

# IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU

England & Wales · Charity number 1064862

## Details

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**Other names** ICAB, IPSWICH CAB

**Status** Registered

**Legal form** Charitable company

**Company number** [03438957](#)

**Registered** 1997-10-14

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

## Contact

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**Address** Citizens Advice Ipswich  
Tower House  
17 Tower Street  
Ipswich  
Suffolk  
IP1 3BE

**Phone** 01473219771

**Email** [Admin@Ipswichcab.org.uk](mailto:Admin@Ipswichcab.org.uk)

**Website** [www.ipswichcab.org](http://www.ipswichcab.org)

## Activities

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**Objects:** 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 IPSWICH AND THE SURROUNDING AREAS.

**Activities:** We provide free independent confidential and impartial advice and information to all members of the public and social policy campaigning work.

## Classification

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- **How:** Provides Advocacy/advice/information
- **What:** General Charitable Purposes, Disability, The Prevention Or Relief Of Poverty, Other Charitable Purposes
- **Who:** The General Public/mankind

## Geography

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- **Area of benefit:** SUFFOLK
- Suffolk

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-03-31	£952,207	£943,559	£355,204	32
2024-03-31	£986,135	£959,722	£346,556	43
2023-03-31	£892,147	£865,145	£326,752	32
2022-03-31	£743,886	£755,200	£255,182	35
2021-03-31	£705,216	£676,861	£266,496	32

## Trustees

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Name	Role	Appointed
<b>Thomas Griffin</b>	Chair	2024-08-06
Adrian Blaga		2022-11-03
Edward Bryant		2024-07-18
Ian Williamson		2023-02-01
John Deacon		2015-09-20
Lucy Evans		2022-11-03
Roger Clark		2026-02-20
Tony Cox		2016-09-21

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1064862

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# Accounts

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Registered number: 3438957  
Charity number: 1064862

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2025**

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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S Pinnell, Interim Chair, from January 2024 (appointed 6 January 2024, resigned 1 August 2024)  
J Deacon  
D Podd  
T Cox  
A Blaga  
L Evans  
J Riley (resigned 18 April 2024)  
I Williamson  
E Bryant (appointed 27 August 2024)  
T Griffin (appointed 6 August 2024)

**Company registered number**

3438957

**Charity registered number**

1064862

**Registered office**

Tower House  
17 Tower Street  
Ipswich  
Suffolk  
IP1 3BE

**Bankers**

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

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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The Trustees present their annual report together with the financial statements of the Charity for the 1 April 2024 to 31 March 2025. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also trades under the name Citizens Advice Ipswich.

### **Objectives and activities**

#### **a. Policies and objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Ipswich and surrounding areas, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

#### **b. Objectives, Strategies and Activities for the Year**

Ipswich and District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their express their needs effectively.

The cost of living squeeze has continued to affect households across the country; those areas of deprivation have been particularly impacted. This has resulted in increased pressures on our services as we are a main gateway for accessing Charitable Support. Many of our statutory colleagues have continued to work remotely with reduced or no face-to-face services open for clients.

There are financial pressures on VCFSE colleagues across the area, many of who are having reduce or close their services, resulting in more clients seeking support from ourselves.

In addition to the continuing provision of quality assured advice services to the local community the primary objectives for the year were to increase capacity of the team to meet the additional needs and continue to maintain the partnership with key stakeholders.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Objectives and activities (continued)**

**c. Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets in the public benefit reporting requirements. The principal activity of Citizens Advice Ipswich remained the provision of free, confidential, independent and impartial advice, information and counsel for members for the public. This is provided Monday to Friday through the central office in 17 Tower Street, Ipswich, IP1 3BE.

In addition to generalist advice, the following specialist advisory services were provide:

- Specialist Debt
- Specialist Welfare Benefits Advice
- Social Prescribing services
- Connect for Health (Delivering services in partnership with GP surgeries across Ipswich)
- Long Covid Clinic
- REACT team
- Energy Advice
- Income Maximisation (Addressing Fuel Poverty)

We are Gateway partners for and administer a number of charitable support options

- Gateway Partners for charitable support from LWAS,
- Glasspool Trust administrator
- Food Bank referrals
- Fuel Vouchers
- Local Grant giving Trusts

**d. Community Impact**

Citizens Advice Ipswich has the knowledge, skills and experience to make an impact where clients experience greatest need: most significantly in terms of preventing homelessness, maximising benefits and managing debts, including priority debts such as council tax and rent arrears outcomes. This generates tangible savings for statutory services in terms of lower costs incurred in a range of areas including temporary accommodation, debt enforcement, social care support and primary health care. The charity strives to empower people to help them solve the problems they face and to help them own the solutions to them.

Citizens Advice Impact tools help us to evaluate the difference we make to local communities. These include a New Economy and HM Treasury approved methodology and draws together evidence of the impact of all our activities. The benefits to the community can be expressed in money terms as:

- Fiscal savings
- Public value
- Benefits to individuals
- Improved emotional wellbeing

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Objectives and activities (continued)**

**e. Contribution of Volunteers**

Voluntary social engagement is the heart and soul of Citizens Advice. Citizens Advice Ipswich is reliant on the work of volunteers who undertake a range of roles including administration, interrupting advice, casework and research and campaigning work and serving as trustees. The volunteer base is diverse and committed with 38 people who give a least one day a week to the service.

The monetary value of these services cannot be included in the Financial Statements and indeed their value is inadequately expressed in purely monetary terms. The trustees welcome the opportunity to acknowledge and praise the contribution which volunteers make to the charity with their enthusiasm and dedication. There were 38 volunteers active during the year contributing 6,505 hours of their time.

Calculated based on a living wage of £11.44 per hours this has an estimated financial value of £74,417; although the services they deliver would attract a wage higher than the living wage. As well as their time, care and life experience, the volunteers bring the local community into Citizens Advice Ipswich, so that it is truly an integrated part of the society to which it belongs.

(2023/24: 5,630 hours of volunteering, £64,407)

**Achievements and performance**

**a. Achievements and performance**

Citizens Advice Ipswich reached 50 years of delivering service in July 2024, the AGM in November 2024 was held in Ipswich Town Hall the same venue that the initial public meeting to form Ipswich's own Citizens Advice office was held back in 1973.

In the reporting period the business undertook a year three Leadership Self-Assessment evaluated by National Citizens Advice. This assessment looks deeply into eight different areas of the business and evaluates performance against a set criteria measuring quality standards. Citizens Advice Ipswich achieved the highest outcomes, making eight consecutive years of top marks when externally examined.

**b. Charitable Activities**

Citizens Advice Ipswich remains one of the busiest local citizens advice offices in Suffolk, approximately one third of the clients using citizens advice in Suffolk used the Ipswich local office. This is reflected in key statistics; our client management system known as Casebook records, clients and client issues in the following way:

- Unique clients – individual clients were counted once only during the period.
- Client Issues – client enquiries may include more than issue e.g. employment rights and tax credits or clients may return in the period with new enquiries
- Client Contacts – contact with clients by phone, letter, email or in person.

The data generated by the system shows that during 2024 – 2025 reporting period Citizens Advice Ipswich supported 9,032 clients presenting with 31,846 issues (2023/2024: 9,998 client contacts with 39,744 issues).

We are aware that we are unable to meet the full demand we are experiencing, we are continually reviewing our procedures and looking at ways to be more efficient, ensuring that we continue to meet vulnerable client needs.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Achievements and performance (continued)**

**c. Combating Fuel Poverty**

During 2024 to 2025 we worked to address fuel poverty through several different ways, all generalist advisers are being upskilled to be able to deliver basic energy saving advice. We have dedicated energy advisers (trained up NEA/City & Guilds Level 3 Award in Energy Awareness. We have been active in administering the **Fuel Voucher Scheme** which extends across Suffolk.

Our energy specialist work in partnership with **Cadent Energy** undertaking casework with vulnerable clients needing support to reduce their outgoings and energy costs alongside increasing their income to be able to better heat their homes. The demands for income maximisation are high with the assistance of Health Inequalities funding we were able to increase the capacity of this team.

An award from the **Food Sustainability Fund** enabled us to expand our reach to work with the Ipswich Top Up Shops offering advice and support directly to those most in need.

A further project commencing in February 2025 funded through SCC **Ipswich PDP** offers outreach support at the Top Up food shops across the town.

**d. Digital Inclusion**

From the start of the pandemic Citizens Advice Ipswich recognised that digital inclusion, already an issue in Ipswich would be a greater challenge for clients needing to access services that had to a greater or lesser extent moved to remote delivery.

Continued funding from **Suffolk County Council** under the hardship fund enabled us to support clients accessing Local Welfare Assistance (LWAS) much needed financial support for many households. The increase in demands for face-to-face services has promoted a greater focus on gathering data to understand the extent to which our services are being sought due to digital exclusion.

**The National Lottery** fund our specialist Welfare Benefits team, advice on welfare benefits continued to be in high demand we approached in the past year, with many queries around eligibility for claiming benefits (878 clients). The reduction in other town centre charities resulted in additional demand, a grant from **Suffolk County Council** to assist with capacity meet this has been welcomed.

**Charitable Support:** We have continued to support local charitable trusts as an agent in the administration of grants payable to individual clients as shown in the notes to the financial statements. The grants have a range of different criteria that advisers consider in line with client circumstances.

As a gateway to grants and support for many in need, we referred 746 clients to the local food bank and assisted with accessing a range of other essential grants.

Housing advice considerably increased, largely due to the changes in rental legislation and an increase in 'no fault' evictions, this has driven to the provision of a dedicated Housing and Employment specialist caseworker to work with some of the more complex situations.

**Money Advice:** During 2024-25 the Money Advice team continued to support clients and have written off £526,592 worth of debt. The team supported 486 clients (down from 557 the previous year).

The team undertook 24 Debt Relief Orders and 3 bankruptcies. It has been a challenging year, with increasingly vulnerable clients presenting and needing a great deal of support to resolve their money issues and get cases through to a conclusion. The team saw a notable increase in rent arrears, both with private rented properties and social housing.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Achievements and performance (continued)**

There has been an increase in demands for **Income Maximisation**, driven by the impacts of the higher cost of living especially on working families on limited incomes. We have a specialist resource to review income and expenditure and seek areas to maximise household resources.

**e. Factors relevant to achieve objectives**

The charity is very aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of income for its services.

**Financial review**

**a. Financial review**

Income in the year was £952,207 (2023/24: £986,135) of which £681,545 (2023/24: £753,869) related to project restricted activities.

Expenditure in the year amounted to £943,559 (2023/24: £959,722) comprised in large part to salaries for our employed staff £768,798 (including £1,377 redundancy payments) (2023/24: £741,675). It has been necessary to increase and strengthen the numbers of Management team to meet increased demands and meet commitment to deliver the contracted projects.

**b. Reserves policy**

Citizens Advice Ipswich is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. We will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible.

We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organisation that it could not be managed to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred that Trustees have determined that 'free' reserves of £430,000 should be maintained which is broadly equal to 6 months' future budgeted operating expenditure of our core services. The charity's actual free reserves on 31 March 2025 were £355,204 (2024: £315,611). Reasons for holding funds outlined in the notes to the accounts. The charity aims to rectify the small shortfall in the coming years and will monitor the position on an ongoing basis.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**c. Principal funding**

The Directors extend their gratitude to Ipswich Borough Council, Suffolk and Northeast Essex Integrated Care Board, Suffolk County Council, The Rope Trust who continued to support core operating capacity of the charity. The delivery of specialist funded projects have enabled financial support for our Core services as part of the funding contributed to the management and in-direct costs needed to deliver these services.

Project funding includes:

- Money Advice and Pensions Service - Specialist accredited debt advice
- St Giles Trust - Delivering in partnership specialist debt advice to the probation service.
- Suffolk and Northeast Essex Foundation Trust Integrated Care Board - Connect for Health: (working with Primary care across Ipswich), REACT (Reactive Emergency Assessment Community Team): provide care and support to patients within their own home, avoiding the need for them to come into hospital, Long Covid Support: Supporting the Long Covid clinic based in Ipswich Hospital.
- The National Lottery - Specialist Welfare Benefits Advice including tribunal representation.
- Cadent Energy - Offering energy casework, to maximise household income for vulnerable clients.
- Yorkshire Building Society - Working in partnership to provide advice and support for YBS customers.

The charity did not have any borrowings from either provider of funding or other sources at the balance sheet date.

**d. Plans for the Future**

Within the context of a challenging environment the Board is pleased with the efforts of Citizens Advice Ipswich during the reporting year to deliver the best possible services. It believes the charity is well managed and would like to commend the exceptional work of the undertaken by skilled and committed staff and volunteers.

The trustees are grateful to the agencies and individuals who are working so hard to help us provide and maintain an effective and quality assured independent advice service for the people within the charity's area of benefit.

The trustees recognise that funding for the core services has been reviewed on a 3-year basis is under transformational changes and its heavily reliant on additional specialist project funding.

The Board remains committed to securing new additional funding where possible, but this must be in line with meeting client needs and within the charity's objectives.

The Board wishes to continue to deliver a range of funded services that support the local community, adding value through specialisms to our generalist advice offer. The Board is also keen to find ways to enable colleagues within the VCFSE community supporting clients in Ipswich to better support each other.

Development of a VCFSE hub in Tower Street is something that the Board want to encourage and facilitate, through property management of 19 Tower Street enabling an affordable VCFSE business centre for local organisations to rent office and workshop space in the town centre.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Structure, governance and management**

**a. Governing Document**

Ipswich and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Ipswich and District Citizens Advice Bureau is also known and referred to as Citizens Advice Ipswich. The maximum liability of each member is limited to £10. On 31 March 2025 the company had 14 members. Ipswich and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended on 24 September 2022.

Ipswich and District Citizens Advice Bureau was incorporated as a company limited by guarantee on 24 September 1997. The charity commenced operations on 14 October 1997 at which date the assets and liabilities of the unincorporated Ipswich and District Citizens Advice Bureau were acquired.

**b. Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

**c. Induction of Trustees**

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Ipswich through the provision of training courses and mentoring by established trustees.

**d. Organisational Structure**

Citizens Advice Ipswich is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Ipswich and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

**e. Related party relationships**

Ipswich and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Ipswich to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Structure, governance and management (continued)**

**f. Major risks**

A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Ipswich and District Citizens Advice Bureau is continually monitoring and managing its risk, reviewing the corporate risk register, and ensuring action plans are in place to mitigate its key risks

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources.

The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

**Statement of Trustees' responsibilities**

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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

Approved by order of the members of the board of Trustees and signed on their behalf by:



**I Williamson**  
Financial Management Portfolio Holder  
Date: 16 October 2025

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**Independent examiner's report to the Trustees of Ipswich and District Citizens Advice Bureau ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2025.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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

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

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**INDEPENDENT EXAMINER'S REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:



Dated: 22 October 2025

**Giles Kerkham FCA DChA**

Larking Gowen LLP  
Chartered Accountants  
Ipswich

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2025**

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Total funds 2024 £
<b>Income from:</b>					
Donations and legacies	3	162,655	-	162,655	181,692
Charitable activities	4	102,824	681,545	784,369	799,618
Investments	5	5,183	-	5,183	4,825
<b>Total income</b>		<b>270,662</b>	<b>681,545</b>	<b>952,207</b>	<b>986,135</b>
<b>Expenditure on:</b>					
Charitable activities		231,069	712,490	943,559	959,722
<b>Total expenditure</b>		<b>231,069</b>	<b>712,490</b>	<b>943,559</b>	<b>959,722</b>
<b>Net movement in funds</b>		<b>39,593</b>	<b>(30,945)</b>	<b>8,648</b>	<b>26,413</b>
<b>Reconciliation of funds:</b>					
Total funds brought forward as previously stated		315,611	30,945	346,556	318,143
Prior year adjustment		-	-	-	2,000
Total funds brought forward as restated		315,611	30,945	346,556	320,143
Net movement in funds		39,593	(30,945)	8,648	26,413
<b>Total funds carried forward</b>		<b>355,204</b>	<b>-</b>	<b>355,204</b>	<b>346,556</b>

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

The notes on pages 15 to 33 form part of these financial statements.

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**  
**REGISTERED NUMBER: 3438957**

**BALANCE SHEET**  
**AS AT 31 MARCH 2025**

	Note	2025 £	2024 £
<b>Fixed assets</b>			
<b>Current assets</b>			
Debtors	10	2,569	26,611
Cash at bank and in hand		522,341	398,550
		<u>524,910</u>	<u>425,161</u>
<b>Current liabilities</b>			
Creditors: amounts falling due within one year	11	(169,706)	(78,605)
<b>Net current assets</b>		<u>355,204</u>	346,556
<b>Total net assets</b>		<u><u>355,204</u></u>	<u><u>346,556</u></u>
<b>Charity funds</b>			
Restricted funds	12	-	30,945
Unrestricted funds	12	355,204	315,611
<b>Total funds</b>		<u><u>355,204</u></u>	<u><u>346,556</u></u>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:



.....  
**I Williamson**  
 Financial Management Portfolio Holder  
 Date: 16 October 2025

The notes on pages 15 to 33 form part of these financial statements.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

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**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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	2025 £	2024 £
<b>Cash flows from operating activities</b>		
Net cash used in operating activities	118,608	5,610
	<hr/>	<hr/>
<b>Cash flows from investing activities</b>		
Interest received	5,183	4,825
	<hr/>	<hr/>
<b>Net cash provided by investing activities</b>	5,183	4,825
	<hr/>	<hr/>
<b>Change in cash and cash equivalents in the year</b>	123,791	10,435
Cash and cash equivalents at the beginning of the year	398,550	388,115
	<hr/>	<hr/>
<b>Cash and cash equivalents at the end of the year</b>	<u>522,341</u>	<u>398,550</u>

The notes on pages 15 to 33 form part of these financial statements

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Ipswich and District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

**2.2 Going Concern**

The accounts have been prepared on the ongoing concern basis and the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**2. Accounting policies (continued)**

**2.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.

Legacy income is recognised when receipt is probable, and entitlement is established

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

**2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

**2.5 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**2. Accounting policies (continued)**

**2.6 Debtors**

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

**2.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.8 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

**2.9 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2.10 Pensions**

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

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**2. Accounting policies (continued)**

**2.11 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 Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**3. Income from donations and legacies**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
<b>Core grants</b>			
Ipswich Borough Council	95,000	<b>95,000</b>	95,000
Suffolk County Council	29,700	<b>29,700</b>	29,700
Babergh District Council	-	-	7,673
Local Grant Giving Trust	20,000	<b>20,000</b>	30,000
	<hr/>	<hr/>	<hr/>
	144,700	<b>144,700</b>	162,373
	<hr/>	<hr/>	<hr/>
Donations	17,955	<b>17,955</b>	14,319
Legacies	-	-	5,000
	<hr/>	<hr/>	<hr/>
	162,655	<b>162,655</b>	181,692
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**4. Income from charitable activities**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Income from charitable activities	102,824	681,545	<b>784,369</b>
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>
	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Income from charitable activities	45,749	753,869	799,618
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**

(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**Charitable activities**

	<b>Unrestricted funds 2025 £</b>	<b>Restricted funds 2025 £</b>	<b>Total funds 2025 £</b>
<b>Grants</b>			
Suffolk County Council Disability Advice	10,000	-	<b>10,000</b>
Suffolk County Council Health Inequalities	-	25,000	<b>25,000</b>
Suffolk County Council PDP	-	2,500	<b>2,500</b>
Suffolk County Council SIP grant	4,500	-	<b>4,500</b>
Locality budget	-	937	<b>937</b>
Ipswich Borough Council Sustainable Food	-	1,250	<b>1,250</b>
	14,500	<b>29,687</b>	<b>44,187</b>
<b>Service agreements</b>			
Suffolk and North East Essex Integrated Care Board (Social Prescribing, Connect for Health)	-	194,141	<b>194,141</b>
ESNFT (Social Prescribing, Long Covid Support)	-	61,900	<b>61,900</b>
ESNFT (Social Prescribing, REACT)	-	108,712	<b>108,712</b>
Cadent Energy	-	46,233	<b>46,233</b>
Money Advice and Pensions Service (Debt advice)	-	111,951	<b>111,951</b>
St Giles Trust (probation service support)	-	28,452	<b>28,452</b>
National Lottery (Welfare Benefits)	-	91,244	<b>91,244</b>
Yorkshire Building Society	-	8,721	<b>8,721</b>
Suffolk County Council (Local Welfare Assistance Scheme)	88,000	-	<b>88,000</b>
Other	324	504	<b>828</b>
	88,324	<b>651,858</b>	<b>740,182</b>
	102,824	<b>681,545</b>	<b>784,369</b>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**

**(A company limited by guarantee)**

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
<b>Grants</b>			
National Lottery (Cost of Living)	-	75,000	75,000
Money Advice & Pensions Service	-	4,357	4,357
IBC Resilience Grant	2,500	-	2,500
Charitable Grant President	2,000	-	2,000
Locality budget	-	3,479	3,479
	<b>4,500</b>	<b>82,836</b>	<b>87,336</b>
<b>Contracts and fees</b>			
Suffolk and North East Essex Integrated Care Board (Social Prescribing, Connect for Health)	-	173,248	173,248
ESNFT (Social Prescribing, Long Covid Support)	-	71,393	71,393
ESNFT (Social Prescribing, REACT)	-	108,712	108,712
ESNFT (Social Prescribing, Welcome Home)	-	71,800	71,800
Energy Advice Program	-	5,200	5,200
Cadent Energy	-	39,575	39,575
Money Advice and Pensions Service (Debt advice)	-	112,581	112,581
St Giles Trust (probation service support)	-	11,565	11,565
Suffolk Community Foundation (Fuel Poverty / Surviving Winter)	-	49,000	49,000
National Lottery (Welfare Benefits)	-	16,009	16,009
Yorkshire Building Society	-	9,450	9,450
Suffolk County Council (Local Welfare Assistance Scheme)	44,000	-	44,000
Other	1,029	2,500	3,529
	<b>45,029</b>	<b>671,033</b>	<b>716,062</b>
	<b>49,529</b>	<b>753,869</b>	<b>803,338</b>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**5. Investment income**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
Bank interest	5,183	<b>5,183</b>	4,825

**6. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2025 £</b>	<b>Support costs 2025 £</b>	<b>Total funds 2025 £</b>
Charitable activities	711,427	232,132	<b>943,559</b>

	<i>Activities undertaken directly 2024 £</i>	<i>Support costs 2024 £</i>	<i>Total funds 2024 £</i>
Charitable activities	657,095	302,627	959,722

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**6. Analysis of expenditure by activities (continued)**

**Analysis of direct costs**

	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
Staff costs	<b>697,754</b>	639,070
Recruitment	<b>650</b>	375
Refreshments	<b>4,432</b>	4,119
Training	<b>699</b>	1,220
Travel expenses	<b>3,938</b>	3,030
Other staff and volunteer costs	<b>3,954</b>	9,281
	<hr/> <b>711,427</b> <hr/>	<hr/> 657,095 <hr/>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**6. Analysis of expenditure by activities (continued)**

**Analysis of support costs**

	<b>Total funds 2025 £</b>	<i>Total funds 2024 £</i>
Staff costs	71,044	102,605
Insurance	2,101	2,043
IT equipment and support	20,426	28,272
Office expenses	26,108	34,040
Bank charges	120	121
Publicity and promotion	7,870	830
Reference materials and subscriptions	10,223	9,278
Telephone and communications	19,518	12,714
Rent	28,975	25,415
Light and heating	5,942	4,190
Cleaning, repairs and maintenance	16,449	8,040
Moving costs	927	50,263
Consultancy fees	4,508	2,434
Other premises costs	8,644	2,993
Partner payments	497	12,500
Governance costs	8,780	6,889
	<u>232,132</u>	<u>302,627</u>

**7. Independent examiner's remuneration**

	<b>2025 £</b>	<i>2024 £</i>
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	<u>5,000</u>	<u>7,000</u>

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**8. Staff costs**

	<b>2025</b>	<i>2024</i>
	<b>£</b>	<b>£</b>
Wages and salaries	<b>686,347</b>	662,363
Social security costs	<b>55,039</b>	51,027
Contribution to defined contribution pension schemes	<b>27,412</b>	28,285
	<b><u>768,798</u></b>	<u>741,675</u>

During the year, the charity incurred redundancy payments totaling £1,377 (2024: £Nil).

The average number of persons employed by the Charity during the year was as follows:

	<b>2025</b>	<i>2024</i>
	<b>No.</b>	<b>No.</b>
Employees	<b><u>40</u></b>	<u>43</u>

No employee received remuneration amounting to more than £60,000 in either year.

The key management personnel of the charity comprise the trustees and the senior management team as listed in these financial statements. The trustees neither received nor waived any remuneration during the year (2024: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £136,450 (2024: £76,772).

**9. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (2024 - £NIL).

During the year ended 31 March 2025, no Trustee expenses have been incurred (2024 - £NIL).

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**10. Debtors**

	<b>2025</b>	<b>2024</b>
	£	£
<b>Due within one year</b>		
Other debtors	<b>2,569</b>	26,611
	<u><b>2,569</b></u>	<u>26,611</u>

**11. Creditors: Amounts falling due within one year**

	<b>2025</b>	<b>2024</b>
	£	£
Other taxation and social security	<b>33,134</b>	4,295
Other creditors	<b>58,839</b>	68,610
Accruals and deferred income	<b>77,733</b>	5,700
	<u><b>169,706</b></u>	<u>78,605</u>

Deferred income includes funds received in advance of the satisfaction of performance-related and time-based conditions and is recognised as income in line with the delivery of those conditions. At 31 March 2025, deferred income comprises £43,983 relating to welfare benefits and £33,750 relating to income maximisation activities.

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**12. Statement of funds**

**Statement of funds - current year**

	Balance at 1 April 2024 £	Income £	Expenditure £	Balance at 31 March 2025 £
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Premises Fund	30,000	-	-	30,000
Transitional Funds	10,000	-	-	10,000
Office Commitment Photocopy Lease	8,996	-	(8,996)	-
Premises Lease Fund	13,825	-	-	13,825
Redundancy Commitment	35,764	-	-	35,764
	<u>98,585</u>	<u>-</u>	<u>(8,996)</u>	<u>89,589</u>
<b>General funds</b>				
General Funds	217,026	270,662	(222,073)	265,615
	<u>315,611</u>	<u>270,662</u>	<u>(231,069)</u>	<u>355,204</u>
<b>Restricted funds</b>				
National Lottery	-	91,475	(91,475)	-
Cadent	-	46,233	(46,233)	-
Suffolk Community Foundation (Surviving Winter)	28,583	-	(28,583)	-
Yorkshire Building Society	2,362	8,721	(11,083)	-
Suffolk and North East Essex Integrated Care Board	-	194,141	(194,141)	-
ESNFT (Long Covid Support)	-	61,900	(61,900)	-
ESNFT (REACT)	-	108,712	(108,712)	-
Money Advice and Pensions Service	-	111,951	(111,951)	-
Other restricted funds	-	58,412	(58,412)	-
	<u>30,945</u>	<u>681,545</u>	<u>(712,490)</u>	<u>-</u>
<b>Total of funds</b>	<u><u>346,556</u></u>	<u><u>952,207</u></u>	<u><u>(943,559)</u></u>	<u><u>355,204</u></u>

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**12. Statement of funds (continued)**

**Designated funds:**

Premises Fund - reserves to be used in the event of potential capital expenditure needs not already allocated as running costs in the budget.

Transitional Funds - reserves to cover staff salaries in the event of a contract finishing before a new contract is in place.

Office commitment photocopy lease - reserves to cover the cost of the photocopier lease agreement.

Premises Lease Fund - reserves to cover the rental costs for 6 months should notice be served.

Redundancy Commitment - reserves to cover the current legal redundancy commitment in the event of business closure.

**Restricted funds:**

National Lottery - funding to meet the increase in cost of living expenditure for the charity to cover general core services.

Cadent - funding to cover staff costs to deliver energy saving and income maximisation advice.

Suffolk Community Foundation (Surviving Winter) - funding to cover staff costs for administration of Surviving Winter grants to qualifying Suffolk households.

Yorkshire Building Society - funding to deliver weekly advice and support to Yorkshire Building Society.

Suffolk and North Essex Integrated Care Board - funding to cover staff costs for delivery of social prescribing in Ipswich East and Ipswich West INTs in partnership with Ipswich healthcare professionals.

ESNFT (Long Covid Support) - funding to cover staff costs for delivery of social prescribing to Long Covid clinic patients.

ESNFT (REACT) - funding to cover staff costs for delivery of social prescribing to REACT patients.

Money Advice and Pensions Service - funding to cover staff costs to deliver accredited debt advice.

Other restricted funds include smaller amounts that are used to deliver specified projects.

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**12. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>As restated Balance at 1 April 2023</i>	<i>Income</i>	<i>Expenditure</i>	<i>As restated Balance at 31 March 2024</i>
	£	£	£	£
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Premises Fund	30,000	-	-	30,000
Transitional Funds	10,000	-	-	10,000
Office Commitment Photocopy Lease	15,420	-	(6,424)	8,996
Premises Lease Fund	13,825	-	-	13,825
Redundancy Commitment	35,764	-	-	35,764
	<u>105,009</u>	<u>-</u>	<u>(6,424)</u>	<u>98,585</u>
<b>General funds</b>				
General Funds	164,725	232,266	(179,965)	217,026
	<u>269,734</u>	<u>232,266</u>	<u>(186,389)</u>	<u>315,611</u>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**12. Statement of funds (continued)**

**Restricted funds**

National Lottery	8,004	75,000	(83,004)	-
ESNFT (Welcome Home)	14,360	71,800	(86,160)	-
Cadent	3,541	39,575	(43,116)	-
Suffolk Community Foundation (Surviving Winter)	24,504	49,000	(44,921)	28,583
Yorkshire Building Society	-	9,450	(7,088)	2,362
Suffolk and North East Essex Integrated Care Board	-	173,248	(173,248)	-
ESNFT (Long Covid Support)	-	71,393	(71,393)	-
ESNFT (REACT)	-	108,712	(108,712)	-
Money Advice and Pensions Service	-	112,581	(112,581)	-
Other restricted funds	-	43,110	(43,110)	-
	<u>50,409</u>	<u>753,869</u>	<u>(773,333)</u>	<u>30,945</u>
<b>Total of funds</b>	<u><u>320,143</u></u>	<u><u>986,135</u></u>	<u><u>(959,722)</u></u>	<u><u>346,556</u></u>

**13. Summary of funds**

**Summary of funds - current year**

	<b>Balance at 1 April 2024 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Balance at 31 March 2025 £</b>
Designated funds	98,585	-	(8,996)	89,589
General funds	217,026	270,662	(222,073)	265,615
Restricted funds	30,945	681,545	(712,490)	-
	<u>346,556</u>	<u>952,207</u>	<u>(943,559)</u>	<u>355,204</u>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2025**

**13. Summary of funds (continued)**

**Summary of funds - prior year**

	<i>As restated Balance at 1 April 2023 £</i>	<i>Income £</i>	<i>Expenditure £</i>	<i>Balance at 31 March 2024 £</i>
Designated funds	105,009	-	(6,424)	98,585
General funds	164,725	232,266	(179,965)	217,026
Restricted funds	50,409	753,869	(773,333)	30,945
	<u>320,143</u>	<u>986,135</u>	<u>(959,722)</u>	<u>346,556</u>

**14. Analysis of net assets between funds**

**Analysis of net assets between funds - current year**

	<b>Unrestricted funds 2025 £</b>	<b>Total funds 2025 £</b>
Current assets	524,910	<b>524,910</b>
Creditors due within one year	(169,706)	<b>(169,706)</b>
<b>Total</b>	<u>355,204</u>	<u><b>355,204</b></u>

**Analysis of net assets between funds - prior year**

	<i>Unrestricted funds 2024 £</i>	<i>Restricted funds 2024 £</i>	<i>Total funds 2024 £</i>
Current assets	394,216	30,945	425,161
Creditors due within one year	(78,605)	-	(78,605)
<b>Total</b>	<u>315,611</u>	<u>30,945</u>	<u>346,556</u>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

**15. Reconciliation of net movement in funds to net cash flow from operating activities**

	2025 £	2024 £
Net income for the year (as per Statement of Financial Activities)	8,648	26,413
<b>Adjustments for:</b>		
Interest received	(5,183)	(4,825)
Decrease/(increase) in debtors	24,042	(25,769)
Increase in creditors	91,101	9,791
<b>Net cash provided by operating activities</b>	<b>118,608</b>	<b>5,610</b>

**16. Analysis of cash and cash equivalents**

	2025 £	2024 £
Cash in hand	522,341	398,550
<b>Total cash and cash equivalents</b>	<b>522,341</b>	<b>398,550</b>

**17. Analysis of changes in net debt**

	At 1 April 2024 £	Cash flows £	At 31 March 2025 £
Cash at bank and in hand	398,550	123,791	522,341
	<b>398,550</b>	<b>123,791</b>	<b>522,341</b>

**18. Pension commitments**

The Company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the Company to the fund and amounted to £27,412 (2024: £28,285). Contributions totalling £4,138 (2024 - £7,717) were payable to the fund at the balance sheet date.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2025**

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**19. Operating lease commitments**

At 31 March 2025 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2025 £	2024 £
Not later than 1 year	27,650	8,996
Later than 1 year and not later than 5 years	110,600	-
Later than 5 years	255,763	-
	<u>394,013</u>	<u>8,996</u>

As at 31 March 2025, the Charity occupy the premises at Tower House. The lease was signed with an expiry date of June 2049, with the option to break at 2039 and again in 2044. The annual lease commitment is £27,650, subject to review every three years. The commitment above has been calculated to the first break date, being June 2039.

**20. Agency arrangements**

The Charity acts as an agent in distributing grants to qualifying households in Suffolk. In the year, the Charity received £73,431 (2024: £227,459), and disbursed £71,872 (2024: £249,798). An amount of £54,702 (2024: £60,036) is payable at 31 March 2025 and is included in other creditors. £Nil (2024: £Nil) has been recognised in income and expenditure in the Statement of financial activities.

**21. Related party transactions**

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2025.

**22. Controlling party**

There is no ultimate controlling party.

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1064862

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# Accounts

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

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**UNAUDITED**

**TRUSTEES' REPORT AND FINANCIAL STATEMENTS**

**FOR THE YEAR ENDED 31 MARCH 2024**

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

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**REFERENCE AND ADMINISTRATIVE DETAILS OF THE CHARITY, ITS TRUSTEES AND ADVISERS  
FOR THE YEAR ENDED 31 MARCH 2024**

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<b>Trustees</b>	S Connelly, Chair, until September 2023 (resigned 18 October 2023) S Pinnell, Interim Chair, from January 2024 (appointed 6 January 2024, resigned 1 August 2024) J Deacon D Podd T Cox A Blaga L Evans J Riley (resigned 18 April 2024) I Williamson E Bryant (appointed 27 August 2024) T Griffin (appointed 6 August 2024)
<b>Company registered number</b>	3438957
<b>Charity registered number</b>	1064862
<b>Registered office</b>	Tower House 17 Tower Street Ipswich Suffolk IP1 3BE
<b>Bankers</b>	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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The Trustees present their annual report together with the financial statements of the Charity for the year 1 April 2023 to 31 March 2024. The Annual report serves the purposes of both a Trustees' report and a directors' report under company law. The Trustees confirm that the Annual report and financial statements of the charitable company comply with the current statutory requirements, the requirements of the charitable company's governing document and the provisions of the Statement of Recommended Practice (SORP) applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2019).

Since the Charity qualifies as small under section 382 of the Companies Act 2006, the Strategic report required of medium and large companies under the Companies Act 2006 (Strategic Report and Directors' Report) Regulations 2013 has been omitted.

The Charity also trades under the name Citizens Advice Bureau.

**Objectives and activities**

**a. Policies and objectives**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Ipswich, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

In setting objectives and planning for activities, the Trustees have given due consideration to general guidance published by the Charity Commission relating to public benefit, including the guidance 'Public benefit: running a charity (PB2)'.

**b. Objectives, Strategies and Activities for the Year**

Ipswich and District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their express their needs effectively.

The cost of living squeeze has continued to affect households across the country; those areas of deprivation have been particularly impacted. This has resulted in increased pressures on our services as we are a main gateway for accessing Charitable Support. Many of our statutory colleagues have continued to work remotely with reduced or no face-to-face services open for clients.

There are financial pressures on VCFSE colleagues across the area, many of who are having reduce or close their services, resulting in more clients seeking support from ourselves.

In addition to the continuing provision of quality assured advice services to the local community the primary objectives for the year were to increase capacity of the team to meet the additional needs and continue maintain the partnership with IESCCG and other funders.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Objectives and activities (continued)**

**c. Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets in the public benefit reporting requirements. The principal activity of Citizens Advice Ipswich remained the provision of free, confidential, independent and impartial advice, information and counsel for members for the public. This is provided Monday to Friday through the central office in 19 Tower Street, Ipswich, (from June 2023 at Tower House, 17 Tower Street, Ipswich)

In addition to generalist advice, the following specialist advisory services were provide:

- Specialist Debt
- Specialist Welfare Benefits Advice
- Social Prescribing services
- Connect for Health (Delivering services in GP surgeries across Ipswich)
- Long Covid Clinic
- REACT team
- Energy Advice
- Income Maximisation (Addressing Fuel Poverty)

We are Gateway partners for and administer a number of charitable support options

- Surviving Winter (Administer Grants across Suffolk)
- Gateway Partners for charitable support from LWAS,
- Food Bank referrals
- Local Grant giving Trusts

**d. Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. 38 volunteers contributed approximately 5,630 hours of work to the local Citizens Advice during the year. We estimate the value of this help £162,568 in respect of the current year (2023/2024). (2022/23 8,253 hours of volunteering £226,960)

**Achievements and performance**

**a. Achievements and performance**

Citizens Advice Ipswich moved premises during the year to the next door property of Tower House, 17 Tower Street, Ipswich. It was recognised that the organisation had outgrown the previous accommodation despite increasing the occupancy within No 19 Tower Street. As the business had expanded and the number of additional contracts to deliver services had increased the staffing numbers considerably far more suitable accommodation was required.

The move was not insignificant as the charity had been in the same premises for 48 years, there were costs associated with the move, these had been identified and reserves set aside to support.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Achievements and performance (continued)**

**b. Charitable Activities**

The key achievements in the year have been: We continued to deliver services despite demands being higher than ever. We expanded our Social Prescribing activities to support patients identified as requiring intensive multi-discipline support to prevent them requiring hospitalisation. We continued to support clients with Long Covid, meeting their social and economic needs.

Citizens Advice Ipswich took part in a partnership pilot with Yorkshire Building Society, providing advice and support for their customers in their offices each week.

We have worked in partnership with Cadent energy on a pilot providing advice on ways to reduce expenditure and secure better value for clients facing fuel poverty.

Charitable Support and food, bank assistance remained the top reason clients asked for support (2,546 clients 6,033 issues) Welfare Benefits was very closely the second reason (2,455 clients 6,992 issues).

The Money Advice Team, were presented with over £4million worth of debt, they continued to support clients and have written off £1,059,063 worth of debt. The team undertook 57 Debt Relief Orders and 8 bankruptcies. We have seen many households are presenting with negative budgets and unable to meet their financial commitments.

Citizens Advice Ipswich achieved 9,998 client contacts with 39,744 issues in 2023/24 (2022/23: 6,637 client contacts with 28,301 issues). We are aware that we are unable to meet the full demand we are experiencing, we are continually reviewing our procedures and looking at ways to be more efficient, ensuring that we continue to meet vulnerable client needs.

We have continued to support local charitable trusts as an agent in the administration of grants payable to individual clients as shown in the notes to the financial statements. The grants have a range of different criteria that advisers consider in line with client circumstances.

**c. Factors relevant to achieve objectives**

The charity is very aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of income for its services. We were successful in an application for a grant for Cost of Living impacts from the National Lottery that has assisted in meeting our shortfalls in deliver of Core services this year.

**d. Fundraising activities and income generation**

Total Income for the year was £986,135. £977,781 was charitable activities, donations, legacies and grants.

**e. Investment policy and performance**

The charity does not currently hold material investments.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Achievements and performance (continued)**

**Financial review**

**a. Financial review**

Income in the year was £986,135 (2022/23: £892,147) of which £753,869 (2022/23: £694,688) related to project restricted activities.

Expenditure in the year amounted to £959,722 (2022/23: £865,145) comprised in large part to salaries for our employed staff £741,675 (2022/23: £709,398). It has been necessary to increase the numbers of paid advisers to supplement the volunteer advisers to meet increased demands.

**b. Reserves policy**

Citizens Advice Ipswich is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. We will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible.

We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organization that it could not be managed to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred that Trustees have determined that 'free' reserves of £430,000 should be maintained which is broadly equal to 6 months' future budgeted operating expenditure of our combined core and project services.

The charity's actual free reserves on 31 March 2024 were £315,611 (2023: £269,734). Reasons for holding funds outlined in the notes to the accounts. The charity aims to rectify the shortfall in the coming years and will monitor the position on an ongoing basis. Reserves were used to facilitate the move to larger premises, this situation should not arise again in the foreseeable future.

In the event of a project losing funding the Trustees would undertake redundancy procedures on unfunded posts to reduce running costs.

**c. Principal funding**

The Directors extend their gratitude to Ipswich Borough Council, Suffolk and North East Essex Integrated Care Board, Suffolk County Council, The Rope Trust and Babergh District Council who continued to support core operating capacity of the charity. This year we have been extremely grateful to the National Lottery for awarding us a Cost of Living grant to help meet the gap between our funding and the increased expenditure experienced due to higher salary and service costs.

Additional, project restricted funding was received from The Money Advice and Pensions Service in support of debt advice work, East Suffolk Council (on behalf of SNEE) for the Connect for Health program, East Suffolk and North Essex Foundation Trust for Social Prescribing within the REACT and Long Covid teams, The National Lottery for funding specialist Welfare Benefits Advice, Cadent Energy for energy advice, Yorkshire Building Society and Suffolk Community Foundation for the supporting vulnerable households free fuel poverty. The charity did not have any borrowings from either provider of funding or other sources at the balance sheet date.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**d. Plans for the Future**

In 2023 we re-located premises to Tower House, 17 Tower Street to accommodate our every increasing team. The premises requires considerable updating and modernising which will improve the environment for the team. Citizens Advice Ipswich are working in partnership with St Mary Le Tower PCC to attract grant funding (Heritage Lottery) and other appropriate grants to undertake improvements. As anchor tenants the increased rent to the PCC facilitates additional improvements to the property.

In 2024/25 we will continue to provide both specialist and generalist advice and guidance to the community of Ipswich and surrounding areas.

We are looking to retain and secure continued Core Services funding raising awareness of the increased demands from outside of the Ipswich Borough footprint to statutory body partners. We continue to seek and extend our project contracts where possible.

The sad loss of our previous chairman Sophie Connelly has been felt by the trustees and Citizens Advice team. The need for a new chair of the Trustee Board who can champion the charity is a priority.

**Structure, governance and management**

**a. Governing Document**

Ipswich and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Ipswich and District Citizens Advice Bureau is also known and referred to as Citizens Advice Ipswich. The maximum liability of each member is limited to £10. At 31 March 2024 the company had 13 members. Ipswich and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in 24 September 2022.

Ipswich and District Citizens Advice Bureau was incorporated as a company limited by guarantee on 24 September 1997. The charity commenced operations on 14 October 1997 at which date the assets and liabilities of the unincorporated Ipswich and District Citizens Advice Bureau were acquired.

**b. Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

**c. Induction of Trustees**

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Ipswich through the provision of training courses and mentoring by established trustees.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Structure, governance and management (continued)**

**d. Organisational Structure**

Citizens Advice Ipswich is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Ipswich and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

**e. Related party relationships**

Ipswich and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Ipswich to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

**f. Major risks**

A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Ipswich and District Citizens Advice Bureau is continually monitoring and managing its risk, reviewing the corporate risk register, and ensuring action plans are in place to mitigate its key risks

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources.

The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**TRUSTEES' REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Statement of Trustees' responsibilities**

The Trustees (who are also the directors of the Charity for the purposes of company law) are responsible for preparing the Trustees' report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

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

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles of the Charities SORP (FRS 102);
- make judgments and accounting estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards (FRS 102) have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the Charity will continue in business.

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

Approved by order of the members of the board of Trustees and signed on their behalf by:

**I Williamson**

Financial Management Portfolio Holder

Date:

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**INDEPENDENT EXAMINER'S REPORT**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**Independent examiner's report to the Trustees of Ipswich and District Citizens Advice Bureau ('the Charity')**

I report to the charity Trustees on my examination of the accounts of the Charity for the year ended 31 March 2024.

**Responsibilities and basis of report**

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

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

**Independent examiner's statement**

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

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

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

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

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**INDEPENDENT EXAMINER'S REPORT (CONTINUED)**  
**FOR THE YEAR ENDED 31 MARCH 2024**

---

This report is made solely to the Charity's Trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. My work has been undertaken so that I might state to the Charity's Trustees those matters I am required to state to them in an Independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the Charity and the Charity's Trustees as a body, for my work or for this report.

Signed:

Dated:

**Giles Kerkham FCA DChA**

Larking Gowen LLP  
Chartered Accountants  
Ipswich

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**STATEMENT OF FINANCIAL ACTIVITIES (INCORPORATING INCOME AND EXPENDITURE ACCOUNT)  
FOR THE YEAR ENDED 31 MARCH 2024**

	Note	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £	<i>As restated Total funds 2023 £</i>
<b>Income from:</b>					
Donations and legacies	3	181,692	-	181,692	180,267
Charitable activities	4	44,720	751,369	796,089	696,188
Investments	5	4,825	-	4,825	1,200
Other income	6	1,029	2,500	3,529	14,492
<b>Total income</b>		<u>232,266</u>	<u>753,869</u>	<u>986,135</u>	<u>892,147</u>
<b>Expenditure on:</b>					
Charitable activities		186,389	773,333	959,722	865,145
<b>Total expenditure</b>		<u>186,389</u>	<u>773,333</u>	<u>959,722</u>	<u>865,145</u>
<b>Net movement in funds</b>		<u>45,877</u>	<u>(19,464)</u>	<u>26,413</u>	<u>27,002</u>
<b>Reconciliation of funds:</b>					
Total funds brought forward as previously stated		267,734	50,409	318,143	291,141
Prior year adjustment		2,000	-	2,000	2,000
Total funds brought forward as restated		<u>269,734</u>	<u>50,409</u>	<u>320,143</u>	<u>293,141</u>
Net movement in funds		45,877	(19,464)	26,413	27,002
<b>Total funds carried forward</b>		<u>315,611</u>	<u>30,945</u>	<u>346,556</u>	<u>320,143</u>

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

The notes on pages 14 to 31 form part of these financial statements.

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**  
**REGISTERED NUMBER: 3438957**

**BALANCE SHEET**  
**AS AT 31 MARCH 2024**

	Note	2024 £	<i>As restated</i> 2023 £
<b>Fixed assets</b>			
<b>Current assets</b>			
Debtors	11	26,611	842
Cash at bank and in hand		398,550	388,115
		425,161	388,957
Creditors: amounts falling due within one year	12	(78,605)	(68,814)
<b>Net current assets</b>		<b>346,556</b>	<b>320,143</b>
<b>Total net assets</b>		<b>346,556</b>	<b>320,143</b>
<b>Charity funds</b>			
Restricted funds	14	30,945	50,409
Unrestricted funds	14	315,611	269,734
<b>Total funds</b>		<b>346,556</b>	<b>320,143</b>

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006.

The members have not required the company to obtain an audit for the year in question in accordance with section 476 of Companies Act 2006.

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

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

The financial statements were approved and authorised for issue by the Trustees and signed on their behalf by:

.....  
**I Williamson**  
 Financial Management Portfolio Holder  
 Date:

The notes on pages 14 to 31 form part of these financial statements.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

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**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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	<b>2024</b>	<b>2023</b>
	<b>£</b>	<b>£</b>
<b>Cash flows from operating activities</b>		
Net cash used in operating activities	<b>5,610</b>	<i>31,868</i>
	<hr/>	<hr/>
<b>Cash flows from investing activities</b>		
Interest received	<b>4,825</b>	<i>1,200</i>
	<hr/>	<hr/>
<b>Net cash provided by investing activities</b>	<b>4,825</b>	<b>1,200</b>
	<hr/>	<hr/>
<b>Change in cash and cash equivalents in the year</b>	<b>10,435</b>	<b>33,068</b>
Cash and cash equivalents at the beginning of the year	<b>388,115</b>	<i>355,047</i>
	<hr/>	<hr/>
<b>Cash and cash equivalents at the end of the year</b>	<b>398,550</b>	<i>388,115</i>
	<hr/> <hr/>	<hr/> <hr/>

The notes on pages 14 to 31 form part of these financial statements

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**1. General information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

**2. Accounting policies**

**2.1 Basis of preparation of financial statements**

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) - Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Companies Act 2006.

Ipswich and District Citizens Advice Bureau meets the definition of a public benefit entity under FRS 102. The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

**2.2 Going Concern**

The accounts have been prepared on the ongoing concern basis and the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**2. Accounting policies (continued)**

**2.3 Income**

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.

Legacy income is recognised when receipt is probable, and entitlement is established

Grants are included in the Statement of financial activities on a receivable basis. The balance of income received for specific purposes but not expended during the period is shown in the relevant funds on the Balance sheet. Where income is received in advance of entitlement of receipt, its recognition is deferred and included in creditors as deferred income. Where entitlement occurs before income is received, the income is accrued.

Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.

Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

Income tax recoverable in relation to investment income is recognised at the time the investment income is receivable.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

**2.4 Expenditure**

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges allocated on the portion of the asset's use.

Expenditure on charitable activities is incurred on directly undertaking the activities which further the Charity's objectives, as well as any associated support costs.

All expenditure is inclusive of irrecoverable VAT.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**2. Accounting policies (continued)**

**2.5 Interest receivable**

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the Charity; this is normally upon notification of the interest paid or payable by the institution with whom the funds are deposited.

**2.6 Debtors**

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

**2.7 Cash at bank and in hand**

Cash at bank and in hand includes cash and short-term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

**2.8 Liabilities and provisions**

Liabilities are recognised when there is an obligation at the Balance sheet date as a result of a past event, it is probable that a transfer of economic benefit will be required in settlement, and the amount of the settlement can be estimated reliably.

Liabilities are recognised at the amount that the Charity anticipates it will pay to settle the debt or the amount it has received as advanced payments for the goods or services it must provide.

Provisions are measured at the best estimate of the amounts required to settle the obligation. Where the effect of the time value of money is material, the provision is based on the present value of those amounts, discounted at the pre-tax discount rate that reflects the risks specific to the liability. The unwinding of the discount is recognised in the Statement of financial activities as a finance cost.

**2.9 Financial instruments**

The Charity only has financial assets and financial liabilities of a kind that qualify as basic financial instruments. Basic financial instruments are initially recognised at transaction value and subsequently measured at their settlement value with the exception of bank loans which are subsequently measured at amortised cost using the effective interest method.

**2.10 Pensions**

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

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**2. Accounting policies (continued)**

**2.11 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 Charity and which have not been designated for other purposes.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted funds are funds which are to be used in accordance with specific restrictions imposed by donors or which have been raised by the Charity for particular purposes. The costs of raising and administering such funds are charged against the specific fund. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund.

**3. Income from donations and legacies**

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
<b>Core grants</b>			
Ipswich Borough Council	95,000	<b>95,000</b>	95,000
Suffolk County Council	29,700	<b>29,700</b>	56,274
Babergh District Council	7,673	<b>7,673</b>	7,673
Local Grant Giving Trust	30,000	<b>30,000</b>	15,000
	<hr/> 162,373	<hr/> <b>162,373</b>	<hr/> 173,947
Donations	14,319	<b>14,319</b>	6,320
Legacies	5,000	<b>5,000</b>	-
	<hr/> 181,692	<hr/> <b>181,692</b>	<hr/> 180,267
	<hr/> <hr/>	<hr/> <hr/>	<hr/> <hr/>

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**4. Income from charitable activities**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Income from charitable activities	44,720	751,369	<b>796,089</b>
	<u>44,720</u>	<u>751,369</u>	<u><b>796,089</b></u>
	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Income from charitable activities	3,000	693,188	696,188
	<u>3,000</u>	<u>693,188</u>	<u>696,188</u>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
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**Charitable activities**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
<b>Grants</b>			
National Lottery (Cost of Living)	75,000	-	<b>75,000</b>
Money Advice & Pensions Service	4,357	-	<b>4,357</b>
IBC Resilience Grant	-	2,500	<b>2,500</b>
Charitable Grant President	-	2,000	<b>2,000</b>
Locality budget	3,479	-	<b>3,479</b>
	<b>82,836</b>	<b>4,500</b>	<b>87,336</b>
<b>Contracts and fees</b>			
Suffolk and North East Essex Integrated Care Board (Social Prescribing Connect for Health)	173,248	-	-
ESNFT (Social Prescribing, Long Covid Support)	71,393	-	-
ESNFT (Social Prescribing- REACT)	108,712	-	-
ESNFT (Social Prescribing Welcome Home)	71,800	-	-
Energy Advice Program	5,200	-	-
Cadent Energy	39,575	-	-
Money Advice and Pensions Service (Debt advice)	112,581	-	-
St Giles Trust (probation service support)	11,565	-	-
Suffolk Community Foundation (Fuel poverty / Surviving Winter)	49,000	-	-
National Lottery (Welfare Benefits)	16,009	-	-
Yorkshire Building Society	9,450	-	-
Suffolk County Council (Local Welfare Assistance Scheme)	-	44,000	-
	<b>668,533</b>	<b>44,000</b>	<b>-</b>
	<b>751,369</b>	<b>48,500</b>	<b>799,869</b>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
<b>Grants</b>			
National Citizens Advice	15,000	-	15,000
Ipswich East and West INTs	7,500	-	7,500
East Suffolk Council	5,000	-	5,000
Suffolk Community Foundation	5,000	-	5,000
The Ganzoni Charitable Trust	-	3,000	3,000
	<u>32,500</u>	<u>3,000</u>	<u>35,500</u>
<b>Contracts and fees</b>			
East Suffolk District Council (Connect for Health)	171,186	-	-
ESNFT (Welcome Home)	172,320	-	-
Money Advice and Pensions Service (Debt advice)	108,735	-	-
Suffolk Community Foundation (Fuel Poverty)	49,004	-	-
National Lottery (Welfare Benefits)	32,017	-	-
Suffolk Advice and Support Service	31,845	-	-
ESNFT (Long Covid)	30,950	-	-
Suffolk County Council (LWAS)	27,000	-	-
ESNFT (REACT)	22,178	-	-
Cadent	10,626	-	-
East Ipswich PCN	4,327	-	-
Gamble Awareness	500	-	-
	<u>660,688</u>	<u>-</u>	<u>-</u>
	<u>693,188</u>	<u>3,000</u>	<u>696,188</u>

**5. Investment income**

	<b>Unrestricted funds 2024 £</b>	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Bank interest	4,825	<b>4,825</b>	1,200
	<u>4,825</u>	<u>4,825</u>	<u>1,200</u>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

**6. Other incoming resources**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Miscellaneous income	1,029	-	<b>1,029</b>
Technical Debt Support Sudbury LCA	-	2,500	<b>2,500</b>
	<u>1,029</u>	<u>2,500</u>	<u><b>3,529</b></u>

	<i>Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>Total funds 2023 £</i>
Miscellaneous income	1,552	-	1,552
Technical Debt Support Sudbury LCA	-	1,500	1,500
Suffolk Information Partnership	11,440	-	11,440
	<u>12,992</u>	<u>1,500</u>	<u>14,492</u>

**7. Analysis of expenditure by activities**

	<b>Activities undertaken directly 2024 £</b>	<b>Support costs 2024 £</b>	<b>Total funds 2024 £</b>
Charitable activities	657,095	302,627	<b>959,722</b>

	<i>Activities undertaken directly 2023 £</i>	<i>Support costs 2023 £</i>	<i>Total funds 2023 £</i>
Charitable activities	602,637	262,508	865,145

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**7. Analysis of expenditure by activities (continued)**

**Analysis of direct costs**

	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Staff costs	<b>639,070</b>	594,949
Recruitment	<b>375</b>	275
Refreshments	<b>4,119</b>	603
Training	<b>1,220</b>	1,625
Travel expenses	<b>3,030</b>	3,922
Other staff and volunteer costs	<b>9,281</b>	1,263
	<b>657,095</b>	602,637

**Analysis of support costs**

	<b>Total funds 2024 £</b>	<i>Total funds 2023 £</i>
Staff costs	<b>102,605</b>	114,449
Insurance	<b>2,043</b>	1,932
IT equipment and support	<b>28,272</b>	58,002
Office expenses	<b>34,040</b>	32,018
Telephone and communications	<b>12,714</b>	7,689
Rent	<b>25,415</b>	19,564
Light and heating	<b>4,190</b>	9,302
Cleaning, repairs and maintenance	<b>8,040</b>	2,810
Moving costs	<b>50,263</b>	3,041
Consultancy fees	<b>2,434</b>	-
Other premises costs	<b>2,993</b>	-
Partner payments	<b>12,500</b>	-
Governance costs	<b>17,118</b>	13,701
	<b>302,627</b>	262,508

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**8. Independent examiner's remuneration**

	<b>2024</b>	<i>2023</i>
	£	£
Fees payable to the Charity's independent examiner for the independent examination of the Charity's annual accounts	<b>4,750</b>	<i>600</i>

**9. Staff costs**

	<b>2024</b>	<i>2023</i>
	£	£
Wages and salaries	<b>662,363</b>	<i>631,419</i>
Social security costs	<b>51,027</b>	<i>51,656</i>
Contribution to defined contribution pension schemes	<b>28,285</b>	<i>26,323</i>
	<b>741,675</b>	<i>709,398</i>

The average number of persons employed by the Charity during the year was as follows:

	<b>2024</b>	<i>2023</i>
	No.	No.
Employees	<b>43</b>	<i>33</i>

No employee received remuneration amounting to more than £60,000 in either year.

The key management personnel of the charity comprise the trustees and the senior management team as listed in these financial statements. The trustees neither received nor waived any remuneration during the year (*2023: £Nil*). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £76,772 (*2023: £93,312*).

**10. Trustees' remuneration and expenses**

During the year, no Trustees received any remuneration or other benefits (*2023 - £NIL*).

During the year ended 31 March 2024, no Trustee expenses have been incurred (*2023 - £NIL*).

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**11. Debtors**

	<b>2024</b>	<i>2023</i>
	£	£
<b>Due within one year</b>		
Other debtors	<b>26,611</b>	<i>842</i>
	<u><b>26,611</b></u>	<u><i>842</i></u>

**12. Creditors: Amounts falling due within one year**

	<b>2024</b>	<i>As restated 2023</i>
	£	£
Other taxation and social security	<b>4,295</b>	-
Other creditors	<b>68,610</b>	<i>68,814</i>
Accruals and deferred income	<b>5,700</b>	-
	<u><b>78,605</b></u>	<u><i>68,814</i></u>

**13. Prior year adjustments**

Opening reserves have been restated to include a historic unrestricted donation not previously recognised of £2,000. This adjusts the 2023 comparative creditors but there is no impact on the statement of financial activity for the 2023 year.

Following an analysis of opening balances, the 2023 comparative balance sheet figures have been restated. The most significant restatement is inclusion of balances in bank and other creditors relating to management of client grants, as detailed in note 22. This adjustment has no impact on net assets or the net surplus for 2023.

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**14. Statement of funds**

**Statement of funds - current year**

	As restated Balance at 1 April 2023 £	Income £	Expenditure £	Balance at 31 March 2024 £
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Premises Fund	30,000	-	-	30,000
Transitional Funds	10,000	-	-	10,000
Office Commitment Photocopy Lease	15,420	-	(6,424)	8,996
Premises Lease Fund	13,825	-	-	13,825
Redundancy Commitment	35,764	-	-	35,764
	105,009	-	(6,424)	98,585
<b>General funds</b>				
General Funds	164,725	232,266	(179,965)	217,026
	269,734	232,266	(186,389)	315,611
<b>Restricted funds</b>				
National Lottery	8,004	75,000	(83,004)	-
ESNFT (Welcome Home)	14,360	71,800	(86,160)	-
Cadent	3,541	39,575	(43,116)	-
Suffolk Community Foundation (Surviving Winter)	24,504	49,000	(44,921)	28,583
Yorkshire Building Society	-	9,450	(7,088)	2,362
Suffolk and North East Essex Integrated Care Board	-	173,248	(173,248)	-
ESNFT (Long Covid Support)	-	71,393	(71,393)	-
ESNFT (REACT)	-	108,712	(108,712)	-
Money Advice and Pensions Service	-	112,581	(112,581)	-
Other restricted funds	-	43,110	(43,110)	-
	50,409	753,869	(773,333)	30,945

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**14. Statement of funds (continued)**

<b>Total of funds</b>	<b>320,143</b>	<b>986,135</b>	<b>(959,722)</b>	<b>346,556</b>
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**Designated funds:**

Premises Fund - reserves to be used in the event of potential capital expenditure needs not already allocated as running costs in the budget.

Transitional Funds - reserves to cover staff salaries in the event of a contract finishing before a new contract is in place.

Office commitment photocopy lease - reserves to cover the cost of the photocopier lease agreement.

Premises Lease Fund - reserves to cover the rental costs for 6 months should notice be served.

Redundancy Commitment - reserves to cover the current legal redundancy commitment in the event of business closure.

**Restricted funds:**

National Lottery - funding to meet the increase in cost of living expenditure for the charity to cover general core services.

ESNFT (Welcome Home) - funding to cover staff costs to deliver Social Prescribing in Ipswich Hospital.

Cadent - funding to cover staff costs to deliver energy saving and income maximisation advice.

Suffolk Community Foundation (Surviving Winter) - funding to cover staff costs for administration of Surviving Winter grants to qualifying Suffolk households.

Yorkshire Building Society - funding to deliver weekly advice and support to Yorkshire Building Society.

Suffolk and North Essex Integrated Care Board - funding to cover staff costs for delivery of social prescribing in Ipswich East and Ipswich West INTs in partnership with Ipswich healthcare professionals.

ESNFT (Long Covid Support) - funding to cover staff costs for delivery of social prescribing to Long Covid clinic patients.

ESNFT (REACT) - funding to cover staff costs for delivery of social prescribing to REACT patients.

Money Advice and Pensions Service - funding to cover staff costs to deliver accredited debt advice.

Other restricted funds include smaller amounts that are used to deliver specified projects.

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**14. Statement of funds (continued)**

**Statement of funds - prior year**

	<i>As restated Balance at 1 April 2022 £</i>	<i>As restated Income £</i>	<i>Expenditure £</i>	<i>As restated Balance at 31 March 2023 £</i>
<b>Unrestricted funds</b>				
<b>Designated funds</b>				
Premises Fund	30,000	-	-	30,000
Transitional Funds	10,000	-	-	10,000
Office Commitment Photocopy Lease	15,420	-	-	15,420
Premises Lease Fund	13,825	-	-	13,825
Redundancy Commitment	35,764	-	-	35,764
	<u>105,009</u>	<u>-</u>	<u>-</u>	<u>105,009</u>
<b>General funds</b>				
General Funds	186,132	199,459	(220,866)	164,725
	<u>291,141</u>	<u>199,459</u>	<u>(220,866)</u>	<u>269,734</u>
<b>Restricted funds</b>				
National Lottery	-	16,008	(8,004)	8,004
Suffolk Community Foundation	-	49,004	(24,500)	24,504
ESNFT (Welcome Home)	-	71,800	(57,440)	14,360
Cadent	-	10,625	(7,084)	3,541
Other restricted funds	-	547,251	(547,251)	-
	<u>-</u>	<u>694,688</u>	<u>(644,279)</u>	<u>50,409</u>
<b>Total of funds</b>	<u>291,141</u>	<u>894,147</u>	<u>(865,145)</u>	<u>320,143</u>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**15. Summary of funds**

**Summary of funds - current year**

	<b>As restated Balance at 1 April 2023 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Balance at 31 March 2024 £</b>
Designated funds	105,009	-	(6,424)	98,585
General funds	164,725	232,266	(179,965)	217,026
Restricted funds	50,409	753,869	(773,333)	30,945
	<u>320,143</u>	<u>986,135</u>	<u>(959,722)</u>	<u>346,556</u>

**Summary of funds - prior year**

	<i>As restated Balance at 1 April 2022 £</i>	<i>As restated Income £</i>	<i>Expenditure £</i>	<i>As restated Balance at 31 March 2023 £</i>
Designated funds	105,009	-	-	105,009
General funds	186,132	199,459	(220,866)	164,725
Restricted funds	-	694,688	(644,279)	50,409
	<u>291,141</u>	<u>894,147</u>	<u>(865,145)</u>	<u>320,143</u>

**16. Analysis of net assets between funds**

**Analysis of net assets between funds - current period**

	<b>Unrestricted funds 2024 £</b>	<b>Restricted funds 2024 £</b>	<b>Total funds 2024 £</b>
Current assets	394,216	30,945	425,161
Creditors due within one year	(78,605)	-	(78,605)
<b>Total</b>	<u>315,611</u>	<u>30,945</u>	<u>346,556</u>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
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**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**16. Analysis of net assets between funds (continued)**

**Analysis of net assets between funds - prior period**

	<i>As restated Unrestricted funds 2023 £</i>	<i>Restricted funds 2023 £</i>	<i>As restated Total funds 2023 £</i>
Current assets	338,548	50,409	388,957
Creditors due within one year	(68,814)	-	(68,814)
<b>Total As restated</b>	<u>269,734</u>	<u>50,409</u>	<u>320,143</u>

**17. Reconciliation of net movement in funds to net cash flow from operating activities**

	<b>2024 £</b>	<i>As restated 2023 £</i>
Net income for the period (as per Statement of Financial Activities)	<u>26,413</u>	<u>27,002</u>
<b>Adjustments for:</b>		
Interest received	(4,825)	(1,200)
Decrease/(increase) in debtors	(25,769)	5,259
Increase in creditors	9,791	807
<b>Net cash provided by operating activities</b>	<u>5,610</u>	<u>31,868</u>

**18. Analysis of cash and cash equivalents**

	<b>2024 £</b>	<i>2023 £</i>
Cash in hand	<u>398,550</u>	<u>388,115</u>
<b>Total cash and cash equivalents</b>	<u>398,550</u>	<u>388,115</u>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
(A company limited by guarantee)

**NOTES TO THE FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31 MARCH 2024**

**19. Analysis of changes in net debt**

	At 1 April 2023	Cash flows	At 31 March 2024
	£	£	£
Cash at bank and in hand	388,115	10,435	398,550
	388,115	10,435	398,550
	388,115	10,435	398,550

**20. Pension commitments**

The Company operates a defined contribution pension scheme. The assets of the scheme are held separately from those of the group in an independently administered fund. The pension cost charge represents contributions payable by the Company to the fund and amounted to £28,285 (2023: £26,323). Contributions totalling £7,717 (2023: £4,305) were payable to the fund at the balance sheet date.

**21. Operating lease commitments**

At 31 March 2024 the Charity had commitments to make future minimum lease payments under non-cancellable operating leases as follows:

	2024	2023
	£	£
Not later than 1 year	8,996	15,420
	8,996	15,420

As at 31 March 2024, the Charity occupied the premises at Tower House, however the lease terms had not been finalised at that date. Subsequent to the year end, the lease was signed with an expiry date of June 2049. The annual lease commitment is £27,650, subject to review every three years.

**22. Agency arrangements**

The Charity acts as an agent in distributing grants to qualifying households in Suffolk. In the year, the Charity received £227,459 (2023: £308,575), and disbursed £249,798 (2023: £344,279). An amount of £60,036 (2023: £85,183) is payable at 31 March 2024 and is included in other creditors. £Nil (2023: £Nil) has been recognised in income and expenditure in the Statement of financial activities.

**23. Related party transactions**

The Charity has not entered into any related party transaction during the year, nor are there any outstanding balances owing between related parties and the Charity at 31 March 2024.

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**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**  
**(A company limited by guarantee)**

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**NOTES TO THE FINANCIAL STATEMENTS**  
**FOR THE YEAR ENDED 31 MARCH 2024**

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**24. Controlling party**

There is no ultimate controlling party.

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1064862

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# Accounts

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Ipswich and District Citizens Advice Bureau

Annual Report

Year ended 31 March 2023

Registered Charity No. 1064862

Company No. 3438957

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Company Limited by Guarantee  
Trustees' annual report (including director's report)  
Year ended 31 March 2023

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2023.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

#### 1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Ipswich and Citizens Advice Bureau  
Also known as Citizens Advice Ipswich

Charity Registration: 1064862

Company Registration: 3438957

Registered Office: Tower House  
17 Tower Street  
Ipswich  
Suffolk  
IP1 3BE

The Trustees:

The trustees who served during the year and the date of approval were as follows

S. Connelly (Chair) (stepped down Sept 2023)

J. Deacon (Vice Chair)

D. Podd (Vice Chair)

T. Cox

A. Wade

A Blaga (appointed July 2022)

L Evans (appointed November 2022)

J Riley (appointed November 2022)

Ian Williamson (appointed January 2023)

All Members of Trustee Board are volunteers in the local Citizens Advice

Senior Management:

N. Willshere (Chief Executive)  
M. Vane (Operations Manager)  
J. Ludvikova (Business Support Manager)

Independent examiner

Jason Burman  
AIMS Accountants for Business,  
1 Glebe End,  
Capel St Mary,  
Ipswich,  
Suffolk,  
IP9 2XR

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

Shawbrook Bank Limited,  
Lutea House,  
Warley Hill Business Park,  
The Drive, Great Warley,  
Brentwood,  
Essex,  
CM13 3BE

## **Objectives and activities**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Ipswich, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

## **Objectives, Strategies and Activities for the Year**

Ipswich and District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

The cost of living squeeze has continued to affect households across the country; those areas of deprivation have been particularly impacted. This has resulted in increased pressures on our services as we are a main gateway for accessing Charitable Support. Many of our statutory colleagues have continued to work remotely with reduced or no face-to-face services open for clients.

In addition to the continuing provision of quality assured advice services to the local community the primary objectives for the year were to increase capacity of the team to meet the additional needs and continue maintain the partnership with IESCCG and other funders.

## **Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets in the public benefit reporting requirements. The principal activity of Citizens Advice Ipswich remained the provision of free, confidential, independent and impartial advice, information and counsel for members for the public. This is provided Monday to Friday through the central office in 19 Tower Street, Ipswich, (from June 2023 at Tower House, 17 Tower Street, Ipswich)

In addition to generalist advice, the following specialist advisory services were provide:

- Specialist Debt
- Specialist Welfare Benefits Advice
- Social Prescribing services
  - Connect for Health (Delivering services in GP surgeries across Ipswich)
  - Welcome Home (supporting discharges in Ipswich Hospital)
  - Long Covid Clinic
  - REACT team

- Energy Advice  
Administration of Surviving Winter grants across Suffolk  
Income Maximisation (Addressing Fuel Poverty)
- Gateway Partners for charitable support from LWAS, Food Bank referrals and other Charitable support

### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. 42 volunteers contributed approximately 8253 hours of work to the local Citizens Advice during the year. We estimate the value of this help £226,960 in respect of the current year (2022/2023).

## **Achievements and Performance**

### **Charitable Activities**

The key achievements in the year have been: We continued to deliver services despite demands being higher than ever. We expanded our Social Prescribing activities to supporting patients in Ipswich Hospital addressing the social economic issues patients face affecting their health and wellbeing reducing the barriers to returning home. We continued to support clients with Long Covid, and have extended our services to work with the REACT team.

For the first time Charitable Support and food, bank assistance was the highest issue recorded by our organisation we supported 2,497 households with 5,680 issues associated with charitable support.

There was an increase in demand for making claims for welfare benefits (PIP claims) over 2,000 clients, charitable grants and emergency support both financial and in the form of food bank referrals, LWAS referrals and fuel vouchers we enabled Income gains £1,941,304.

The Money Advice Team, which continues to support clients and written off £562,465 worth of debt, the removal of movement restrictions of Lockdown has meant that recovery enforcement through bailiffs has started up again and more households are experiencing financial difficulties.

Citizens Advice Ipswich achieved 6,637 client contacts with 28,301 issues in 2023 (2022: 7,646 client contacts with 27,165 issues). Demands have remained high, clients are presenting with increased number of issues, as lives are more complex. We have experienced a drop of in the numbers of volunteers we have, largely due to individual's inability to volunteer as their own family needs have increased as costs rise.

We have continued to support local charitable trusts as an agent in the administration of grants payable to individual clients as shown in the notes to the financial statements.

### **Fundraising Activities**

Total Income for the year was £892,147.

### **Investment Activities**

The charity does not currently hold material investments.

## **Factors Affecting the Achievement of Objectives**

The charity is very aware of the financial pressures experienced by its major funders and in view of this has taken active measures to seek additional sources of income for its services.

### **Financial review**

Income in the year was £892,147 (2022: £743,886) of which £693,118 (2022: £546,138) related to project restricted activities. Expenditure in the year amounted to £865,145 (2022: £755,200) comprised in large part to salaries for our employed staff £709,398 (2022: £639,386).

### **Reserves Policy**

Citizens Advice Ipswich is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. We will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible.

We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organization that it could not be managed to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred that Trustees have determined that 'free' reserves of £430,000 should be maintained which is broadly equal to 6 months' future budgeted operating expenditure of our core services. The charity's actual free reserves on 31 March 2023 were £318,143 (2022: £175,263). Reasons for holding funds outlined in the notes to the accounts. The charity aims to rectify the small shortfall in the coming years and will monitor the position on an ongoing basis.

### **Principal Funding Sources**

The Directors extend their gratitude to Ipswich Borough Council, Ipswich and East Suffolk Clinical Commissioning Group, Suffolk County Council and Babergh District Council who continued to support core operating capacity of the charity. Additional, project restricted funding was received from The Money Advice and Pensions Service in support of debt advice work, East Suffolk Council for the Connect for Health program, East Suffolk and North Essex Foundation Trust, The National Lottery for funding specialist Welfare Benefits Advice, Energy Best Deal for energy advice and Suffolk Community Foundation for the supporting vulnerable households free fuel poverty.

The charity did not have any borrowings from either provider of funding or other sources at the balance sheet date.

### **Plans for the Future**

Demands on our services over the past 2 – 3 years and the delivery of increasing more projects has resulted in outgrowing the premises we occupy. In 2023/24 we will continue to provide both specialist and generalist advice and guidance to the community of Ipswich and surrounding area, in larger more suitable premises, we are moving into 17 Tower Street as anchor tenant.

We are looking to retain and secure continued Core Services funding and extend our project contracts where possible.

## **Structure, Governance, and management**

### **Governing Document**

Ipswich and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Ipswich and District Citizens Advice Bureau is also known and referred to as Citizens Advice Ipswich. The maximum liability of each member is limited to £10. At 31 March 2023 the company had 16 members. Ipswich and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in 24 September 2022.

Ipswich and District Citizens Advice Bureau was incorporated as a company limited by guarantee on 24 September 1997. The charity commenced operations on 14 October 1997 at which date the assets and liabilities of the unincorporated Ipswich and District Citizens Advice Bureau were acquired.

### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

### **Induction of Trustees**

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Ipswich through the provision of training courses and mentoring by established trustees.

### **Organisational Structure**

Citizens Advice Ipswich is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Ipswich and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

### **Related Parties**

Ipswich and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Ipswich to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

### **Major risks**

A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Ipswich and District Citizens Advice Bureau is continually monitoring and managing its risk, reviewing the corporate risk register, and ensuring action plans are in place to mitigate its key risks

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources.

The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **Small company provisions**

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 19 October 2023 and signed on behalf of the board of trustees by:

Ian Williamson  
Financial Management Portfolio Holder

I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2023 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

### **Responsibilities and basis of report**

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

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

### **Independent examiner's statement**

Since the charity's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

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

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

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

Jason Burman  
Independent Examiner  
AIMS Accountants for Business

Signed:

Date:

Statement of Financial Activities  
(Including Income and Expenditure account)  
For the year ended 31 March 2023

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		<b>2023</b>		<b>2022</b>	
	Unrestricted Funds	Restricted Funds	Total Funds	Total Funds	
Note	£	£	£	£	£
<b>Income and endowments</b>					
Donations & legacies	6	6,320		6,320	19,216
Grants	6	176,947	32,500	209,447	158,946
Charitable Activities	6		660,688	660,688	534,559
Investment Income		1,200		1,200	298
Other Income	6	12,992	1,500	14,492	30,867
<b>Total Income</b>		<b>197,459</b>	<b>694,688</b>	<b>892,147</b>	<b>743,886</b>
<b>Expenditure</b>					
Charitable Activities	7-9	330,928	534,217	865,145	755,200
<b>Total Expenditure</b>		<b>330,928</b>	<b>534,217</b>	<b>865,145</b>	<b>755,200</b>
Net expenditure before transfer of funds		<b>-133,469</b>	<b>160,471</b>	<b>27,002</b>	<b>-11,314</b>

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

Ipswich and District Citizens Advice Bureau  
 Company Limited by Guarantee  
 Balance Sheet – Year ended 31 March 2023

	Note	2023		2022	
		£	£	£	£
<b>Fixed Assets</b>					
<b>Current assets</b>					
Debtors and prepayments				5,259	
Cash, bank & in hand		322,448		289,381	
<b>Total current assets</b>			322,448		294,640
Creditor		4,305		3,498	
Total current liabilities			4,305		3,498
<b>Funds of the charity</b>			<b>318,143</b>		<b>291,142</b>
Restricted funds	10	50,409		35,960	
Designated reserves	11	105,009		135,793	
Unrestricted reserves		135,724		94,743	
Total reserves			291,142		266,496
Surplus / Deficit in the year		27,001		(11,314)	
Prepayment income				35,960	
<b>Charity funds</b>			<b>318,143</b>		<b>291,142</b>

In the year ending 31 March 2023 the charity was entitled to exemption from the audit under section 477 of the Companies Act 2006 relating to small companies

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.

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

**The financial statements were approved by the Board on 19 October 2023 and signed on their behalf by**

**Ian Williamson**  
 Financial Management Portfolio Holder

1. **General Information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

2. **Statement of Compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

3. **Accounting Policies**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

**Going Concern**

The accounts have been prepared on the ongoing concern basis and the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

**Income**

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to categories of income:

## **Accounting Policies (continued)**

### **Income** (continued)

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.
- legacy income is recognised when receipt is probable, and entitlement is established
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

### **Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- Expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- Expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- Other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable, and consistent basis.

## **4 Operating leases**

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

## **5 Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated losses.

Tangible fixed assets costing more than £1,000 are capitalised and included at cost, including any incidental expenses of acquisition.

## 6 Donations and legacies

### Year ended 31 March 2023

	Unrestricted funds £	Restricted Funds £	Total Funds 2023 £
<b>Donations</b>			
Donations	6,320		6,320
<b>Grants</b>			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	56,274		56,274
Babergh District Council	7,673		7,673
Local Grant Giving Trust	15,000		15,000
National Citizens Advice		15,000	15,000
Ipswich East and West INTs		7,500	7,500
East Suffolk Council		5,000	5,000
Suffolk Community Foundation		5,000	5,000
The Ganzoni Charitable Trust	3,000		3,000
<b>Total Grants 2023</b>	<b>176,947</b>	<b>32,500</b>	<b>209,447</b>

### Year ended 31 March 2022

	Unrestricted funds	Restricted funds	Total funds 2022
<b>Donations</b>			
	<b>19,216</b>		<b>19,216</b>
<b>Grants</b>			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	56,273		56,273
Babergh District Council	7,673		7,673
<b>Total Grants 2022</b>	<b>158,946</b>		<b>158,946</b>

## Charitable Activities Year ended 31 March 2023

	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£
ESNFT (Welcome Home)		172,320	172,320
East Suffolk District Council (Connect for Health)		171,186	171,186
Money Advice and Pensions Service (Debt advice)		108,735	108,735
Suffolk Community Foundation (Fuel Poverty)		49,004	49,004
National Lottery (Welfare Benefits)		32,017	32,017
Suffolk Advice and Support Service		31,845	31,845
ESNFT (Long Covid)		30,950	30,950
Suffolk County Council (LWAS)		27,000	27,000
ESNFT (REACT)		22,178	22,178
Cadent		10,626	10,626
East Ipswich PCN		4,327	4,327
Gamble Awareness		500	500
<b>Total charitable activities 2023</b>		<b>600,688</b>	<b>600,688</b>

## Charitable Activities Year ended 31 March 2022

	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£
Ipswich & East Suffolk CCG		303,888	303,888
Suffolk Advice and Support Service		61,687	61,687
Help to Claim		58,612	58,612
Money Advice and Pensions Service (Debt advice)		56,714	56,714
Suffolk Community Foundation (Fuel poverty)		32,825	32,825
National Lottery (Welfare Benefits)		32,017	32,017
Gainsborough Outreach(Locality Budget)		5,950	5,950
Suffolk Community Foundation		5,000	5,000
<b>Total Charitable Activities 2022</b>		<b>559,753</b>	<b>559,753</b>
Prepayments 2021		10,766	10,766
Prepayments 2022		-35,960	-35,960
<b>Total income 2022</b>		<b>534,559</b>	<b>534,559</b>

### Other Income Year ended 31 March 2023

#### Other Income

	Restricted funds	Unrestricted funds	Total funds 2023
Suffolk Information Partnership	11,440		11,440
Technical Debt Support Sudbury LCA		1,500	1,500
ESNFT (VCFSE Backfill)	1,000		1,000
Misc. Income	552		552
<b>Total Other income 2023</b>	<b>12,992</b>	<b>1,500</b>	<b>14,492</b>

### Other Income activities Year ended 31 March 2022

#### Other Income

	Restricted funds	Unrestricted funds	Total funds 2023
Suffolk Information Partnership	18,288		18,288
Kickstart funding		7,664	7,664
University of Suffolk		2,665	2,665
Technical Debt Support Sudbury LCA		1,250	1,250
ESNFT (VCFSE Backfill)	1,000		1,000
<b>Total Other income 2023</b>	<b>19,289</b>	<b>11,579</b>	<b>30,867</b>

## 7 Expenditure on charitable activities 2022 -2023

	Unrestricted funds	Restricted funds	Total funds 2023
	£	£	£
<b>Wages and salaries</b>	209,359	500,039	709,398
<b>Project Costs</b>			
Recruitment	75	200	275
Refreshments	543	60	603
Training	1,138	487	1,625
Travel expenses	2,960	962	39,22
Staff and volunteer other (DBS, HR support)	863	400	1,263
<b>Office</b>			
Insurance	1,932		1,9320
IT Equipment, support	40,459	17,543	58,002
Office equipment expense	166		166
Photocopying	23,315	877	24,192
Postage	671	4,396	5,067
Printing and stationery	1,260	485	1,745
Telephone & communications	1,258	6,431	7,689
Other Office	847		847
<b>Premises</b>			
Rent	19,564		19,564
Heat & Light	9,302		9,302
Cleaning repairs and maintenance	2,810		2,810
Moving Office	3,041		3,041
<b>Governance</b>			
Bank charges	146		146
Legal and professional fees	1,813		1,816
Publicity & promotion	1,114	1,730	2,844
Reference materials and subscriptions	7,876	607	8,483
Miscellaneous expenses	416		416
<b>Total</b>	<b>330,928</b>	<b>534,217</b>	<b>855,145</b>

## 8 Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2023	2022
	£	£
Wages and salaries. Social security and pensions	709,398	639,386
Other employee benefits	<u>3,376</u>	<u>4,724</u>
<b>Total</b>	<b>712,774</b>	644,110

The average head count of employees during the year was 33 (2022: 35).

No employee received employee benefits of more than £60,000 during the year (2022: Nil)

## 9. Trustee remuneration and expenses

The key management personnel of the charity comprise the trustees and the senior management team as listed in these financial statements. The trustees neither received nor waived any remuneration during the year (2022: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £93,312 (2022: £92,344).

The trustees were neither entitled to, nor received, any remuneration from the charity during the year. No trustees received reimbursement of expenses during the year (2022: £Nil)

## 10. Analysis of charitable funds

### Restricted funds

	Income	Expenditure	On 31 March 2023
	£	£	£
National Lottery	16,008	8,004	8,004
Suffolk Community Foundation	49,004	24,500	24,504
ESNFT (Welcome Home)	71,800	57,440	14,360
Cadent	10,625	7,083	<u>3,541</u>
<b>Total</b>			<b><u>50,409</u></b>

Restricted fund purposes

- National Lottery Funding for Welfare Benefits Officer
- Suffolk Community Foundation – funding Suffolk Community Foundation for the administration of Surviving Winter Grants. Additional funds also received for the award of grants, held as clients' grants as separate funds
- ESNFT – funding for the delivery of the Welcome Home social prescribing service Ipswich Hospital.

## 11 Designated reserves

	On 1 April 2022	On 31 March 2023
	£	£
Redundancy Commitment Based on current salary	31,019	35,764
Premises Commitment 6 months' notice lease	7,774	13,825
Office Commitment Photocopy lease	57,000	15,420
Transitional Funds	10,000	10,000
Premises Fund	<u>30,000</u>	<u>30,000</u>
<b>Total Designated reserves</b>	<b><u>135,793</u></b>	<b><u>105,009</u></b>

## 12 Legal status

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £10.

## 13 Trustee remuneration and expenses

The trustees were neither entitled to, nor received, any remuneration from the charity during the year. No trustees received reimbursement of expenses during the year (2022: nil).

## 14 Financial Commitments

Total commitments under non-cancellable leases on 31 March are as follows:

	£	£
	<u>2023</u>	<u>2022</u>
Amounts due within one year	15,420	20,564
Amounts due between one and 5 years	_____	59,355
Total Commitments	<b><u>15,420</u></b>	<b><u>79,919</u></b>

## Appendix A

Citizens Advice Ipswich supports many vulnerable households to access grant funds in times of need. Grant providers rarely give funds directly to recipients preferring to use a third party to ensure funds are used for the purpose they are gifted.

We support such transactions, holding 'client grants' in a separate account, these funds are not income for our charity, they are funds that we hold temporarily on behalf of others.

During the period 2022- 2023 Ipswich and District Citizens Advice Bureau distributed the following client grants:

<b>Fund name</b>	<b>At 1/4/23</b>	<b>Income</b>	<b>Spent</b>	<b>At 31/3/2023</b>
Surviving Winter	101,326	223,000	325,069	-743
Rope	165	8,505	8,630	40
React Personal Health Budget	-	-	99	-99
Energy Write Off	-	50,000		50,000
Welcome Home- Personal Health Budget	-	15,000	531	14,469
Chris Elmy	2,000	-	-	2,000
Poker money	799	-	-	799
Other Client Grants	<u>16,597</u>	<u>12,070</u>	<u>9,950</u>	<u>18,717</u>
<b>Total Client Grants</b>	<b><u>120,887</u></b>	<b><u>308,575</u></b>	<b><u>344,279</u></b>	<b><u>85,183</u></b>

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1064862

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# Accounts

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Ipswich and District Citizens Advice Bureau  
Annual Report  
for the year ended 31 March 2022

Registered Charity No. 1064862  
Company No. 3438957

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Ipswich and District Citizens Advice Bureau  
Company Limited by Guarantee  
Trustees' annual report (including the directors' report)  
Year ended 31 March 2022

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2022.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

### 1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Ipswich and District Citizens Advice Bureau,  
also known as Citizens Advice Ipswich.

Charity Registration: 1064862

Company Registration: 3438957

Registered Office: 19 Tower Street  
Ipswich  
Suffolk  
IP1 BE

#### The Trustees

The trustees who served during the year and the date of approval were as follows:

S Pinnell (chair)  
J. Deacon (Vice Chair)  
D. Podd (Vice Chair)  
R. Boxall-Hunt  
T. Cox  
A. Wade  
R Willis  
S. Meudec (appointed October 2021)

All Members of Trustee Board are volunteers in the local Citizens Advice

Senior Management: N. Willshere (Chief Executive)  
M. Vane (Operations Manager)

Ipswich and District Citizens Advice Bureau  
Registered Charity no: 1064862: Registered Company No. 3438957  
Annual Accounts Year ended 31 March 2022

Ipswich and District Citizens Advice Bureau

Independent examiner      Augusta Ahakpo FCCA  
   Watson Palmer Ltd.  
   6 Howlett Close  
   Kesgrave  
   Ipswich  
   Suffolk  
   IP5 2EJ

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

   Shawbrook Bank Limited,  
   Lutea House,  
   Warley Hill Business Park,  
   The Drive, Great Warley,  
   Brentwood,  
   Essex,  
   CM13 3BE

Year ended 31 March 2022

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### **Objectives and activities**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Ipswich, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

### **Objectives, Strategies and Activities for the Year**

Ipswich and District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

As the country emerges from lock down restrictions and returns to a new sort of normal, the war in Ukraine and cost of living crisis have started to affect the community. This has meant increased pressures on our services; our teams continue to work both in the local office and remotely.

In addition to the continuing provision of quality assured advice services to the local community the primary objectives for the year were to increase capacity of the team to meet the additional needs and continue maintain the partnership with IESCCG and other funders.

### **Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets in the public benefit reporting requirements. The principal activity of Citizens Advice Ipswich remained the provision of free, confidential, independent and impartial advice, information and counsel for members for the public. This is provided Monday to Friday through the central office in 19 Tower Street, Ipswich.

In addition to generalist advice the following specialist advisory services were provided:

- Specialist Debt
- Specialist Welfare Benefits Advice
- Energy Advice (Fuel Poverty)
- Help to Claim (Supporting new claims for Universal Credit) (ended 31 March 2022)
- Connect for Health (Delivering services in GP surgeries across Ipswich)
- Administration of Surviving Winter grants across Suffolk
- Suffolk Advice and Support line (SASS)
- Drop-in service at Gainsborough Library
- Support for patients suffering from Long Covid.

### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. 54 volunteers contributed approximately 8756 hours of work to the local Citizens Advice during the year. We estimate the value of this help £284,525 in respect of the current year (2022/2023).

Year ended 31 March 2022

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## **Achievements and Performance**

### **Charitable Activities**

The key achievements in the year were: We remained open and delivering services throughout Lock Down working remotely through telephone, email, and web chat. We opened our offices up to clients unable to access services digitally.

There was an increase in demand for making claims for welfare benefits (PIP claims), charitable grants and emergency support both financial and in the form of food bank referrals, LWAS referrals and fuel vouchers we enabled Income gains £1,401,345.

The Money Advice Team, which continues to support clients and written off £497,153 worth of debt, the movement restrictions of Lockdown meant that recovery enforcement through bailiffs was put on hold.

Citizens Advice Ipswich achieved a total of 7,646 clients contacts with 27,165 issues in 2022 (2021: 8,554 client contacts with 26,877 issues). This decrease is due largely to the difficulties of access during lock down, excluding those without digital means and reductions in the numbers of volunteers that were not volunteering as they were shielding.

We have also supported local charitable trusts as an agent in the administration of grants payable to individual clients as shown in the notes to the financial statements.

### **Fundraising Activities**

Total Income for the year was £743,886.

### **Investment Activities**

The charity does not currently hold material investments.

### **Factors Affecting the Achievement of Objectives**

The charity is very aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources for its services.

Year ended 31 March 2022

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### Financial review

Income in the year was £743,886 (2021: £705,216) of which £546,138 (2021: £394,331) related to project restricted activities. Expenditure in the year amounted to £755,200 (2021: £676,861) comprised in large part to salaries for our employed staff £639,386 (2021: £564,985). There was additional expenditure in the year related to purchasing essential upgraded IT to ensure remote working was achieved.

### Reserves Policy

Citizens Advice Ipswich is required to ensure that free monies are available in each financial year to meet any reasonably foreseeable contingency. We will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible.

We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organization that it could not be managed to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred that Trustees have determined that 'free' reserves of £170,000 should be maintained which is broadly equal to 9 months' future budgeted operating expenditure of our core services. The charity's actual free reserves on 31 March 2022 were £175,263 (2021: £218,252). Reasons for holding funds outlined in the notes to the accounts. The charity aims to rectify the small shortfall in the coming years and will monitor the position on an ongoing basis.

### Principal Funding Sources

The Directors extend their gratitude to Ipswich Borough Council, Ipswich and East Suffolk Clinical Commissioning Group, Suffolk County Council and Babergh District Council who continued to support core operating capacity of the charity. Additional, project restricted funding was received from The Money Advice and Pensions Service in support of debt advice work, Department for Works and Pensions for 'Help to Claim' new Universal Credit claims activities, IESCCG for the Connect for Health program, The National Lottery for funding specialist Welfare Benefits Advice, Energy Best Deal for energy advice and Suffolk Community Foundation for the supporting vulnerable elderly clients.

Year ended 31 March 2022

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The charity did not have any borrowings from either provider of funding or other sources at the balance sheet date.

**Plans for the Future**

In 2022/23 we will continue to provide both specialist and generalist advice and guidance to the community of Ipswich and surrounding area. We are looking to strengthen our Welfare Benefits and Debt support capacity as many affected by the pandemic have sought specialist Welfare benefits advice as they are no longer able to work, the cost-of-living rising are pushing more households into debt.

We are working with partners to review the impacts of the pandemic on the community leaving many with Social Isolation issues. Many more households are experiencing Fuel Poverty and a review of how we continue to support these is underway.

Year ended 31 March 2022

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## **Structure, Governance, and management**

### **Governing Document**

Ipswich and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Ipswich and District Citizens Advice Bureau is also known and referred to as Citizens Advice Ipswich. The maximum liability of each member is limited to £1. At 31 March 2022 the company had 15 members. Ipswich and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in 24 September 2002.

Ipswich and District Citizens Advice Bureau was incorporated as a company limited by guarantee on 24 September 1997. The charity commenced operations on 14 October 1997 at which date the assets and liabilities of the unincorporated Ipswich and District Citizens Advice Bureau were acquired.

### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

### **Induction of Trustees**

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Ipswich through the provision of training courses and mentoring by established trustees.

### **Organisational Structure**

Citizens Advice Ipswich is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Ipswich and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

### **Related Parties**

Ipswich and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Ipswich to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and

social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but not in the ultimate decision-making process.

### **Major risks**

A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end, Ipswich and District Citizens Advice Bureau is continually monitoring and managing its risk, reviewing the corporate risk register, and ensuring action plans are in place to mitigate its key risks

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources.

The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

### **Independent examiner reappointment**

A resolution to review our independent examiner will be proposed at the next meeting

### **Small company provisions**

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

The trustees' annual report was approved on 3 Nov. 2022 and signed on behalf of the board of trustees by:

**S. Pinnell**  
Chair of Trustees



## Independent Examiner's Report to the Trustees of Ipswich & District Citizens Advice Bureau Year ended 31 March 2022

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I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2022 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

### Responsibilities and basis of report

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

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

### Independent examiner's statement

Since the charity's gross income exceeded £250,000, your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

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

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

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

Augusta Ahakpo FCCA  
Independent Examiner  
Watson Palmer Ltd  
Kesgrave, Ipswich

Signed:  
Dated 7<sup>th</sup> October 2022

Ipswich and District Citizens Advice Bureau  
Registered Charity no: 1064862: Registered Company No. 3438957  
Annual Accounts Year ended 31 March 2022

**Statement of Financial Activities**  
**(Including Income and Expenditure account)**  
**For the year ended 31 March 2022**

	Note	2022		Total Funds	2021
		Unrestricted Funds	Restricted Funds		Total Funds
		£	£	£	£
<b>Income and endowments</b>					
Donations & legacies	6	19,216	-	19,216	2,914
Grants		158,946		158,946	158,946
Charitable activities			534,559	534,559	536,478
Investment income		298		298	237
Other income		19,288	11,579	30,867	6,641
<b>Total Income</b>		<b><u>197,748</u></b>	<b><u>546,138</u></b>	<b><u>743,886</u></b>	<b><u>705,216</u></b>
<b>Expenditure</b>					
Charitable Activities	7	285,431	469,769	<b>755,200</b>	676,861
<b>Total Expenditure</b>		<b>285,431</b>	<b>469,769</b>	<b>755,200</b>	676,861
Net expenditure before transfer of funds		<b>(87,683)</b>	<b>76,369</b>	<b>(11,314)</b>	<b>28,355</b>

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

Ipswich and District Citizens Advice Bureau  
 Company Limited by Guarantee  
 Balance Sheet  
 Year ended 31 March 2022

	Note	2022		2021	
		£	£	£	£
<b>Fixed assets</b>					
Tangible fixed assets	5	0			4,227
<b>Current assets</b>					
Debtors and prepayments		5,259		17,864	
Cash, bank & in hand		289,381		308,998	
<b>Total current assets</b>			<b>294,640</b>		<b>326,862</b>
<b>Creditor Prepayments</b>		3,498		53,826	
		35,960		10,766	
<b>Total Current Liabilities</b>			<b>39,458</b>		<b>64,592</b>
<b>Total assets (inc fixed) are therefore</b>			<b>255,182</b>		<b>266,182</b>
<b>Funds of the charity</b>			<b>255,182</b>		<b>266,496</b>
Restricted funds	10	35,960		10,766	
Designated reserves	11	135,793		128,997	
Unrestricted reserves		94,743		98,378	
Total Reserves		266,946		238,141	
<b>Retained earnings</b>		<b>(11,314)</b>			
Surplus/Deficit for the year				28,355	
<b>Charity funds</b>		<b>255,182</b>		<b>266,496</b>	

For the year ending 31 March 2022 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476
- The directors acknowledge their responsibilities for complying with the requirements of the Act

Ipswich and District Citizens Advice Bureau  
 Registered Charity no: 1064862: Registered Company No. 3438957  
 Annual Accounts Year ended 31 March 2022

with respect to accounting records and the preparation of financial statements.

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

The financial statements were approved by the Board on 3 Nov 2022 2022 and signed on their behalf by

**S. Pinnell**  
Chair of Trustees

A handwritten signature in black ink, appearing to be 'S. Pinnell', written over a horizontal line.

### **1. General Information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

### **2. Statement of Compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

### **3. Accounting Policies**

#### **Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

#### **Going Concern**

The accounts have been prepared on the ongoing concern basis and the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

#### **Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

#### **Income**

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the

charity and the amount can be reliably measured. The following specific policies are applied to categories of income:

### **3. Accounting Policies (continued)**

#### **Income (continued)**

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.
- legacy income is recognised when receipt is probable, and entitlement is established
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### **Expenditure**

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable, and consistent basis.

### **4 Operating leases**

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

Ipswich and District Citizens Advice Bureau  
Registered Charity no: 1064862; Registered Company No. 3438957  
Annual Accounts Year ended 31 March 2022

## **5 Tangible assets**

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated losses.

Tangible fixed assets costing more than £1,000 are capitalised and included at cost, including any incidental expenses of acquisition.

## 6 Donations and legacies

### Year ended 31 March 2022

	Unrestricted funds £	Restricted funds £	Total funds 2022 £
<b>Donations:</b>			
Donations	19,216		19,216
<b>Grants</b>			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	56,273		56,273
Babergh District Council	7,673		7,673
<b>Total Grants 2022</b>	<b>158,946</b>		<b>158,946</b>

### Year ended 31 March 2021

	Unrestricted funds £	Restricted funds £	Total funds 2021 £
<b>Donations</b>	2,914		2,914
<b>Grants</b>			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	56,273		56,273
Babergh District Council	7,673		7,673
<b>Total Grants 2021</b>	<b>158,946</b>		<b>158,946</b>

### Charitable Activities Year ended 31 March 2022

	Unrestricted funds £	Restricted funds £	Total funds 2022 £
Suffolk Advice and Support Service		61,687	61,687
Money advice and Pension service		56,714	56,714
Help To Claim		58,612	58,612
Energy Advice		3,060	3,060
IESCCG		303,888	303,888
SCF Fuel Poverty		32,825	32,825
Suffolk Community Foundation		5,000	5,000
National Lottery		26,153	26,153
Gainsborough Outreach(Locality Budget)		5,950	5,950
<b>Total Charitable Activities 2022</b>		<b>559,753</b>	<b>559,753</b>
Prepayments 2121		10,766	10,766
Prepayments 2022		-35,960	-35,960
<b>Total income for 2022</b>		<b>534,559</b>	<b>534,559</b>

Ipswich and District Citizens Advice Bureau  
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Annual Accounts Year ended 31 March 2022

**Charitable Activities Year ended 31 March 2021**

	Unrestricted funds	Restricted funds	Total funds 2021
The Rope Trust (Training Officer)		8,383	8,383
National Citizens Advice		31,742	31,742
Suffolk Community Foundation	5,000	7,500	12,500
IESCCG	40,000		40,000
Suffolk Community Foundation		4,000	4,000
National Lottery		35,000	35,000
IBC (Area Committee)		20,000	20,000
Cllr. J. Abbott (Locality Budget)		3,000	3,000
National Lottery		16,009	16,009
Money Advice and Pensions Service		54,662	54,662
DWP		78,120	78,120
IESCCG		176,440	176,440
Energy Best Deal		9,044	9,044
Suffolk Community Foundation		12,395	12,395
Suffolk Advice Service		35,183	35,183
<b>Total Charitable activities 2021</b>	<b>45,000</b>	<b>491,478</b>	<b>536,478</b>

**Other activities Year ended 31 March 2022**

	Unrestricted funds	Restricted funds	Total funds 2022
Suffolk Information Partnership	18,288		18,288
Kickstart Funding		7,664	7,664
Sudbury Technical support		1,250	1,250
University of Suffolk		2,665	2,665
ESNFT	1,000		1,000
<b>Total Other income 2022</b>	<b>19,289</b>	<b>11,579</b>	<b>30,867</b>

**Income Year ended 31<sup>st</sup> March 2021**

Other Income			
University of Suffolk		2,665	2,665
ESNFT	2,000		2,000
W.S. Training Ltd		1,000	1,000
Misc. Income	976		976
<b>Total Other Income 2021</b>	<b>2,976</b>	<b>3,665</b>	<b>6,641</b>

Ipswich and District Citizens Advice Bureau  
Registered Charity no: 1064862: Registered Company No. 3438957  
Annual Accounts Year ended 31 March 2022

## 7. Expenditure on charitable activities 2021-22

	Unrestricted funds £	Restricted funds £	<b>Total funds 2022</b> £
<b>Wages and salaries</b>	179,902	459,485	639,387
<b>Project costs</b>			
Recruitment	490	300	790
Refreshments	958		958
Staff & volunteer – expenses & other	2,167	445	2,612
Training	3,515	823	4,338
Travel expenses	387		387
<b>Office</b>			
Insurance	1,841		1,841
IT Equipment, support	13,869	3,614	17,483
Office equipment expense	1,124	204	1,328
Photocopying	21,945		21,945
Postage	1,535	2,878	4,413
Printing and stationery	3,569	36	3,605
Telephone & communications	3,668	1,392	5,060
Office - other	388		388
<b>Premises</b>			
Cleaning, repairs and maintenance	1,857		1,857
Heat and light	11,162		11,162
Rent	18,456		18,456
Premises - other	455		455
<b>Governance</b>			
Bank charges	195		195
Legal and professional fees	1,813		1,813
Payroll, accounting, consultancy	822		822
Publicity and promotion	1,361	38	1,399
Reference materials, subscriptions	8,059	554	8,613
Trustee expenses	63		63
Miscellaneous. expenses	1,603		1,603
<b>Other</b>			
Depreciation	761		761
Loss on asset disposal	3,466		3,466
<b>Total</b>	<b>285,431</b>	<b>469,769</b>	<b>755,200</b>

Ipswich and District Citizens Advice Bureau  
Registered Charity no: 1064862: Registered Company No. 3438957  
Annual Accounts Year ended 31 March 2022

## 8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2022	2021
	£	£
Wages and salaries. Social security and pensions	639,386	564,249
Other employee benefits	<u>4,724</u>	<u>3,736</u>
	<b>644,110</b>	<b>567,985</b>

The average head count of employees during the year was 35 (2021: 29).  
No employee received employee benefits of more than £60,000 during the year (2021: Nil)

## 9. Trustee remuneration and expenses

The key management personnel of the charity comprise the trustees and the senior management team as listed in these financial statements. The trustees neither received nor waived any remuneration during the year (2021: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was £92,344 (2021: £125,705).

The trustees were neither entitled to, nor received, any remuneration from the charity during the year. No trustees received reimbursement of expenses during the year (2021: £Nil)

## 10. Analysis of charitable funds

### Restricted funds

	On 1 April 2021	Income	Expenditure	On 31 March 2022
PCN Seconded Staff	4,149		4,149	-
Training Officer	6,167		6,617	-
National Lottery		16,008	10,144	5,864
Area Committee Locality Funds		5,950	1,383	4,567
Suffolk Community Foundation		32,825	21,230	11,595
Connect for Health		71,800	57,866	13,934
<b>Total</b>	<b>10,766</b>			<b>35,960</b>

### Restricted fund purposes

- Primary Care Network (PCN) seconded staff and East Suffolk Clinical Commissioning Group
- Training Officer Funding from the Rope Trust to meet the costs of the training officer post
- National Lottery Funding for Welfare Benefits Officer
- Area Committee Locality Funds
- Suffolk Community Foundation – funding Suffolk Community Foundation for the administration of Surviving Winter Grants. Additional funds also received for the award of grants, held as clients' grants as separate funds
- Connect for Health – funding from IESCCG for the delivery of social prescribing

### 11 Designated reserves

	On 1 April 2021	Income	Expenditure	Transfers	On 31 March 2022
	£	£	£	£	£
Redundancy Commitment	21,223	-	-	9,796	31,019
Premises Commitment	7,774	-	-	-	7,774
Office Commitment	60,000	-	-	(3,000)	57,000
Transitional Funds				10,000	10,000
Premises Fund				30,000	30,000
	<b>88,997</b>	-	-	<b>46,796</b>	<b>135,793</b>

## 12 Legal status

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £10.

## 13 Trustee remuneration and expenses

The trustees were neither entitled to, nor received, any remuneration from the charity during the year. No trustees received reimbursement of expenses during the year (2021: nil).

## 14 Financial Commitments

Total commitments under non-cancellable leases on 31 March are as follows:

	£	£
	<u>2022</u>	<u>2021</u>
Amounts due within one year	20,564	12,188
Amounts due between one and 5 years	<u>59,355</u>	<u>60,000</u>
Total Commitments	79,919	72,188

**IPSWICH AND DISTRICT CITIZENS ADVICE BUREAU**

England & Wales - Charity number 1064862

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# Accounts

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Ipswich and District Citizens Advice Bureau  
Annual Report  
for the year ended 31 March 2021

Registered Charity No. 1064862  
Company No. 3438957

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Ipswich and District Citizens Advice Bureau  
Company Limited by Guarantee  
Trustees' annual report (including the directors' report)  
Year ended 31 March 2021

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The trustees, who are also the directors for the purposes of company law, present their report and the unaudited financial statements of the charity for the year ended 31 March 2021.

The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Companies Act 2006 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (effective 1 January 2015) (as amended by Update Bulletin 1 published on 2 February 2016).

## 1. REFERENCE AND ADMINISTRATIVE DETAILS

Charity Name: Ipswich and District Citizens Advice Bureau,  
also known as Citizens Advice Ipswich.

Charity Registration: 1064862

Company Registration: 3438957

Registered Office: 19 Tower Street  
Ipswich Suffolk IP1 3BE

### The Trustees

The trustees who served during the year and the date of approval were as follows:

S Pinnell (chair)  
J. Deacon (Vice Chair)  
D. Podd (Vice Chair)  
C. Jenkin  
R. Boxall-Hunt  
T. Cox  
A. Wade  
S. Allen (resigned 4/10/2020)  
R Willis (appointed 21/01/2021)

All Members of Trustee Board are volunteers in the local Citizens Advice

Senior Management: N. Willshere (Chief Executive)  
S. Harrison (Deputy Manager)  
M. Vane (Operations Manager)

## Ipswich and District Citizens Advice Bureau

Independent examiner	Augusta Ahakpo FCCA Watson Palmer Ltd. 6 Howlett Close Kesgrave Ipswich Suffolk IP5 2EJ
Bankers	CAF Bank Limited 25 Kings Hill Avenue Kings Hill West Malling Kent ME19 4JQ  Shawbrook Bank Limited, Lutea House, Warley Hill Business Park, The Drive, Great Warley, Brentwood, Essex, CM13 3BE

## **Objectives and activities**

The charity's objectives are to promote any charitable purpose for the benefit of the community in Ipswich, by the advancement of education, the protection and preservation of health and the relief of poverty, sickness and distress.

### **Objectives, Strategies and Activities for the Year**

Ipswich and District Citizens Advice Bureau provides free, confidential, impartial and independent advice and information for the benefit of the local community to exercise a responsible influence on the development of social policies and services and to ensure individuals do not suffer through a lack of knowledge or an inability to express their needs effectively.

This year has been particularly difficult due to the Covid.19 pandemic; our services have continued to deliver throughout a year long period of National Lockdown. We have adapted our services and focused on remaining open to the community that have needed support. Most of our services have been delivered remotely through telephone, email and web chat. In addition to the continuing provision of quality assured advice services to the local community the primary objectives for the year were to increase capacity of the team to meet the additional needs and continue maintain the partnership with IESCCG and other funders.

### **Public Benefit**

The Trustees have paid due regard to the Charity Commission's guidance on public benefit in deciding the activities undertaken by the local Citizens Advice during the year. The Trustees are satisfied that the information provided in the report and accounts meets in the public benefit reporting requirements. The principal activity of Citizens Advice Ipswich remained the provision of free, confidential, independent and impartial advice, information and counsel for members for the public. This is provided Monday to Friday through the central office in 19 Tower Street, Ipswich.

In addition to generalist advice the following specialist advisory services were provided:

- Specialist Debt
- Specialist Welfare Benefits Advice
- Energy Advice
- Help to Claim (Supporting new claims for Universal Credit)
- Connect for Health (Delivering services in GP surgeries across Ipswich)
- Administration of Surviving Winter grants across Suffolk
- Suffolk Advice and Support line (SASS) support for those in due to Covid.

### **Contribution of Volunteers**

The charity receives help and support in the form of voluntary assistance in advising the public and administering the charity. 57 volunteers contributed approximately 8894 hours of work to the local Citizens Advice during the year. We estimate the value of this help £287,326 in respect of the current year (2020/2021).

## **Achievements and Performance**

### **Charitable Activities**

The key achievements in the year were: We remained open and delivering services throughout Lock Down working remotely through telephone, email and web chat.

There was an increase in demand for making claims for welfare benefits, charitable grants and emergency support both financial and in the form of food bank referrals we enabled Income gains £2,462,929.

The Money Advice Team, which continues to support clients and written off £1,054,566 worth of debt, the movement restrictions of Lockdown meant that recovery enforcement through bailiffs was put on hold.

Citizens Advice Ipswich achieved a total of 8,554 clients contacts with 26,877 issues in 2021 (2020: 12,297 client contacts with 28,041 issues). This decrease is due largely to the difficulties of access during lock down, excluding those without digital means and reductions in the numbers of volunteers that were not volunteering as they were shielding.

We have also supported local charitable trusts as an agent in the administration of grants payable to individual clients as shown in the notes to the financial statements.

### **Fundraising Activities**

Total Income for the year was £705,216

### **Investment Activities**

The charity does not currently hold material investments.

### **Factors Affecting the Achievement of Objectives**

The charity is only too well aware of the financial pressures experienced by its major funders, and in view of this has taken active measures to seek additional sources for its services.

### **Financial review**

Income in the year was £705,216 (2020: £540,496) of which £394,331 (2020: £321,919) related to project restricted activities. Expenditure in the year amounted to £676,861 (2020: £505,382) comprised in large part to salaries for our employed staff £564,985 (2020: £390,607). The increase in staffing was to meet the financial demands due to COVID.

### **Reserves Policy**

Citizens Advice Ipswich is required to ensure that free monies are available in each financial year to meet any reasonable foreseeable contingency. We will maintain a projection of income for at least 3 years ahead and will ensure that this continues to be derived from as wide a variety of sources possible.

We will take all necessary steps to ensure that at no time within this period would it be possible for the cessation of one or more funding streams to present so serious a challenge to the future of the organization that it could not be managed so as to continue to provide a best value advice service.

In reviewing the potential costs that could arise should a significant reduction in income be incurred that Trustees have determined that 'free' reserves of £506,373 should be maintained which is broadly equal to 9 months' future budgeted operating expenditure. The charity's actual free reserves on 31 March 2021 were £218,252 (2020: £162,817) reasons for holding particular funds outlined in the notes to the accounts. The charity aims to rectify the small shortfall in the coming years and will monitor the position on an ongoing basis.

### **Principal Funding Sources**

The Directors extend their gratitude to Ipswich Borough Council, Ipswich and East Suffolk Clinical Commissioning Group, Suffolk County Council and Babergh District Council who continued to support core operating capacity of the charity. Additionally, project restricted funding was received from The Money Advice and Pensions Service in support of debt advice work, Department for Works and Pensions for 'Help to Claim' new Universal Credit claims activities, IESCCG for the Connect for Health program, The National Lottery for funding specialist Welfare Benefits Advice, Energy Best Deal for energy advice and Suffolk Community Foundation for the supporting vulnerable elderly clients.

The charity did not have any borrowings from either provider of funding or other sources at the balance sheet date.

### **Plans for the Future**

In 2021/22 we will continue to provide both specialist and generalist advice and guidance to the community of Ipswich and surrounding area. We are looking to strengthen our Welfare Benefits support capacity as many affected by the pandemic have sought specialist Welfare benefits advice as they are no longer able to work.

We are working with partners to review the impacts of the pandemic on the community leaving many with Social Isolation issues. Many more households are experiencing Fuel Poverty and review of how we support these is underway.

## **Structure, Governance and management**

### **Governing Document**

Ipswich and District Citizens Advice Bureau is a registered charity and a company limited by guarantee. Ipswich and District Citizens Advice Bureau is also known and referred to as Citizens Advice Ipswich. The maximum liability of each member is limited to £1. At 31 March 2021 the company had 15 members. Ipswich and District Citizens Advice Bureau is governed by its Memorandum and Articles of Association as amended in 24 September 2002.

Ipswich and District Citizens Advice Bureau was incorporated as a company limited by guarantee on 24 September 1997. The charity commenced operations on 14 October 1997 at which date the assets and liabilities of the unincorporated Ipswich and District Citizens Advice Bureau were acquired.

### **Recruitment, Appointment of Trustees**

Trustees, who are also Directors of the Company, are elected from the local community. An Elections Committee, made up of Trustees, the Company Secretary and chaired by the Chair is established to oversee the elections process for Board appointments. A separate process agreed by the Trustee Board is followed for the election of the Chair.

The Reference and Administrative Details above identifies the constituencies that elected each of the current trustees. No other persons or bodies external to the charity were entitled to appoint persons to the Trustee Board.

### **Induction of Trustees**

Newly appointed Trustees are provided with a comprehensive induction to Citizens Advice Ipswich through the provision of training courses and mentoring by established trustees.

### **Organisational Structure**

Citizens Advice Ipswich is governed by its Trustee Board which is responsible for setting the strategic direction of the organisation and the policy of the charity. The Trustees carry the ultimate responsibility for the conduct of Citizens Advice Ipswich and for ensuring that the charity satisfies its legal and contractual obligations. Trustees meet as a minimum quarterly and delegate the day-to-day operation of the organisation to senior management. The Trustee Board is independent from management. A register of members' interests is maintained at the registered office, and is available to the public.

### **Related Parties**

Ipswich and District Citizens Advice Bureau is a member of Citizens Advice, the operating name of the National Association of Citizens Advice, which provides a framework for standards of advice and casework management as well as monitoring progress against these standards. Operating policies are independently determined by the Trustee Board of Citizens Advice Ipswich in order to fulfil its charitable objects and comply with the national membership requirements.

The charity also co-operates and liaises with a number of other advisory services, local charities and social services departments on behalf of clients. Where one of the trustees holds the position of trustee/director of another charity they may be involved in discussions regarding that other charity but

not in the ultimate decision-making process.

### **Major risks**

A risk management strategy and risk register were agreed by the Trustee Board. The Trustees recognise that any major risks to which the charity is exposed need to be reviewed and systems put in place to mitigate those risks. To that end Ipswich and District Citizens Advice Bureau is continually monitoring and managing its risk, reviewing the corporate risk register and ensuring action plans are in place to mitigate its key risks.

Included in external risks is that of the loss of funding. The effects of this have been minimised by the procedures in place, which have resulted in funding being secured from a variety of sources.

The charity continues to seek to diversify its funding sources. Internal risks are minimised by the implementation of procedures for authorisation of all transactions and projects and to ensure consistent quality of delivery for all operational aspects of the charitable company. These procedures are periodically reviewed to ensure that they still meet the needs of the charity.

Independent examiner reappointment

A resolution to review our independent examiner will be proposed at the next meeting

### **Small company provisions**

This report has been prepared taking advantage of the small companies' exemption of section 415A of the Companies Act 2006.

**The trustees' annual report was approved on 21<sup>st</sup> October 2021 and signed on behalf of the board of trustees by:**

**S. Pinnell**

Chair of Trustees

## Independent Examiner's Report to the Trustees of Ipswich & District Citizens Advice Bureau Year ended 31 March 2021

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I report to the charity trustees on my examination of the financial statements of the company for the year ended 31 March 2021 which comprise the statement of financial activities (including income and expenditure account), balance sheet and the related notes.

### Responsibilities and basis of report

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

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

### Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a Fellow of the Association of Certified Chartered Accountants (ACCA), which is one of the listed bodies.

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

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

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

Augusta Ahakpo FCCA  
Independent Examiner  
Watson Palmer Ltd  
6 Howlett Close, Kesgrave, Ipswich, Suffolk IP5 2EJ

Signed *Augusta Ahakpo FCCA*

Dated *13<sup>th</sup> October 2021*

**Statement of Financial Activities  
(including Income and Expenditure account)  
for the year ended 31 March 2021**

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	2021		Total Funds	2020	
	Unrestricted Funds	Restricted Funds		Total Funds	Total Funds
	£	£		£	£
<b>Income and endowments</b>					
Donations and Legacies	198,033	116,242		314,275	219,262
Charitable activities		383,741		383,741	314,125
Investment Income	237			237	225
Other Income	6963			6963	6,884
	205,233	496,726		<b>705,216</b>	540,496
<b>Expenditure</b>					
Charitable Activities	340,896	335,965		<b>676,861</b>	505,382
<b>Total Expenditure</b>	340,896	335,965		<b>676,861</b>	505,382
Net expenditure before transfer of funds	(135,663)	160,781		<b>28,355</b>	35,114

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

Note on year 2020: £540,496 = £489,554.39 + Grants received in advance (BS) £5,000 + accrued income (BS) £45,942 = £540,496.39

Ipswich and District Citizens Advice Bureau, company Limited by Guarantee  
**Balance Sheet, year ended 31 March 2021**

	£	2021 £	£	2020 £
<b>Fixed assets</b>				
Tangible fixed assets		4,227		3,006
<b>Current assets</b>				
Debtors and prepayments	17,864		47,316	
Cash in bank and in hand	308,998		<u>178,573</u>	
<b>Total Current Assets</b>		326,862		225,889
Creditors: falling due within 1 year	2,674		(10,643)	
Other creditors	12,187			
Client monies	<u>49,731</u>			
<b>Total current liabilities</b>		<u>(64,593)</u>		
<b>Net current assets</b>		<u>262,269</u>		<u>215,246</u>
<b>Total assets less current liabilities</b>		266,496		218,252
<b>Net assets</b>		<u><b>266,496</b></u>		<u><b>218,252</b></u>
<b>Funds of the charity</b>				
Restricted funds	10,766			15,435
Designated reserves	128,997			
Unrestricted funds	126,732			202,817
<b>Total charity funds</b>		<u><b>266,496</b></u>		<u><b>218,252</b></u>

For the year ending 31 March 2021 the charity was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

Directors' responsibilities:

- The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of financial statements.
- These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies' regime.

**The financial statements were approved by the Board on 21<sup>st</sup> October 2021 and signed on their behalf by**

**S. Pinnell**

Chair of Trustees

**Ipswich and District Citizens Advice Bureau  
Company Limited by Guarantee  
Notes to financial statements (continued)  
Year ended 31 March 2021**

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**1. General Information**

The charity is a public benefit entity and a private company limited by guarantee, registered in England and Wales and a registered charity in England and Wales. The address of the registered office is 19 Tower Street, Ipswich, Suffolk, IP1 3BE.

**2. Statement of Compliance**

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Companies Act 2006.

**3. Accounting Policies**

**Basis of preparation**

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

**Going Concern**

The accounts have been prepared on the ongoing concern basis and the trustees believe that no material uncertainties exist. The trustees have considered the level of funds held and the expected income and expenditure for the next 12 months from authorising these financial statements. The budgeted income and expenditure is sufficient with the level of reserves for the Charity to be able to continue as a going concern.

**Fund Accounting**

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future projects or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

**Income**

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to categories of income:

### 3. Accounting Policies (continued)

#### Income (continued)

- Income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable, and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established
- Income from donated goods is measured at the fair value of the goods unless this is impractical to measure reliably, in which case the value is derived from the cost to the donor or the estimated resale value. Donated facilities and services are recognised in the accounts when received if the value can be reliably measured. No amounts are included for the contribution of general volunteers.
- Income from contracts for the supply of services is recognised with the delivery of the contracted service. This is classified as unrestricted funds unless there is a contractual requirement for it to be spent on a particular purpose and returned if unspent, in which case it may be regarded as restricted.

#### Expenditure

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable, and consistent basis.

### 4. Operating leases

Lease payments are recognised as an expense over the lease term on a straight-line basis. The aggregate benefit of lease incentives is recognised as a reduction to expense over the lease term, on a straight-line basis.

#### Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation and impairment losses. Any tangible assets carried at revalued amounts are recorded at the fair value at the date of revaluation less any subsequent accumulated losses.

Tangible fixed assets costing more than £1,000 are capitalised and included at cost, including any incidental expenses of acquisition.

**Notes forming part of the financial statements for the year ended 31 March 2021 (continued)****5. Donations and legacies****Year ended 31 March 2021**

	Unrestricted funds £	Restricted funds £	Total funds 2021 £
<b>Donations:</b>			
Donations	2,914		2,914
<b>Grants</b>			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	47,446		47,446
Babergh District Council	7,673		7,673
The Rope Trust (Training Officer)		15,000	15,000
National Citizens Advice		31,742	31,742
Suffolk Community Foundation	5,000	7,500	12,500
IESCCG	40,000		40,000
Suffolk Community Foundation		4,000	4,000
National Lottery		35,000	35,000
IBC (Area Committee)		20,000	20,000
Cllr. J. Abbott (Locality Budget)		3,000	3,000
	<b>198,033</b>	<b>116,242</b>	<b>314,275</b>

**Year ended 31 March 2020**

			Total funds 2020
<b>Donations</b>			
Donations	5,896		5,896
<b>Grants</b>			
Ipswich Borough Council	95,000		95,000
Suffolk County Council	68,612		68,612
Babergh District Council	7,673		7,673
Suffolk Community Foundation		8,620	8,620
Plan Corporation Ltd.	18,461		18,461
Mrs. LD Rope 3 <sup>rd</sup> Charitable settlement		15,000	15,000
	<b>195,642</b>	<b>23,620</b>	<b>219,262</b>

**Notes forming part of the financial statements for the year ended 31 March 2021 (continued)****6. Charitable Activities****Income Year ended 31<sup>st</sup> March 2021**

	Unrestricted	Restricted	Total Funds
	£	£	2021 £
National Lottery		16,009	16,009
Money Advice and Pensions Service		54,662	54,662
DWP		78,120	78,120
IESCCG		176,440	176,440
Energy Best Deal		10,932	10,932
Suffolk Community Foundation		12,395	12,395
Suffolk County Council		35,183	35,183
		<b>383,741</b>	<b>383,741</b>
<b>Other Income</b>			
University of Suffolk	2,665		2,665
ESNFT	2,000		2,000
Bank Interest	237		237
W.S. Training Ltd	1,000		1,000
Misc. Income	976		976
Insolvency Service	85		85
<b>Total Other Income</b>	<b>6,963</b>		<b>6,963</b>
<b>Total Income 2020/21</b>	<b>6,963</b>	<b>380,484</b>	<b>387,447</b>

**Charitable Activities Previous Year**

<b>Income Year ended 31<sup>st</sup> March 2020</b>			<b>Total Funds 2020</b>
Money Advice Service	897	51,916	52,813
DWP		89,086	89,086
Energy Best Deal		9,953	9,953
Suffolk Community Foundation	10,425	151,848	162,273
<b>Total 2019/20</b>	<b>11,322</b>	<b>302,803</b>	<b>314,125</b>

**7. Expenditure on charitable activities****Expenditure on charitable activities 2020-21**

	Unrestricted funds	Restricted funds	<b>Total funds 2021</b>
	£	£	£
Wages and salaries	235,286	328,963	564,249
Insurance	1,759		1,759
Project costs	-	-	-
Advertising	-	-	-
Recruitment	439	-	439
Training	1,000	131	1,131
Rent	13,621	-	13,621
Staff & volunteer – expenses & other	1,608	107	1,735
Cleaning, repairs and maintenance	12,853	-	12,853
Premises - other	2,460	-	2,460
Travel expenses	96	43	139
Printing and stationery	3666	215	3,881
Postage	1,783	1,130	2,913
Telephone & comms	7,078	4,159	11,237
Office - other	4,872	-	4,872
Other governance expenses	0	0	0
Publicity and promotion	315	0	315
Bank charges	138	2	140
Reference materials, subscriptions	4,125	523	4,648
IT Equipment, support	22,789	672	23,461
Office equipment expense	20,789	-	20,789
Refreshments	251	-	251
Legal fees	13	-	13
Trustee expenses	-	-	-
Depreciation	1,555	-	1,555
Independent examiner fee	1,800	-	1,800
Heat and light	-	-	-
Payroll, accounting, consultancy	2,600	-	2,600
<b>Total</b>	<b>340,896</b>	<b>335,965</b>	<b>676,861</b>

**Notes forming part of the financial statements for the year ended 31 March 2021 (continued)****Expenditure on charitable activities 2019-20**

	Unrestricted funds	Restricted funds	<b>Total funds</b>
			<b>2020</b>
	£	£	£
Wages and salaries	154,891	75,133	230,024
Insurance	1,391	505	1,896
Project costs	152	4,429	4,581
Advertising	1,525	459	1,984
Rent	12,889	3,870	16,759
Repairs and maintenance	7,162	1,351	8,513
Travel expenses	2,937	827	3,764
Printing and stationery	795	311	1,106
Postage	4,259	743	5,002
Telephone	3,171	1,487	4,658
Other expenses	1,761	1,309	3,070
Bank charges	262	-	262
Memberships and subscriptions	4,280	1,555	5,835
Equipment	2,132	2,096	4,228
Refreshments	237	-	237
Computer expenses	4,586	185	4,771
Legal fees	54	-	54
Trustee expenses	581	-	581
Depreciation	7,239	-	7,239
Independent examiner fee	1,415	585	2,000
Heat and light	-	-	-
	<b>211,719</b>	<b>94,845</b>	<b>306,564</b>

## 8. Staff costs

The total staff costs and employee benefits for the reporting period are analysed as follows:

	2021	2020
	£	£
Wages and salaries. Social security and pensions	564,249	389,258
Other employee benefits	<u>3,736</u>	<u>1,349</u>
	567,985	390,607

The average head count of employees during the year was 29 (2020: 25).

No employee received employee benefits of more than £60,000 during the year (2020: Nil)

## 9. Trustee remuneration and expenses

The key management personnel of the charity comprise the trustees and the senior management team as listed in these financial statements. The trustees neither received nor waived any remuneration during the year (2020: £Nil). The total amount of employee benefits (including employer pension contributions) received by senior management for their services to the charity was 2021 £125,705 (2020: £70,519).

The trustees were neither entitled to, nor received, any remuneration from the charity during the year. No trustees received reimbursement of expenses during the year (2020: £Nil)

**10. Analysis of charitable funds****Restricted funds**

	On 1 April 2020	Income	Expenditure	Transfers	On 31 March 2021
	£	£	£	£	£
MASDAP	-	54,662	(91,301)	(36,639)	-
Surviving Winter	-	12,395	(10,098)	2,297	-
Energy	-	7,675	(10,990)	(3,315)	-
Connect for Health	-	176,440	(158,185)	18,255	4,149
Help to Claim	-	78,120	(68,970)	9,150	-
Specialist Advisers (debt)	-	58,000	(54,787)	3,213	-
Training Officer	8,818	15,000	(19,552)	(4,266)	6,617
		387,292	(394,331)	(7,039)	10,766

	On 1 April 2019	Income	Expenditure	Transfers	On 31 March 2020
MASDAP	-	52,287	(74,712)	22,425	-
Connect for Health	-	155,593	(165,560)	9,967	-
Help to Claim	(6,726)	89,086	(75,743)	-	-
Training Officer	-	15,000	(6,182)	-	8,818
Energy	-	9,953	(13,218)	3,265	-

**Restricted fund purposes**

- MASDAP – relates to funding from Money Advice Service for providing debt advice
- Surviving Winter – funding Suffolk Community Foundation for the administration of Surviving Winter Grants. Additional funds also received for the award of grants, held as client's grants as separate funds
- Energy – funding from Energy Best Deal for the delivery of energy advice
- Connect for Health – funding from IESCCG for the delivery of Social Prescribing
- Help to Claim – funding from DWP to deliver support for claiming Universal Credit
- Specialist Advisers – funding from National Lottery (6 months) and Suffolk County Council (12 months) to debt advisers.
- Funding from the Rope Trust to meet the costs of the Training Officer post

**Notes forming part of the financial statements for the year ended 31 March 2021 (continued)**

**Designated reserves**

	<b>On 1 April 2020</b>	Income	Expenditure	Transfers	<b>On 31 March 2021</b>
	£	£	£	£	£
Redundancy Commitment	-	-	-	21,223.38	21,223.38
Premises Commitment	-	-	-	7,774	7,774
Office Commitment	-	-	-	60,000	60,000
	-	-	-	<b>88,997.38</b>	<b>88,997.38</b>

**Development Reserve**

	<b>On 1 April 2020</b>	Income	Expenditure	Transfers	<b>On 31 March 2021</b>
<b>Purpose</b>	£	£	£	£	£
Transitional Funds	-	-	-	30,000	30,000
Welfare Benefits Trainee	-	-	-	10,000	10,000
	-	-	-	<b>40,000</b>	<b>40,000</b>

<b>11</b>	<b>Analysis of Net Assets between funds</b>	<b>Tangible Fixed Assets</b>	<b>Net Current Assets</b>	<b>Total</b>
		£	£	£
	Restricted Funds	-	<b>10,766</b>	<b>10,766</b>
	Designated Reserves		<b>128,997</b>	<b>128,997</b>
	Unrestricted Funds	<b>4,227</b>	<b>122,505</b>	<b>126,732</b>
	<b>Total</b>	<b>4,227</b>	<b>262,268</b>	<b>266,495</b>

**Notes forming part of the financial statements for the year ended 31 March 2021 (continued)**

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**12 Legal status**

The company is limited by guarantee and does not have a share capital. Every member of the company undertakes to contribute to the assets of the company if it is wound up during the time that he or she is a member, or within one year afterwards, for payment of the debts and liabilities of the company contracted before the time at which he or she ceases to be a member and of the costs, charges and expenses of winding up and for the adjustment of the rights of the contributors among themselves such amount as may be required not exceeding £1.

**13 Trustee remuneration and expenses**

The trustees were neither entitled to, nor received, any remuneration from the charity during the year. No trustees received reimbursement of expenses during the year (2017: nil).

**14 Financial Commitments**

Total commitments under non-cancellable leases at 31 March are as follows:

	£ 2021	£ 2020
Amounts due within one year	<b>12,188</b>	9,226
Amounts due between one and 5 years	<b>60,000</b>	5,566
	<b>72,188</b>	14,792

**15 Funds received as an agent**

The charity received £158,176 (2020: £100,516) and paid out £114,468 (2020: £110,419) as an agent during the year and held a balance of £49,816 (2020: £6,573) at the year end. These amounts are not recognised as income, expenditure or assets in the charity's financial statements.