

ANNUAL REPORT 2024-2025



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.

ANNUAL REPORT



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



**PAUL
HODGSON**

Chair of Wyre Forest
Citizens Advice

CHAIR SUMMARY

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

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.




CAROL PRATT
Chief Officer

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
Cost of Sales	
Gross Profit	£409,818.44
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	
TotalforComputerequipment	0
Fixtures, fittings & equipment	0
Fxtrs, ftnngs,etc. - Cost	
Fxtrs, ftnngs,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
TotalforAccruals	£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



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