



2023-2024 ANNUAL REPORT

WWW.WYREFORESTCAB.ORG.UK

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 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. 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.

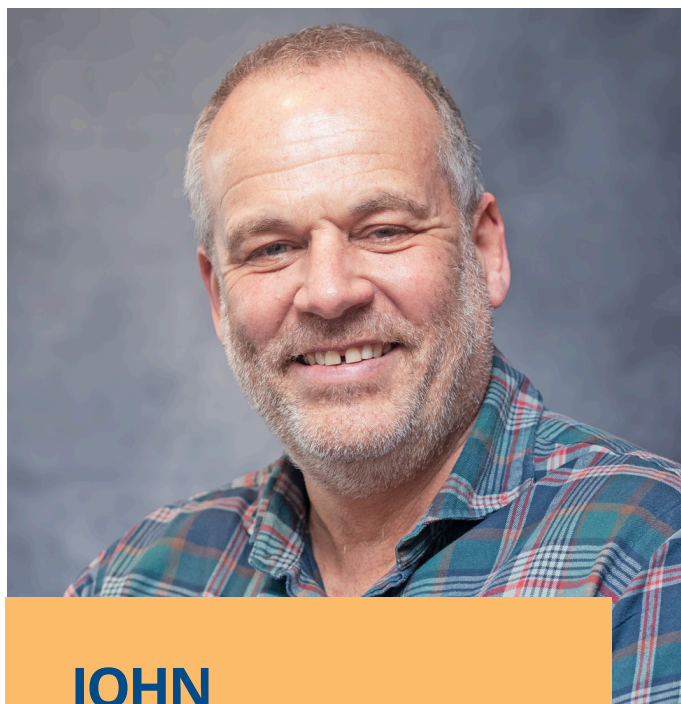
Looking ahead, we are actively working with partners across the district, county, and region to explore potential new projects, funding opportunities and services. Our goal is to ensure that our community continues to receive the free, independent, impartial, and confidential advice they need to address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

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

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>
<u>RESOURCES EXPENDED</u>				
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

	2024			2023
Income source	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

	2024			2023
Income source	Restricted	Unrestricted	Total	Total
Donations and Fundraising		2,464	2,464	5,355

3. Investment Income

	2024			2023
Income source	Restricted	Unrestricted	Total	Total
Interest received		1,359	1,359	309

Total Received.

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

7. Taxation

8. Fixed Assets

Tangible Assets:

I.T. Equipment	-	-
Depreciation	-	-
Land and Buildings	71,250	71,250
Fixtures and Fittings	-	-
Depreciation	-	-

Total	71,250	71,250
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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

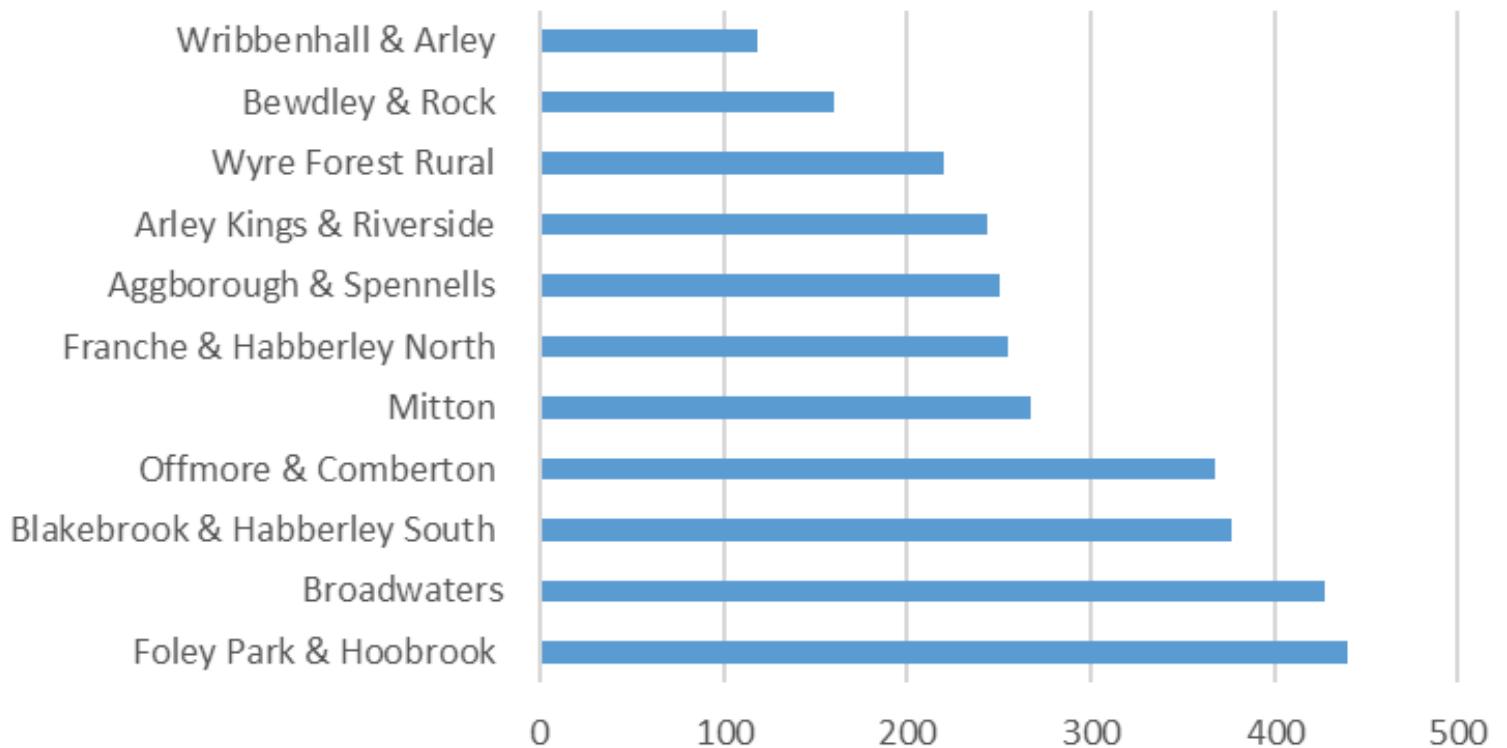
Consolidated results for the period 2 April 2023 - 31 March 2024

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



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