legal & professional fees	5,854.59
Other	295.00
Total for Governance	£6,183.59
Household Support Fund Expense	11,291.96
Office	£545.98
Insurance - General	1,217.93
IT equipment, support	4,117.44
Office equipment expense	1,773.71
Other	2,265.36
Payroll/Acctg/Consultancy fees	5,762.96
Postage	600.00
Printing & Stationery	533.51
Reference materials, subscrptns	309.65
Telephone & Comms	6,715.37
Total for Office	£23,841.91
Other	£449.98
Bank charges	60.00
Misc. expenses	588.45
Publicity & promotion	1,130.90
Total for Other	£2,229.33
Premises	£117.00
Cleaning, repairs & maint'ce	667.47
Heat & light	6,944.16
Other	99.07
Rates	694.42
Total for Premises	£8,522.12
Repairs and maintenance	180.00
Salaries	0
Salaries & NI & Pension	340,517.32
Total for Salaries	£340,517.32

Statement of Activity

Wyre Forest Citizens Bureau

April 1, 2024-March 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
Staff & Volunteer	£667.41
Other	743.93
Staff - Training	1,695.09
Staff - Travel	811.49
Subsistence/Refreshments	380.93
Total for Staff & Volunteer	£4,298.85
Subscriptions	546.40
Sundry expenses	36.00
Xcharges Governance	
Xcharges Office	
Xcharges Other	
Xcharges Premises	
Xcharges Salaries	
Xcharges Staff & Volunteer	
Total for Expenses	£397,647.48
Net Operating Income	£12,170.96
Other Income	
Other Expenses	
Net Other Income	0
Net Income	£12,170.96

Statement of Financial Position

Wyre Forest Citizens Bureau

As of March 31, 2025


DISTRIBUTION ACCOUNT	TOTAL
Called up share capital not paid	
Fixed Asset	
Tangible assets	
Computer equipment	0
Computer equip - Cost	
Computer equip - Depn	
Total for Computerequipment	0
Fixtures, fittings & equipment	0
Fxtrs, fttngs,etc. - Cost	
Fxtrs, fttngs,etc. - Depn	
Total for Fixtures, fittings & equipment	0
Land & buildings	0
Cost	71,250.00
Total for Land& buildings	£71,250.00
Total for Tangible assets	£71,250.00
Non-current Assets	
Total for Fixed Asset	£71,250.00
Cash at bank and in hand	
CAF Bank Total	0
CAF Bank a/c	160,869.26
WFDC Household Support	153,576.56
Total for CAF BankTotal	£314,445.82
Petty Cash	185.39
Petty Cash (Client support)	400.00
Wyre Forest Citizens Adv 90 Day	122,365.37
Total for Cash at bank and in hand	£437,396.58
Debtors	
Current Assets	
NET CURRENT ASSETS	£437,396.58
Prepayments and accrued income	
Creditors: amounts falling due within one year	
Trade Creditors	
Credit Cards	
Current Liabilities	
Accruals	0
Asset investments	
Energy cost Accrual	
Unearned Income	20,000.00
Total for Accruals	£20,000.00
Net Pay	
PAYE & NI	
Pension creditor	7,658.24

Statement of Financial Position

Wyre Forest Citizens Bureau

As of March 31, 2025

DISTRIBUTION ACCOUNT	TOTAL
WFDC Household Support Balance	153,576.56
Total for Current Liabilities	£181,234.80
Total for Creditors: amounts falling due within one year	£181,234.80
NET CURRENT ASSETS (LIABILITIES)	£256,161.78
TOTAL ASSETS LESS CURRENT LIABILITIES	£327,411.78
Creditors: amounts falling due after more than one year	
Provision for liabilities and charges	
Accruals and deferred income	
TOTAL NET ASSETS (LIABILITIES)	£327,411.78
Capital and Reserves	
Called up share capital	
Retained Earnings	-0.00
Net Income	12,170.96
Opening Bal Equity	0
Designated	50,000.00
Unrestricted	265,240.82
Total for Opening BalEquity	£315,240.82
Total for Capital and Reserves	£327,411.78



Note. The above information reflects the key metrics from the audited accounts. Full detail is available on request from the Treasurer. If you would like to discuss any other information, please contact John Bradford at treasurer@wyreforestcab.org.uk

Reserve Policy

Reserves stated as at 31 March 2025

Unrestricted Reserve £265,240

Designated Reserve £50,000

Unrestricted Reserve

The charity will hold a minimum of 5 months operating costs in Unrestricted Reserve, a sum of £160,000.

This reserve is held as an emergency fund to help the trustees manage the charity through unforeseen circumstances, or emergencies (e.g. a reoccurrence of the pandemic or similar). Or to assist the trustees in winding up the organisation including paying all staff costs including redundancy payment if that action became necessary. The charity does not have any outstanding loans or creditors and the only current liability on the balance sheet is a small accrual provision of for unearned income received for services yet to be supplied.

The trustees are satisfied that the minimum 5 month provision is both appropriate and proportionate for the purposes set out above.

Designated Reserve

The charity currently holds a £50,000 provision under Designated Reserve. This provision is held specifically as a sustainability reserve to fund contingency arrangements and succession plans which will provide further robustness in our infrastructure, aiding achievement of our strategy. Further details of this fund are contained in the Chief Officers Business Plan document.

We aim to expand our service provision into our community as well as increasing our financial activities through grant revenues.

Review Period

The trustees commit to reviewing and amending this policy on an annual basis after the close of the financial accounting period.

Public Benefit Compliance:

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

**citizens
advice**

**Wyre
Forest**

CONTACT US



WYRE FOREST CITIZENS ADVICE

Phone/

0808 278 7891

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21-23 New Road,
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Charity No. 1056390, Company No. 3205031

Authorised and regulated by the Financial Conduct Authority FRN: 617806

WYRE FOREST CITIZENS ADVICE BUREAU

England & Wales - Charity number 1056390

Accounts



Wyre
Forest

2023-2024 ANNUAL REPORT

WWW.WYREFORESTCAB.ORG.UK

ABOUT US

citizens
advice Wyre
Forest

OBJECTIVES AND ACTIVITIES

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, and to encourage the preservation, development and improvement of features of general public amenity in particular, but without limitation, for the benefit of the community in the district of Wyre Forest.

To ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities or of the service available to them or through an inability to express their needs effectively. And equally, to exercise a responsible influence on both the development of social policies and services, both locally and nationally.



STRUCTURE, GOVERNANCE AND MANAGEMENT

RECRUITMENT AND APPOINTMENT OF TRUSTEES

The Charity is governed through a Trustee Board. Trustees who have held office during the year are listed on the who's who page. Trustees are elected or co-opted under the terms of the Articles of Association.

Trustees are recruited and selected for their ability to make an effective contribution to the Board through their skills, knowledge and experience, as well as having a proven interest in the work of the charity.

The following non-voting representatives also attend meetings of the Trustee Board:

1 representative from Worcester County Council (Councillor)

1 representative from Wyre Forest District Council (Councillor)

TRUSTEE INDUCTION

New Trustees are briefed on their legal obligations under charity and company law, the content of the Memorandum and Articles of Association, the board and decision-making process, 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 an understanding of their role.

New Trustees are encouraged to observe the delivery of advice services to gain an understanding of our services and meet frontline staff and volunteers.

ORGANISATION

The Trustees are collectively responsible for the governance of the charity, and for its effective management. Trustees are aware of their legal responsibilities and liabilities and act reasonably and prudently in the interests of the charity and avoid conflicts with other interested parties. The latter is checked at every Board Meeting.

The Board approves an annual budget and has financial controls and reporting procedures that enable it to ensure appropriate use of resources and financial stability.



Trustees are kept informed about the business and activities of the charity by the Chief Officer and are accountable for governance without being directly involved in its day to day running.

The Board is the employer of the charity's paid staff, and directly recruits and supports the Chief Officer.

The Board delegates the recruitment, support and supervision of other staff and volunteers to the Chief Officer. The Chief Officer delegates a range of responsibilities to members of the senior management team.

TRUSTEES

Trustee Board members undertake that, under the Company Director's Disqualification Act 1986, they are not under Qualification Order, nor are they disqualified by the Charities Act 1993 (section 72) from acting as a Charity Trustee.

As at 31st March 2024, the Trustees were recorded as:

Paul Hodgson Acting Chair and Treasurer

Christopher Jackson (resigned as Chair 13/03/24)

Roger Cartwright

Gail Rothnie

John Bradford

Vinh Diep

The recorded "Members" at 31st March 2024 were:

Ken Henderson (District Council representative)

Paul Harrison (County Council representative)

Other Trustees who retired with our sincere thanks, during the reporting period:

Hayward Osborne (Vice-Chair)

Jay Pedley

CHAIR SUMMARY



**PAUL
HODGSON**

Chair of Wyre Forest
Citizens Advice

2023/24 has been a year of considerable change for the charity. As we set out in our aims in last year's report, we have focused much of this change around our great team of staff and volunteers. Reorganising our structure to better meet demand and updating various HR procedures and tools.

The Trustee Board is committed to doing all it can to ensure Wyre Forest Citizens Advice is both a great place to work and to volunteer.

“ The service provided has never been more needed in Wyre Forest ”

Change can be difficult, so I would like to thank all staff, volunteers, partners and funders for their ongoing commitment and positivity towards the charity, our work and the changes we have made.

The board remains convinced that the changes and investments made during this year will help us move forward, helping increasing numbers of people within our community with the complicated and multi-faceted issues they often face in today's world.

It is very pleasing to note the new grant income secured during the financial year, this has helped in our modernisation programme and enabled us to grow our service provision to the Wyre Forest Community.

As we look forward to 2024/25 and beyond there is still much to do, our services will be called on by increasing numbers of people in more diverse and difficult ways for us to manage.

For this reason we remain committed to our programme of modernisation as well as growth in grant income. The Trustee Board and Chief Officer know this is the way in which we will ensure the charity does all it can to help people living in our community.

Lastly I'd like to thank Chris Jackson our outgoing Chair and Elaine Lowe our outgoing Chief Officer for the dedication and service they have given to the charity. Between them they provided great stewardship and leadership for many years.

Of particular note is the way they guided the charity through the pandemic and driving forward completion of the excellent building extension to our Kidderminster offices. They have left us as a stronger organisation, benefiting our community in a greater way than when they started. The Board would like to extend its gratitude to them both.

Paul Hodgson

**Chair of Wyre Forest Citizens
Advice**

CHIEF OFFICERS REPORT

I am pleased to present this report as part of our annual review for the year 2023-24. Following my appointment as Chief Officer in June 2023.

It has been a significant and productive period of change and growth for our organisation, as we strive to meet the evolving needs of our community while ensuring that we remain a supportive and resilient team.

Upon taking post, one of the primary areas of focus was undertaking a comprehensive staff restructure. This included a detailed review of our current terms and conditions of employment to ensure they align with the growing demands of our service and the wellbeing of our team. As a result, I am proud to report that we have successfully improved the terms and conditions of employment to better reflect the challenging and demanding roles that our staff deliver.

I am very aware that there are no terms and conditions we could introduce that could truly reflect the outstanding dedication and commitment the team demonstrate on a daily basis.

The intention is that this new structure will provide a solid basis for the organisation to develop and grow whilst being sustainable and responsive to local need.



CAROL PRATT
Chief Officer

Another key achievement this year has been the introduction of new HR systems, which have streamlined our processes, improving efficiency across the organisation. In conjunction with this, we have also implemented an Employee Assistance Line aimed at supporting both the health and wellbeing of our staff and volunteers. This initiative reflects our commitment to ensuring a healthy, supportive working environment, especially as the pressures on our team continue to grow with the increased demand for our services.

As a local Citizens Advice service, we have seen first-hand the significant impact of the ongoing cost of living crisis. This has resulted in a continued increase in demand for our services, particularly from individuals facing complex and multiple issues.

Finding solutions to these challenges has become more difficult than ever, but our team remains dedicated to providing the highest level of support to those in need.

In response to these challenges, we have been fortunate to secure funding for several new projects, including additional work around energy advice, which has proven critical in the current climate.

Towards the end of the year, we also secured £65,500 from the Community Organisations Cost of Living Fund, funded by the UK Government via the National Lottery Community Fund.

This funding has been instrumental in enabling us to increase our capacity to support local residents impacted by the cost of living crisis. It has allowed us to develop additional resources, conduct a targeted volunteer recruitment drive, and ultimately expand our advice capacity, ensuring sustainability for the long term.

On the technical front, we have made great strides in continuing to modernising our IT infrastructure. Transitioning to the Cloud has been a pivotal move, ensuring a more robust and secure way of delivering our services.

This shift has improved our operational resilience and allowed us to adapt more effectively to the growing needs of our clients. I am also pleased to report that we have successfully maintained our Cyber Essentials Plus accreditation, further demonstrating our commitment to safeguarding the information and data we handle.

Finally, we have undergone year three of our Citizens Advice audit and accreditation process. This rigorous review has once again

confirmed the strength of our governance, organisational structure, and the quality of our service delivery.

Achieving continued accreditation highlights our dedication to upholding the highest standards across all areas of the organisation. We would also like to take this opportunity to extend a special thanks to Elaine, the outgoing Chief Officer, for the warm welcome, induction, and support she provided as I stepped into this role. Her guidance was invaluable during this transition, and we are all grateful for her dedication and service to the organisation over the years. On behalf of the entire team, I wish Elaine a happy and healthy retirement.

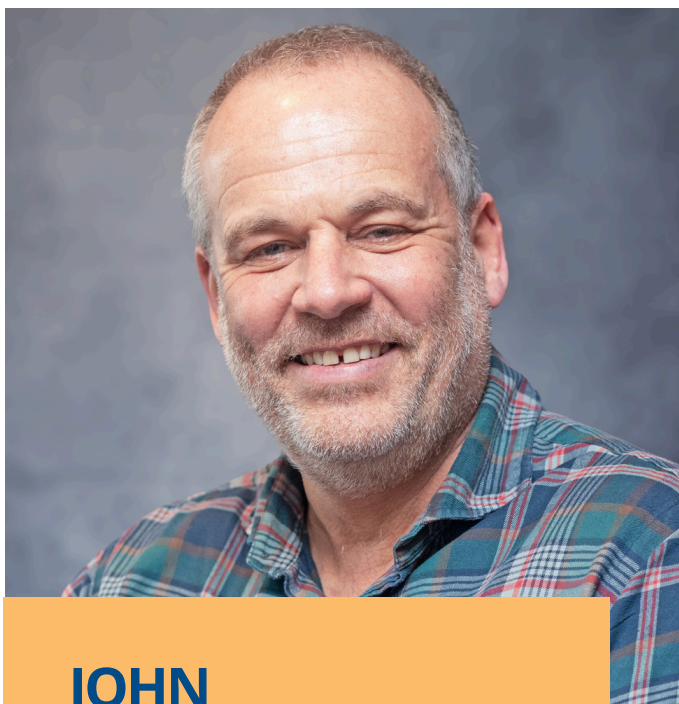
Looking ahead, we are actively working with partners across the district, county, and region to explore potential new projects, funding opportunities and services. Our goal is to ensure that our community continues to receive the free, independent, impartial, and confidential advice they need to address the challenges they face.

In closing, I would like to extend my heartfelt thanks to our staff, volunteers, trustees, funders and partners for their ongoing support and dedication throughout this year. Together, we have weathered significant challenges and are well-positioned to continue serving our community in the months and years ahead

Thank you.

Carol Pratt
Chief Officer
Wyre Forest Citizens Advice

UPDATE FROM THE TREASURER



**JOHN
BRADFORD**

Treasurer

Both the Chair and our new Chief Officer have described the significant process the charity has made in the last financial year. The investment in the building, which reopened after the pandemic, has ensured that Wyre Forest Citizens Advice has been able to expand its service, and importantly help more people in our local community. There has been a good growth in income from funders as we have helped more clients in the community. In addition our new CEO has secured additional unrestricted grant funding.

This has meant that the balance sheet and cash reserves have strengthened, with an operating surplus being shown for the year.

The growth in reserves allows our CEO to implement the new strategic plan for the charity. This will mean helping even more people in our community, strengthening local community partnerships, and putting in place an operating model that will allow the office to work effectively as we grow.

The service provided has never been more needed in Wyre Forest, and we have the balance sheet strength to build on the great service already offered.

John Bradford
Treasurer
Wyre Forest Citizens Advice

INDEPENDENT EXAMINER

Examiner's Report to the Directors on the Unaudited Accounts for the Year Ended 31 March 2024

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(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and

- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Geoff Boswell

Independent Examiner

30 September 2024

The following information represents the key financial data for the operation.

INCOME AND EXPENDITURE	Unrestricted Funds	Restricted Funds	2024 Total	2023 Total
<u>INCOMING RESOURCES</u>				
Grants Received			375,736	293,471
Interest Received		-	1,358	309
Contract Income	-	-	75	-
Donations	2,465	-	2,465	5,355
Other Income	-	-	2,963	500
Other charitable income	-	-	27,173	-
Total Incoming resources	<u>2,465</u>	<u>-</u>	<u>409,770</u>	<u>299,635</u>
RESOURCES EXPENDED				
Direct Charitable Expenditure				
Management and administration				
Total resources expended			<u>373,465</u>	<u>302,367</u>
Surplus/defecit for the year			<u>36,305</u>	<u>- 2,732</u>
Balance brought forward at 1 April 2023			278,936	
Retained Earnings 2024			0	
Balance carried forward at 31 March 2024			315,241	

TOTAL FUNDS AND FIXED ASSETS	2024	2023
Tangible Fixed Assets	£71,250	£71,250
Debtors		£0
Cash at Bank	£352,128	£265,391
TOTAL CURRENT ASSETS	£423,378	£336,641
Accrued re: MAPS		£11,864
Accrued re: Henry Smith		£4,463
Accrued re: BEIS		£0
Accrued Miscellaneous	£34,500	£98,561
Total Accruals	£34,500	£114,888
Other miscellaneous liabilities	£73,637	£32,087
CURRENT LIABILITIES	£108,137	£146,975
NET ASSETS	£315,241	£189,666
CHARITY FUNDS		
Unrestricted funds	£231,668	£79,220
Designated funds	£50,000	£79,641
Other Charitable funds	£33,573	£30,805
TOTAL FUNDS	£315,241	£189,666

2. Income

Income source	2024			2023
	Restricted	Unrestricted	Total	Total
Money Advice Service		80,359	80,359	69,500
Vestia		-	-	36,399
Universal Credit Advice			-	
General Advice Services		158,554	158,554	19,479
Henry Smith Charity		54,200	54,200	67,372
MacMillan		16,419	16,419	27,100
Worcester County Council (WAN)		20,500	20,500	5,984
Wyre Forest District Council		9,893	9,893	30,868
WFDC Homeless Prevention		10,537	10,537	27,500
Wyre Forest Community Housing	4,892		4,892	14,053
Kidderminster Town Council			-	-
Bewdley Town Council			-	1,380
Others	15,000	39,416	54,416	-
	19,892	389,878	409,770	299,635

2.1 Voluntary Income

Income source	2024			2023
	Restricted	Unrestricted	Total	Total
Donations and Fundraising		2,464	2,464	<u>5,355</u>

3. Investment Income

Income source	2024			2023
	Restricted	Unrestricted	Total	Total
Interest received		1,359	1,359	<u>309</u>

Total Received.

Total Income	2024			2023
	Restricted	Unrestricted	Total	Total
Total Income	19,892	389,878	409,770	299,635

4. Direct Charitable Expenditure

	2024			2023
	Unrestricted	Restricted	Total	Total
Employment costs			314,300	259,767
Training and Travel Costs			8,662	3,888
Total	-	-	322,962	263,655

5. Management and Administration

	2024	2023
	Total	Total
Property Costs	7,302	18,034
Office Costs	32,034	16,049
Professional Fees	2,046	335
Audit Fees		72
Membership and Subscriptions		-
Governance Costs	6,552	3,964
Bank Charges	65	72
Publicity		-
Misc Expenses	2,504	186
Total	50,503	38,712
Total Costs	373,465	302,367

6. Information on Employees and Trustees

	2024	2023
	Total	Total
Total Salaries and Pensions	314,300	259,767

The average number of fulltime and part time staff in the period was:

	2024	2023
	Full time staff	5
Part time staff	12	12
Total Staff	17	17

7. Taxation

8. Fixed Assets

	2024	2023
Tangible Assets:		
I.T. Equipment	-	-
Depreciation	-	-
Land and Buildings	71,250	71,250
Fixtures and Fittings	-	-
Depreciation	-	-
Total	71,250	71,250

9. Debtors

	2024	2023
Accruals and Pre-payments	108,137	146,975
Total	108,137	146,975

10. Creditors, amounts falling due within one year.


	2024	2023
Accruals and deferred income	34,500	114,888
Accruals - creditors	-	-
Other liabilities.	73,637	30,704
Pensions	-	1,383
Total	108,137	146,975

11. Balances

	2024
Balance 1 April 2023	189,666
Incoming	
Outgoing	
Balance 31 March 2024	315,241

Fund balances are represented as follows:

	2024	2023
Unrestricted funds	265,241	79,220
Restricted funds	50,000	110,446
Net current assets	315,241	189,666



Note. The above information reflects the key metrics from the audited accounts. Full detail is available on request from the Treasurer. If you would like to discuss any other information, please contact John Bradford at treasurer@wyreforestcab.org.uk

Reserve Policy

Reserves stated as at 31/03/2024

Unrestricted Reserve £228,936

Designated Reserve £ 50,000

Unrestricted Reserve

The charity will hold a minimum of 5 months operating costs in Unrestricted Reserve, a sum of circa £160,000.

This reserve is held as an emergency fund to help the trustees manage the charity through unforeseen circumstances, or emergencies (e.g. a reoccurrence of the pandemic or similar). Or to assist the trustees in winding up the organisation including paying all staff costs including redundancy payment if that action became necessary. The charity does not have any outstanding loans or creditors and the only current liability on the balance sheet is a small accrual provision of £35,000 for unearned income received for services yet to be supplied.

The trustees are satisfied that the minimum 5 month provision is both appropriate and proportionate for the purposes set out above.

Designated Reserve

The charity currently holds a £50,000 provision under Designated Reserve. This provision is held specifically as a sustainability reserve to fund contingency arrangements and succession plans which will provide further robustness in our infrastructure, aiding achievement of our strategy. Further details of this fund are contained in the Chief Officers Business Plan document.

We aim to expand our service provision into our community as well as increasing our financial activities through grant revenues.

Review Period

The trustees commit to reviewing and amending this policy on an annual basis after the close of the financial accounting period.

Public Benefit Compliance:

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Key Statistics

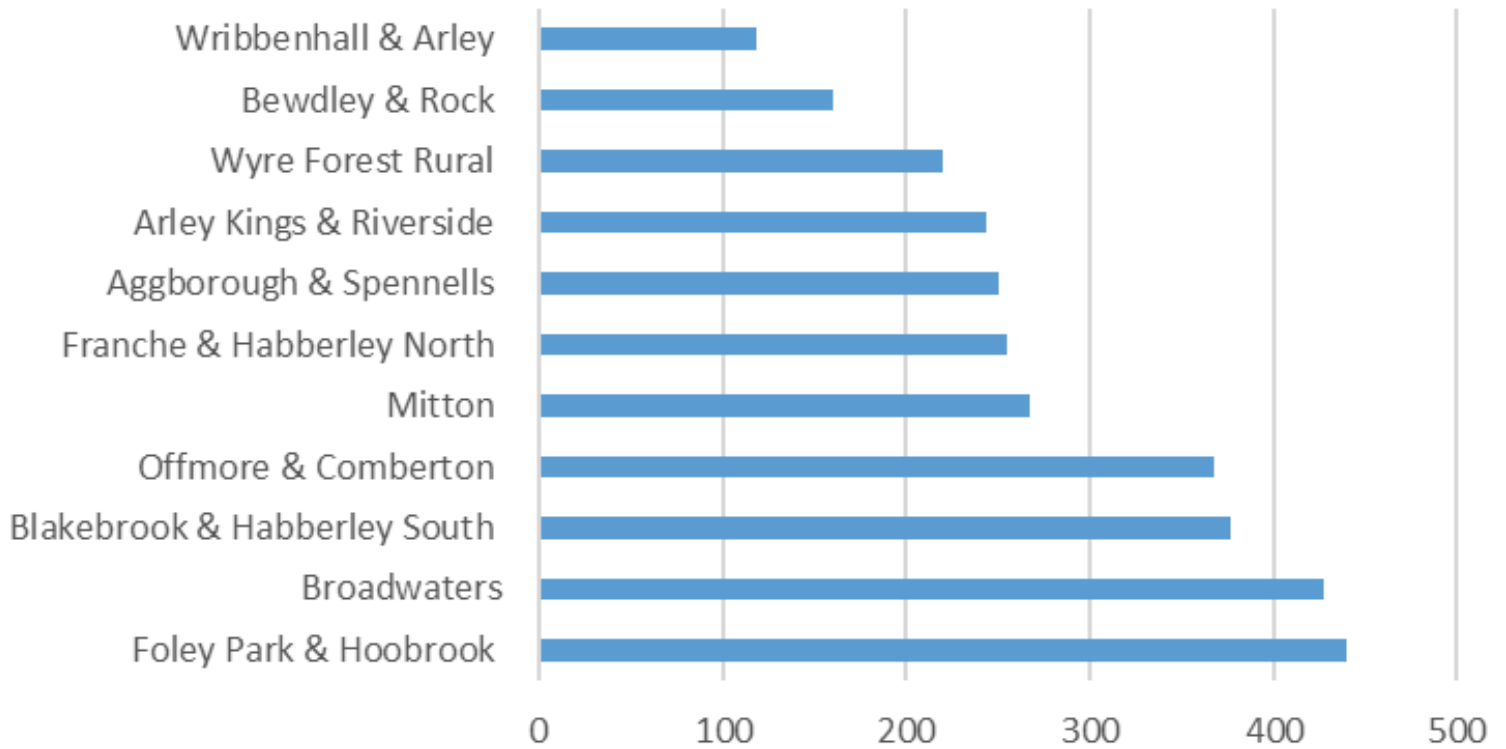
Consolidated results for the period 2 April 2023 - 31 March 2024

Delivery Summary	
Clients	5,107
Issues	16,141
Activities	25,385
Cases	6,691

Top Ten Issues Effecting Clients in Wyre Forest	Number of Issues Dealt With	Number of Clients Supported
Benefits & Tax Credits	5,082	2,149
Charitable Support and Food Banks	1,811	1,038
Housing	1,510	895
Debt	2,824	849
Relationships & Family	786	506
Benefits & Universal Credit	815	489
Employment	574	362
Financial Services & Capability	433	357
Utilities & Communication	698	338
Consumer Goods & Services	517	285

NUMBER OF CLIENTS SEEN IN EACH WYRE FOREST WARD

Number of Clients Seen by Ward



Summary of National Statistics

Wyre Forest Citizens Advice forms part of the national Citizens Advice below is show information from Citizens Advice Annual Report and Accounts 2023–2024

Who we helped in 2023 to 2024

National and local Citizens Advice helps millions of people every year and in 2023 to 2024 we helped 2.68 million people one-to-one, by phone, email, webchat and in person. This included:



51.7 million

visits to our website



1.8 million

people helped on the phone (down 4.8% from 1.87 million in 2022 to 2023)



760,000

people helped by email (up 5.5% from 729,000 in 2022 to 2023)



627,000

people were helped face to face (up 28.7% from 457,000 in 2022 to 2023)



168,000

people helped on webchat (up 2.8% from 166,000 in 2022 to 2023)



80,000

witnesses supported (up 1.4% from 79,000 in 2022 to 2023)

Putting a financial value on Wyre Forest Citizens Advice

We help people to solve their problems. In doing so, we create financial value. This means that we save the Government and society money by stopping problems that cost money. It's impossible to put a £ sign on all of the crucial work that we do. But where we have the evidence to do so, talking about the financial value of our service tells a powerful story.

We can calculate three kinds of financial value.

Fiscal value:

Financial savings to local and national Government due to fewer payments for out-of-work benefits, costly evictions, re-housing evicted tenants and less demand on the NHS.

Public value:

When people have fewer problems they have higher levels of wellbeing, participation in society and productivity. Our calculation of public value also includes the value of a volunteer run service.

Value to the people we help:

We help individual clients to achieve individual financial outcomes like getting back-dated benefits, writing-off debts and refunds for consumer issues.

The Figures for Wyre Forest Citizens Advice 2023-2024.

Overall Value (Advice)	
Fiscal Value Total	£2,116,986.00
Public Value Total	£14,858,384.00
Value to the People we Help	£8,675,737.00

For Every £1 Invested	
For Every £1, £x in Fiscal Value	£6.43
For Every £1, £x in Public Value	£45.16
For Every £1, £x in Value to the People we Help	£26.37

Local Authority - by preventing homelessness and housing evictions % mental health services	
Savings to Local Authority Total (Fiscal Value)	£213,386
Savings to Local Authority Total (Council Tax Arrears Repayment Scheduled).	£17,839

NHS - By reducing use of mental health and GP services, and keeping people in work	
Reducing Use of Health Services	£289,756
Keeping People in Work	£60,510
Total Saving to NHS	£350,266

Other Government Departments

Department of Work and Pensions (by keeping people in work)	£947,989.00
Criminal Justice System (by preventing housing evictions and homelessness)	£23,968.00
Housing Providers (by preventing housing evictions)	£581,377.00

Value of Fiscal Benefit Providing Advice to Debt Clients

Total of Value of Advice (fiscal benefits)	£846,277.00
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Wider Economic and Social Benefits

Public value of improving clients' wellbeing (emotional wellbeing, family relationships and positive functioning)	£11,078,681.00
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CLIENT QUOTES



“

I was so stressed about debt and I didn't have enough money to buy food or pay utility bills.

I was offered immediate advice by a very kind and knowledgeable lady. I was sent links to apply for utility and food help. I was extremely grateful that someone was there to talk to and give me sound advice.

”

“In the past I have sought advice on various matters from C.A.B. and have always been given sound professional advice from all members of staff ! Great service.”

“I would just like to say that the help we received filling in forms took a massive load of me and the outcome was amazing . Thank you to the ladies that helped.”

“CA provide an excellent and invaluable service.”

“Very friendly and helpful and didn't judge me at all”

“Your service was professional in every way. ”

“When I first visited the Kidderminster office, I hadn't eaten in four days and was on the verge of homelessness.”

“Very, very useful and helpful. Lady couldn't of been more helpful, or informed. Offered further support, if I needed it. Wonderful service, thank you!”

“CAB are a such a valuable service .The help they have given me and my family especially on Benefits have been life changing .Can't thank them enough.”

“Britain's 4th Emergency Service. Excellent 10/10”

“AMAZING service, God bless you all at CAB , please keep up the important work.”

“Everyone has been so helpful and kind. While I still have some issues to resolve, everything is now moving forward in a positive way. None of this would have happened without the help and support received from everyone at the Kidderminster office, especially the debt advisor, who has been incredibly efficient, kind and supportive. Literally life savers. Thank you all.”

“The staff were kind compassionate and respectful, the professional and prompt service was better than most commercial organisations. I am thankful and feel blessed for the existence of such people in a selfish world.”

“Every time I called citizen advise I have nothing but the best advice and customer service”

“Great service with limited resources for a complex case regarding benefits, debts, unmediated ADHD, housing.”

“Citizens Advice is outstanding and staff are caring, knowledgeable and very competent. 10/10.”

**citizens
advice**

**Wyre
Forest**

CONTACT US



WYRE FOREST CITIZENS ADVICE

Phone/

0808 278 7891

Email/

info@wyreforestcab.org.uk

Website/

www.wyreforestcab.org.uk

Address/

21-23 New Road,
Kidderminster, DY10 1AF

Charity No. 1056390, Company No. 3205031

Authorised and regulated by the Financial Conduct Authority FRN: 617806

WYRE FOREST CITIZENS ADVICE BUREAU

England & Wales - Charity number 1056390

Accounts

**Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the
year ending**

31 March 2023

Wyre Forest Citizens Advice Bureau

**DIRECTORS REPORT AND
ACCOUNTS FOR THE YEAR
ENDED 31 March 2023**

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2023

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Independent Examiners Report	6
Statement of Financial Activities	7
Balance Sheet	8
Notes forming part of the Financial Statement	9 -13

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31st March 2023

The Board of Directors presents its report and accounts for the year ended 31 March 2023.

Reference and Administrative Information.

Charity Name:	Wyre Forest Citizens Advice Bureau Bureau (CAB)
Charity Registration Number:	1056390
Company Registration Number:	03205031
Registered Office and Operational Address:	CAB House, 21 - 23 New Road, Kidderminster Worcestershire, DY10 1AF

Board of Trustees

Chris Jackson	Chairman of Trustee Board (elected 23 rd August 2022)
Hayward Osborne	Vice Chairman (elected 23 rd August 2022)
Paul Hodgson	Treasurer (elected 23 rd August 2022)
Roger Cartwright	
Gail Rothnie	
John Bradford	
Vinh Diep	(Appointed 17 th March 2023)

Bankers.

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Governance and Management:

Whilst overall management of the organisation is delegated to the manager this is overseen by the trustees in accordance with our articles of incorporation

Aims and Objectives:

Our aims

- To provide the advice people need for the problem they face.
- To improve the policies and practices that affect people's lives.

Our principles.

- Wyre Forest Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities.

**Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2023**

Chairman's report for the period to 31st March 2023

This period was of course the first full year post "Covid" and in the main, most Covid restrictions had now been removed. This saw a quite definite change in the support and advice needs and it is of particular note that the demand for face-to-face appointments and 'drop-ins' grew heavily as the year progressed. Both the operational management and the Trustee Board agreed that we would react positively to that need and operated an open door policy where possible.

Whilst demand for all types of advice and support remained high post Covid, World events really impacted on the overall public demand. The ongoing invasion of Ukraine by Russia brought many challenges with displaced Ukrainian citizens being directed to Citizens Advice for all sorts of advice, particularly in the area of benefits. One of the consequences of the conflict was the astronomical rise in energy costs and despite Government support, the number of people who fell into hardship and needed help was extraordinary. I am once again able to say that our staff and volunteers raised to the demands and challenges that we saw in this year in an exemplary, dedicated and highly professional way. I send them very sincere thanks from the whole Trustee Board for their actions.

During the period, we worked closely with all of our funding partners and successfully delivered support as per our agreements. It is worthy of note that we strengthened our partnership with Wyre Forest District Council and agreed on an ongoing project whereby we distributed the government sponsored Household Support Fund (HSF) on behalf of the council, an initiative that we hope will stay in place as long as that particular central government support remains.

On a strategic level, the Trustee Board developed a new 3 year business plan that switched its focus from 'Investment in Infrastructure', to 'Investment in people' In the two previous years, we had refurbished and extended our premises to make it a comfortable place to work and we now aim to further develop, support and reward our staff and volunteers and put in place policies and rewards that recognise the great work that they do.

I am also very pleased to report that we completed our mandatory year 2 'Leadership Skills Audit' in January 2023 (audited by Citizens Advice National body – an audit that measures all pillars of management and Trustee Board governance) and we received a very high score of 92% I thank all the Operational Management and all of the Trustees for their input and work on achieving this outstanding result.

Finally, I inform you that our Chief Officer / Office Manager, Elaine Lowe, informed me in December that she would be retiring in June of 2023 and that accordingly the Trustee Board started the process of recruiting a new Chief Officer early in the new financial year.



Chris Jackson

Chair

Date: 31/10/23

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31st March 2023

Independent Examiner

Geoff Boswell was appointed as the charitable company's independent examiner for accounts year ending 31st March 2023

The Trustees have taken advantage of the exemption conferred by section 477 of the Companies Act 2006 not to have these financial statements audited and confirm that no notice has been deposited to request an audit in accordance with the Companies Act 2006. The Trustees acknowledge their responsibilities for ensuring that:

The company keeps accounting records which comply with the Companies Act 2006:
The financial statements give a true and fair view of the state of the affairs of the company as at 31 March 2020 and of its profit or loss for the year then ended in accordance with the requirements which otherwise comply with the requirements of the small companies regime, so far as applicable to the company.

The financial statements have been prepared in accordance with the Companies Act relating to small companies, and charities commission standards of reporting practice (SORP)

Approved by the Board of Directors on and signed on its behalf by:

Paul Hodgson

P A Hodgson

Treasurer

Dated: 31/10/23

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31st March 2023

**EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2023**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Geoff Boswell
Independent Examiner
2 Tuckingmill Cottages
Canworthy Water
Launceston
PL15 8UW

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2023

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2023

Report of the Directors for the year ending 31 March 2023

INCOME AND EXPENDITURE	Notes	Unrestricted Funds	Restricted Funds	2023 Total	2022 Total
<u>INCOMING RESOURCES</u>					
Grants Received	2			293,471	260,980
Interest Received	3		-	309	52
Contract Income	2	-	-	-	-
Donations			5,355	5,355	5,441
Other Income	2	-	-	500	-
Other charitable income	2	-	-	-	-
Total Incoming resources		-	5,355	299,635	266,473
<u>RESOURCES EXPENDED</u>					
Direct Charitable Expenditure	4				224,440
Management and administration	5				28,430
Total resources expended				302,367	252,870
Surplus/defecit for the year				- 2,732	13,603
Balance brought forward at 1 April 2022				192,398	
Retained Earnings 2023				0	
Balance carried forward at 31 March 2023				189,666	

Continuing Operations:

None of the charity's activities were acquired or discontinued during the above two financial years.

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2023

The notes on pages 10 to 14 form part of these financial statements

BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2023

TOTAL FUNDS AND FIXED ASSETS	Notes	2023	2022
Tangible Fixed Assets	8	£71,250	£71,250
Debtors		£0	£0
Cash at Bank		£265,391	£153,695
TOTAL CURRENT ASSETS		£336,641	£224,945
Accrued re: MAPS		£11,864	£10,505
Accrued re: Henry Smith		£4,463	-£5,341
Accrued re: BEIS		£0	£0
Accrued Miscellaneous		£98,561	£14,928
Total Accruals		£114,888	£20,092
Other miscellaneous liabilities		£32,087	£12,455
CURRENT LIABILITIES		£146,975	£32,547
NET ASSETS		£189,666	£192,398
CHARITY FUNDS			
Restricted funds		£75,445	£75,445
Profit for the year		-£2,732	£13,603
Other charitable funds		£116,953	£103,350
TOTAL FUNDS		£189,666	£192,398

For the year ended 31 March 2023, the Trustees have taken advantage of the exemption conferred by section 477 of the Companies Act 2006 not to have these financial statements audited. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476. The directors acknowledge their responsibility for:

- i) Ensuring the company keeps accounting records which comply with the Companies Act 2006
- ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its profit and loss financial year, and which otherwise comply with the small companies regime requirements of the Companies Act relating to accounts so far as applicable to the company.

Approved by the Board of Directors on 31/10/23 and signed on its behalf by:

P A Hodgson

Paul Hodgson

Treasurer

Dated: 31/10/23

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31st March 2023

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2023
STATEMENT OF ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006, except as explained in note 11, trustee's remuneration has not been disclosed due to its confidential nature.

1.2 Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

1.4 Incoming resources

All incoming resources are included in the Statement of financial activities when the company has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated facilities are included at the value to the company where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources. Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements.

1.6 Going concern

The company has cash resources and has no requirement for external funding. The trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. They continue to believe the going concern basis of accounting appropriate in preparing the financial statements.

1.7 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised.

Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & fittings 20% straight line basis

Office equipment - 50% straight line basis

Land and buildings are not depreciated

1.8 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

At the end of March 2020, the company followed the correct procedure to re-auto enroll all employees to the pensions schemes and made the appropriate statutory declaration.

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2023

2. Income				
	2023			2022
Income source	Restricted	Unrestricted	Total	Total
Money Advice Service	69,500	-		70,274
Vestia	36,399	-		
Universal Credit Advice				59935
General Advice Services		19,479		10,174
Henry Smith Charity	67,372			27,372
MacMillan	27,100			27,108
Worcester County Council (WAN)		5,984		9,366
Wyre Forest District Council		30,868		29,641
WFDC Homeless Prevention		27,500		11,267
Wyre Forest Community Housing	14,053			20,336
Kidderminster Town Council	-			-
Bewdley Town Council	-	1,380		1,000
Others	-	-	-	-
	214,424	85,211	299,635	266,473

2.1 Voluntary Income				
	2023			2022
Income source	Restricted	Unrestricted	Total	Total
Donations and Fundraising		5,355	5,355	5,442

3. Investment Income				
	2023			2022
Income source	Restricted	Unrestricted	Total	Total
Interest received		309	309	52

Total Received.				
	2023			2022
Total Income	Restricted	Unrestricted	Total	Total
Total Income	214,424	85,211	299,635	266,473

4. Direct Charitable Expenditure

	2023			2022
	Unrestricted	Restricted	Total	Total
Employment costs	38,981	220,786	259,767	222,765
Training and Travel Costs	255	3,633	3,888	1,675
Total	39,236	224,419	263,655	224,440

5. Management and Administration

	2023	2022
	Total	Total
Property Costs	18,034	5,351
Office Costs	16,049	17,842
Professional Fees	335	1,135
Audit Fees	72	198
Membership and Subscriptions	-	-
Governance Costs	3,964	4,048
Bank Charges	72	818
Publicity	-	-
Misc Expenses	186	962
Total	38,712	28,430
Total Costs	302,367	252,870

6. Information on Employees and Trustees

	2023	2022
	Total	Total
Total Salaries and Pensions	259,767	222,765

The average number of fulltime and part time staff in the period was:

	2023	2022
	Full time staff	5
Part time staff	12	12
Total Staff	17	17

7. Taxation

There are no taxation liabilities arising during 2022 or 2021

8. Fixed Assets	2023	2022
Tangible Assets:		
I.T. Equipment	-	-
Depreciation	-	-
Land and Buildings	71,250	71,250
Fixtures and Fittings	-	-
Depreciation	-	-
Total	<u>71,250</u>	<u>71,250</u>

9. Debtors	2023	2022
Accruals and Pre-payments	146,975	32,547
Total	<u>146,975</u>	<u>32,547</u>

10. Creditors, amounts falling due within one year.

	2023	2022
Accruals and deferred income	114,888	20,042
Accruals - creditors	-	-
Other liabilities.	30,704	11,410
Pensions	1,383	1,095
Total	<u>146,975</u>	<u>32,547</u>

11. Balances	2023
Balance 1 April 2022	192,398
Incoming	
Outgoing	
Balance 31 March 2023	189,666

Fund balances are represented as follows:

	2023	2022
Unrestricted funds	79,220	103,350
Restricted funds	110,446	89,048
Net current assets	189,666	192,398

WYRE FOREST CITIZENS ADVICE BUREAU

England & Wales - Charity number 1056390

Accounts

**Wyre Forest Citizens Advice
Report of the Board of Directors for the
year ending**

31 March 2022

Wyre Forest Citizens Advice

**DIRECTORS REPORT AND
ACCOUNTS FOR THE
YEAR ENDED 31 March
2022**

Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31 March 2022

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Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31st March 2022

The Board of Directors presents its report and accounts for the year ended 31 March 2022
Reference and Administrative Information.

Charity Name: Wyre Forest Citizens Advice Bureau (CAB)

Charity Registration Number: 1056390

Company Registration Number: 03205031

Registered Office and
Operational Address: CAB House, 21 - 23 New Road,
Kidderminster Worcestershire, DY10 1AF

Board of Trustees

Robert Pritchard - Chair (Resigned 31 Dec 2021)

Christopher Jackson - Vice Chair

Christopher Jackson - Treasurer (Acting Chair at 31 March 2022)

Sheila Udeshi - (Resigned 21 February 2022)

Roger Cartwright

Jay Pedley

Hayward Osborne

Gail Rothnie - Elected 21 December 2021

Bankers.

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

Governance and Management:

Whilst overall management of the organisation is delegated to the manager this is overseen by the trustees in accordance with our articles of incorporation

Aims and Objectives:

Our aims

- To provide the advice people need for the problem they face.
- To improve the policies and practices that affect people's lives.

Our principles.

- Wyre Forest Citizens Advice provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities

Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31 March 2022

The financial year started out with a huge amount of uncertainty created primarily by the “post pandemic” landscape and the concerns that this would bring in regards to continuation of funding from both independent sources and by local authority re-structuring that was an inevitable consequence of the global financial pressures - because of the pandemic. We were particularly worried about the potential reduction in personal donations that might happen, as a result of everyone being very careful with their own finances. We also had significant additional concerns about proposed central Government re-structuring of the Department of Works and Pensions and how they might re-organise funding for both Help to Claim (HTC) and the Money And Pensions advice services.) MaPS). As they year unfolded, it transpired that many of our concerns were premature, but that these would certainly be things to re-visit in the next financial year.

Our focus this year was on re-establishing excellent service to the public and we quickly restored the highest level of services and the Trustee Board are very pleased with both the actions and the outcome of the employed staff and all of our volunteers and the results are available to view in our last Annual report. As We have outlined in previous reports, we regard the safety and wellbeing of our staff as a paramount requirement to allow us to continue to offer the high level of service that we are known for. As such, we made the decision to continue to carry out planned refurbishments to our office building and also to finally execute the commissioning of our new 40 square meter operations room extension, that has been in a planning phase for a number of years. The building was started in September 2021 and was nearing completion as at 31st March 2022. The anticipated finish date is mid April 2022. However, all of the financial costs have been included in the result up to this year end and have been covered by a mix of short term bank loan (50%) and release of accrued reserves for the project (50%).

We end the year with a small deficit and much in line with our business plan and projections, for which our Trustee Board are very pleased with and publicly acknowledge the immense contribution that our staff and volunteers have made over the past 2 years of pandemic and uncertainty.

The Charity's policy on reserves:

The Charities Commission advise that we keep three months operating costs in reserve and it is a guideline that we follow. Beyond this, our policy is always to use reserves for the benefit of the public and in support of our key objectives and principles.

Public Benefit Compliance:

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Signed on behalf of the charity's Trustees:

A handwritten signature in black ink, appearing to read "Chris Jackson", written on a light-colored background.

Chris Jackson

Acting Chair

Date: 23 August 2022

Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31st March 2022

Independent Examiner

Geoff Boswell was appointed as the charitable company's independent examiner for accounts year ending 31st March 2022

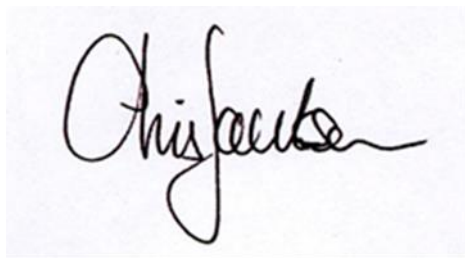
The Trustees have taken advantage of the exemption conferred by section 477 of the Companies Act 2006 not to have these financial statements audited and confirm that no notice has been deposited to request an audit in accordance with the Companies Act 2006. The Trustees acknowledge their responsibilities for ensuring that:

The company keeps accounting records which comply with the Companies Act 2006: The financial statements give a true and fair view of the state of the affairs of the company as at 31 March 2020 and of its profit or loss for the year then ended in accordance with the requirements which otherwise comply with the requirements of the small companies regime, so far as applicable to the company.

The financial statements have been prepared in accordance with the Companies Act relating to small companies, and charities commission standards of reporting practice (SORP)

Approved by the Board of Directors on and signed on its behalf by:

Chris Jackson.

A handwritten signature in black ink, appearing to read 'Chris Jackson', written over a light blue grid background.

Acting Chair

Dated: 23 August 2022

Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31st March 2022

**EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS
FOR THE YEAR ENDED 31 MARCH 2022**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below.

In connection with my examination, no matter has come to my attention:

(1) Which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 386 of the Companies Act 2006; and
- to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or

(2) To which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



Geoff Boswell 26 July 2022
Independent Examiner
2 Tuckingmill Cottages
Canworthy Water
Launceston
PL15 8UW

Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31 March 2022

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2022

Report of the Directors for the year ending 31 March 2022

INCOME AND EXPENDITURE		Unrestricted	Restricted	2022	2021
	Notes	Funds	Funds	Total	Total
<u>INCOMING RESOURCES</u>					
Grants Received	2	24,688	236,292	260,980	268,294
Interest Received	3	52	-	52	50
Contract Income	2	-	-	-	190
Donations		5,441	-	5,441	15,793
Other Income	2	-	-	-	1,018
Other charitable income	2	-	-	-	2,383
Total Incoming resources		30,181	236,292	266,473	287,728
<u>RESOURCES EXPENDED</u>					
Direct Charitable Expenditure	4			224,440	207,151
Management and administration	5			28,430	68,743
Total resources expended				252,870	275,894
Surplus/defecit for the year				13,603	11,834
Balance brought forward at 1 April 2021				178,795	
Retained Earnings 2022				13,603	
Balance carried forward at 31 March 2022				192,398	

Continuing Operations:

None of the charity's activities were acquired or discontinued during the above two financial years.

Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31 March 2022

The notes on pages 10 to 14 form part of these financial statements

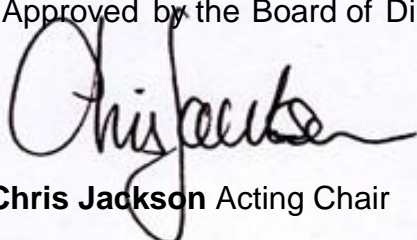
BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2022

TOTAL FUNDS AND FIXED ASSETS	Notes	2022	2021
Tangible Fixed Assets	8	£71,250	£71,250
Debtors		£0	£0
Cash at Bank	9	£153,695	£186,314
TOTAL CURRENT ASSETS		£224,945	£257,564
Accrued re: MAPS		£10,505	£10,506
Accrued re: Henry Smith		-£5,341	-£6,219
Accrued re: BEIS		£0	£5,500
Accrued Miscellaneous		£14,928	£57,149
Total Accruals		£20,092	£66,935
Other miscellaneous liabilities		£12,455	£11,834
CURRENT LIABILITIES	10	£32,547	£78,770
NET ASSETS		£192,398	£178,794
CHARITY FUNDS			
Restricted funds	11	£75,445	£63,609
Profit for the year		£13,603	£11,835
Other Charitable funds		£103,350	£103,350
TOTAL FUNDS		£192,398	£178,794

For the year ended 31st March 2022, the Trustees have taken advantage of the exemption conferred by section 477 of the Companies Act 2006 not to have these financial statements audited. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476. The directors acknowledge their responsibility for:

- i) Ensuring the company keeps accounting records which comply with the Companies Act 2006
- ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its profit and loss financial year, and which otherwise comply with the small companies regime requirements of the Companies Act relating to accounts so far as applicable to the company.

Approved by the Board of Directors on **23 August 2022** and signed on its behalf by:


Chris Jackson Acting Chair

Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31st March 2022

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022
STATEMENT OF ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006, except as explained in note 11, trustee's remuneration has not been disclosed due to its confidential nature.

1.2 Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

1.4 Incoming resources

All incoming resources are included in the Statement of financial activities when the company has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated facilities are included at the value to the company where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements

Wyre Forest Citizens Advice
Report of the Board of Directors for the year ending 31 March 2022

1.6 Going concern

The company has cash resources and has no requirement for external funding. The trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. They continue to believe the going concern basis of accounting appropriate in preparing the financial statements.

1.7 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & fittings 20% straight line basis

Office equipment - 50% straight line basis

Land and buildings are not depreciated

1.8 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

At the end of March 2020, the company followed the correct procedure to re-auto enroll all employees to the pensions schemes and made the appropriate statutory declaration.

2. Income

Income source	2022			2021
	Restricted	Unrestricted	Total	Total
Money Advice Service	70,274	-	70,274	54,093
Universal Credit Advice Service	59,935	-	59,935	52,537
General Advice Services	-	10,175	10,175	36,430
Henry Smith Charity	27,372	-	27,372	33,969
MacMillan	27,108	-	27,108	30,630
Worcester County Council (WAN)	-	9,366	9,366	24,649
Wyre Forest District Council	20,000	9,641	29,641	20,431
WFDC Homeless Prevention	11,267	-	11,267	14,800
Wyre Forest Community Housing	20,336	-	20,336	12,008
Kidderminster Town Council	-	-	-	3,850
Bewdley Town Council	-	1,000	1,000	1,000
Others	-	-	-	3,331
	236,292	30,182	266,474	287,728

2.1 Voluntary Income

Income source	2022			2021
	Restricted	Unrestricted	Total	Total
Donations and Fundraising		5,442	5,442	15,793

3. Investment Income

Income source	2022			2021
	Restricted	Unrestricted	Total	Total
Interest received		52	52	50

Total Received.

Total Income	2022			2021
	Restricted	Unrestricted	Total	Total
Total Income	236,292	30,182	266,474	287,728

4. Direct Charitable Expenditure

	2022			2021
	Unrestricted	Restricted	Total	Total
Employment costs	26,872	195,893	222,765	206,698
Training and Travel Costs	54	1,621	1,675	453
Total	26,926	197,514	224,440	207,151

5. Management and Administration

	2022	2021
	Total	Total
Property Costs	5,351	42,321
Office Costs	17,842	19,394
Professional Fees	1,135	379
Audit Fees	198	360
Membership and Subscriptions	-	-
Governance Costs	4,048	4,915
Bank Charges	818	69
Publicity	-	-
Misc Expenses	- 962	1,306
Total	28,430	68,743
Total Costs	252,870	275,894

6. Information on Employees and Trustees

	2022	2021
	Total	Total
Total Salaries and Pensions	222,765	206,698

The average number of fulltime and part time staff in the period was:

	2022	2021
	Full time staff	5
Part time staff	12	11
Total Staff	17	15

7. Taxation

There are no taxation liabilities arising during 2022 or 2021

8. Fixed Assets

	2022	2021
Tangible Assets:		
I.T. Equipment	-	-
Depreciation	-	-
Land and Buildings	71,250	71,250
Fixtures and Fittings	-	-
Depreciation	-	-
Total	71,250	71,250

9. Debtors

	2022	2021
Accruals and Pre-payments	32,547	78,769
Total	32,547	78,769

10. Creditors, amounts falling due within one year.

	2022	2021
Accruals and deferred income	20,042	66,935
Accruals - creditors	-	-
Other liabilities.	11,410	10,867
Pensions	1,095	1,095
Total	32,547	78,897

11. Balances

	2022
Balance 1 April 2021	178,794
Incoming	266,474
Outgoing	252,870
Balance 31 March 2022	192,398

Fund balances are represented as follows:

	2022	2021
Unrestricted funds	103,350	115,363
Restricted funds	89,048	63,431
Net current assets	192,398	178,794

WYRE FOREST CITIZENS ADVICE BUREAU

England & Wales - Charity number 1056390

Accounts

**Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the
year ending**

31 March 2021

Wyre Forest Citizens Advice Bureau

**DIRECTORS REPORT AND
ACCOUNTS FOR THE
YEAR ENDED 31 March
2021**

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2021

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**Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31st March 2021**

The Board of Directors presents its report and accounts for the year ended 31 March 2021
Reference and Administrative Information.

Charity Name: Wyre Forest Citizens Advice Bureau (CAB)

Charity Registration Number: 1056390
Company Registration Number: 03205031

Registered Office and
Operational Address: CAB House, 21-23 New Road,
Kidderminster Worcestershire, DY10 1AF

Board of Trustees

Robert Pritchard - Chair
Christopher Jackson - Vice Chair
Christopher Jackson - Treasurer
Tony Quinn
Sheila Udeshi
Roger Cartwright
Jay Pedley
Rev Hayward Osborne

Bankers.

CAF Bank Ltd, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent, ME19 4JQ
Governance and Management:

Whilst overall management of the organisation is delegated to the manager this is overseen by the trustees in accordance with our articles of incorporation

Aims and Objectives:

Our aims

- To provide the advice people need for the problem they face.
- To improve the policies and practices that affect people's lives.

Our principles.

- The Wyre Forest Citizens Advice Bureau provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities

**Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2021**

This was a particularly difficult year for the business as the entirety of the year was conducted under Covid 'lock-down' restrictions in one form or another. Despite this, the Charity managed to maintain its core funding and receive some additional Covid support grants that proved invaluable. We had to operate the Charity in a mix of 'work from home' and small office based key worker presence. The board is very proud that despite these very difficult conditions, our staff and volunteers managed to uphold and even improve the excellent level of service and support to the public, that we are known for locally.

Throughout the pandemic, our key focus has been on the health and safety of our staff whilst maintaining our presence in the community. Indeed, the office closure position in the early part of the year actually gave us the space to carry out much needed renovations that have already further improved the quality of the workplace for the benefit of the employees and volunteers.

Despite the challenge that the year set us, we maintained our surplus financial position and remain confident that the new financial year will see us continue to meet our goals and objectives.

The Charity's policy on reserves:

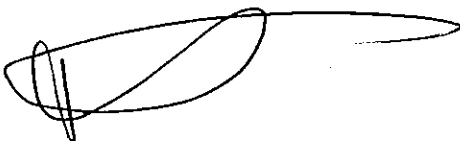
The Charities Commission advise that we keep three months operating costs in reserve and we aim to do this. Our premises are Victorian and there is a significant amount of repair and refurbishment needed

PUBLIC BENEFIT COMPLIANCE

The Trustees confirm that they have complied with the duty in section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance on public benefit, 'Charities and Public Benefit'.

Signed on behalf of the charity's Trustees:

Robert Pritchard



Chair

Date: 1 November 2021

**Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31st March 2021**

Independent Examiner

Geoff Boswell was appointed as the charitable company's independent examiner for accounts year ending 31st March 2021

The Trustees have taken advantage of the exemption conferred by section 477 of the Companies Act 2006 not to have these financial statements audited and confirm that no notice has been deposited to request an audit in accordance with the Companies Act 2006. The Trustees acknowledge their responsibilities for ensuring that:

The company keeps accounting records which comply with the Companies Act 2006: The financial statements give a true and fair view of the state of the affairs of the company as at 31 March 2020 and of its profit or loss for the year then ended in accordance with the requirements which otherwise comply with the requirements of the small companies regime, so far as applicable to the company.

The financial statements have been prepared in accordance with the Companies Act relating to small companies, and charities commission standards of reporting practice (SORP)

Approved by the Board of Directors on and signed on its behalf by:

Robert Pritchard.

A handwritten signature in black ink, consisting of a series of loops and a long horizontal stroke, positioned below the name Robert Pritchard.

Chair

Dated; 1 November 2021

**Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31st March 2021**

**EXAMINERS' REPORT TO THE DIRECTORS ON THE UNAUDITED ACCOUNTS FOR THE
YEAR ENDED 31 MARCH 2021**

My examination was carried out in accordance with the general directions given by the Charity Commission. An examination includes a review of the accounting records kept by the company and a comparison of the financial statements presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the financial statements present a 'true and fair view' and the report is limited to those matters set out in the statement below

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 386 of the Companies Act 2006; and
 - to prepare financial statements which accord with the accounting records and comply with the accounting requirements of section 396 of the Companies Act 2006 and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

9 August 2021



Geoff Boswell
Independent Examiner
2 Tuckingmill Cottages
Canworthy Water
Launceston PL15 8UW

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2021

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

Report of the Directors for the year ending 31 March 2021

	Notes	Unrestricted Funds	Restricted Funds	2021 Total	2020 Total
INCOME AND EXPENDITURE					
<u>INCOMING RESOURCES</u>					
Grants Received	2	45,607	222,687	268,294	226,519
Interest Received	3	-	-	-	52
Contract Income	2	190	-	190	416
Donations		15,793	-	15,793	5,915
Other Income	2	1,018	65	1,018	574
Other charitable income	2	2,369	-	2,369	988
Total Incoming resources		64,977	222,752	287,728	234,464
 RESOURCES EXPENDED					
Direct Charitable Expenditure	4			207,151	190,659
Management and administration	5			68,743	28,572
Total resources expended				275,894	219,231
 Surplus/defecit for the year				11,834	15,233
 Balance brought forward at 1 April 2020				166,781	
Retained Earnings				179	
Retained Earnings 2021				11,834	
Balance carried forward at 31 March 2021				178,794	

Continuing Operations:

None of the charity's activities were acquired or discontinued during the above two financial years.

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31 March 2021

The notes on pages 10 to 14 form part of these financial statements

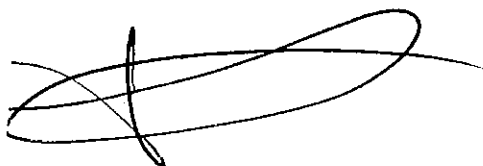
BALANCE SHEET FOR THE YEAR ENDED 31st MARCH 2021

TOTAL FUNDS AND FIXED ASSETS	Notes	2021	2020
		£	£
Tangible Fixed Assets	8	71,250	71,250
Debtors		-	-
Cash at Bank	9	186,314	144,715
TOTAL CURRENT ASSETS		257,564	215,965
Accrued re: MAPS		10,506	
Accrued re: HTC		6,660	
Accrued re: McMillan		1,178	
Accrued re: Henry Smith	-	6,219	
Accrued re: BEIS		5,500	
Accrued Miscellaneous		49,310	
Total Accruals		66,935	49,183
Other miscellaneous liabilities		11,834	-
CURRENT LIABILITIES	10	78,769	49,183
NET ASSETS		178,795	166,782
CHARITY FUNDS			
Restricted funds	11	63,431	63,432
Retained earnings		178	-
Profit for the year		11,835	-
Other Charitable funds		103,350	103,350
TOTAL FUNDS		178,794	166,781

For the year ended 31st March 2021, the Trustees have taken advantage of the exemption conferred by section 477 of the Companies Act 2006 not to have these financial statements audited. No members have required the company to obtain an audit of its accounts for the year in question in accordance with section 476. The directors acknowledge their responsibility for:

- i) Ensuring the company keeps accounting records which comply with the Companies Act 2006
- ii) Preparing accounts which give a true and fair view of the state of affairs of the company as at the end of its profit and loss financial year, and which otherwise comply with the small companies regime requirements of the Companies Act relating to accounts so far as applicable to the company.

Approved by the Board of Directors on 1 September 2021 and signed on its behalf by:

A handwritten signature in black ink, consisting of several overlapping loops and a vertical stroke, positioned above the name Robert Pritchard.

Robert Pritchard.
Chair

The notes on pages 10 to 14 form part of these financial statements

Wyre Forest Citizens Advice Bureau
Report of the Board of Directors for the year ending 31st March 2021

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021
STATEMENT OF ACCOUNTING POLICIES

1.1 Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, and in accordance with the Financial Reporting Standard for Smaller Entities (effective April 2008). The financial statements have been prepared in accordance with the Statement of Recommended Practice (SORP), 'Accounting and Reporting by Charities' published in March 2005, applicable accounting standards and the Companies Act 2006, except as explained in note 11, trustee's remuneration has not been disclosed due to its confidential nature.

1.2 Company status

The company is a company limited by guarantee. The members of the company are the Trustees named on page 1. In the event of the company being wound up, the liability in respect of the guarantee is limited to £1 per member of the company.

1.3 Fund accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the company and which have not been designated for other purposes.

1.4 Incoming resources

All incoming resources are included in the Statement of financial activities when the company has entitlement to the funds, certainty of receipt and the amount can be measured with sufficient reliability.

Donated facilities are included at the value to the company where this can be quantified and a third party is bearing the cost. No amounts are included in the financial statements for services donated by volunteers.

Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

1.5 Resources expended

All expenditure is accounted for on an accruals basis and has been included under expense categories that aggregate all costs for allocation to activities. Where costs cannot be directly attributed to particular activities they have been allocated on a basis consistent with the use of the resources.

Support costs are those costs incurred directly in support of expenditure on the objects of the company and include project management carried out at Headquarters. Governance costs are those incurred in connection with administration of the company and compliance with constitutional and statutory requirements

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1.6 Going concern

The company has cash resources and has no requirement for external funding. The trustees have a reasonable expectation that the company has adequate resources to continue in operational existence for the foreseeable future. They continue to believe the going concern basis of accounting appropriate in preparing the financial statements.

1.7 Tangible fixed assets and depreciation

All assets costing more than £1,000 are capitalised. Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

Fixtures & fittings 20% straight line basis

Office equipment - 50% straight line basis

Land and buildings are not depreciated

1.8 Pensions

The company operates a defined contribution pension scheme and the pension charge represents the amounts payable by the company to the fund in respect of the year.

At the end of March 2020, the company followed the correct procedure to re-auto enroll all employees to the pensions schemes and made the appropriate statutory declaration.

2. Income

Income source	2021			2020
	Restricted	Unrestricted	Total	Total
Money Advice Service	54,093	-	54,093	52,688
Universal Credit Advice Service	52,537	-	52,537	51,723
General Advice Services	-	36,430	36,430	8,235
Henry Smith Charity	33,969	-	33,969	27,370
MacMillan	30,630	-	30,630	27,108
Worcester County Council (WAN)	24,649	-	24,649	19,900
Wyre Forest District Council	-	20,431	20,431	22,253
WFDC Homeless Prevention	14,800	-	14,800	14,583
Wyre Forest Community Housing	12,008	-	12,008	8,005
Kidderminster Town Council	-	3,850	3,850	-
Bewdley Town Council	-	1,000	1,000	1,500
Others	-	3,331	3,331	1,100
	<u>222,685</u>	<u>65,042</u>	<u>287,728</u>	<u>234,464</u>

2.1 Voluntary Income

Income source	2021			2020
	Restricted	Unrestricted	Total	Total
Donations and Fundraising		15,793	<u>15,793</u>	<u>5,915</u>

3. Investment Income

Income source	2021			2020
	Restricted	Unrestricted	Total	Total
Interest received		50	<u>50</u>	<u>52</u>

Total Received.

Total Income	2021			2020
	Restricted	Unrestricted	Total	Total
Total Income	<u>222,685</u>	<u>65,042</u>	<u>287,728</u>	<u>234,464</u>

4. Direct Charitable Expenditure

	2021			2020
	Unrestricted	Restricted	Total	Total
Employment costs	16,517	190,181	206,698	185,964
Redundancy costs	-	-	-	-
Training and Travel Costs	453	-	453	4,695
Total	16,970	190,181	207,151	190,659

5. Management and Administration

	2021	2020
	Total	Total
Property Costs	42,321	6,144
Office Costs	19,394	12,787
Professional Fees	379	598
Audit Fees	360	598
Membership and Subscriptions	-	-
Governance Costs	4,915	5,920
Bank Charges	69	60
Publicity	-	588
Misc Expenses	1,306	1,876
Total	68,743	28,572
Total Costs	275,894	219,231

6. Information on Employees and Trustees

	2021	2020
	Total	Total
Total Salaries and Pensions	206,698	185,964

The average number of fulltime and part time staff in the period was:

	2021	2020
	Full time staff	4
Part time staff	11	10
Total Staff	15	14

7. Taxation

There are no taxation liabilities arising during 2020 or 2021

8. Fixed Assets	2021	2020
Tangible Assets:		
I.T. Equipment	-	-
Depreciation	-	-
Land and Buildings	71,250	71,250
Fixtures and Fittings	-	-
Depreciation	-	-
Total	71,250	71,250

9. Debtors	2021	2020
Accruals and Pre-payments	78,769	49,183
Total	78,769	49,183

10. Creditors, amounts falling due within one year.

	2021	2020
Accruals and deferred income	66,935	41,998
Accruals - creditors	-	127
Other liabilities.	10,867	6,338
Pensions	1,095	975
Total	78,897	49,183

11. Balances	2021
Balance 1 April 2020	166,781
Incoming	287,728
Outgoing	275,894
Balance 31 March 2021	178,794

Fund balances are represented as follows:

	2021	2020
Unrestricted funds	115,363	103,350
Restricted / Designated funds	63,431	63,432
Net current assets	178,794	166,781